



Extension
UNIVERSITY OF WISCONSIN MADISON

Rent Smart Train-the-trainer

Welcome

Rent Smart





Rent Smart



Module 6: Checking Out the Rental Property with the Landlord





Rent Smart



Module 6: Checking Out the Rental Property with the Landlord





Rent Smart





Rent Smart






Rent Smart




 **Rent Smart**




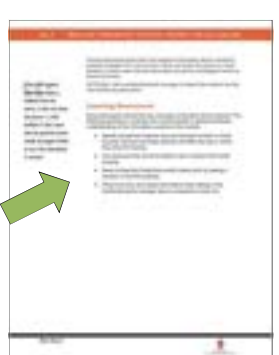
A screenshot of a document page with a green arrow pointing to a small image of a person. The document contains several paragraphs of text.

 **Rent Smart**




A screenshot of a document page with two green arrows pointing to different sections of text. The document contains several paragraphs of text.


 **Rent Smart**



A screenshot of a document page with a green arrow pointing to a list of items. The document contains several paragraphs of text.



Rent Smart



More Flexibility...

- Audience
- Location
- Availability of digital media
- Time Frame

For Extension:

Extension is a non-profit organization that provides educational and support services to the University of Wisconsin-Madison. It is a 501(c)(3) organization and is not affiliated with the University of Wisconsin-Madison. Extension is a separate entity and is not part of the University of Wisconsin-Madison.

For the University:

The University of Wisconsin-Madison is a public research university. It is a member of the Association of Public Land-grant Universities. The University of Wisconsin-Madison is a public institution and is not a non-profit organization. The University of Wisconsin-Madison is a public institution and is not a non-profit organization.



Rent Smart



Evaluation


Your input is really important to the Rent Smart Design Team.

We are currently in the process of evaluating the current program and we need your input. We are looking for your feedback on the current program and we need your input. We are looking for your feedback on the current program and we need your input.


Survey Questions: How do you feel about the current program? How do you feel about the current program? How do you feel about the current program?

We are currently in the process of evaluating the current program and we need your input. We are looking for your feedback on the current program and we need your input. We are looking for your feedback on the current program and we need your input.

Thank you!



Rent Smart



Survey Results


Question	Response
How do you feel about the current program?	Good
How do you feel about the current program?	Good
How do you feel about the current program?	Good

Survey Results


Question	Response
How do you feel about the current program?	Good
How do you feel about the current program?	Good
How do you feel about the current program?	Good

Rent Smart

Support Videos




<https://www.youtube.com/c/UniversityofWisconsinExtension/search?query=Mindful%20Money%20Moments>



Rent Smart

How to make this work as a class...

- Incentives
- Audiences
- Locations
- Make up class assignments



Rent Smart

Tips and Tricks

- Printed Participant Book
- Lamination
- Free Tools*




* Red Folder, Notebook and Pen were ordered from 4mprint.com but you can use many vendors that personalize tools.






Rent Smart

Teaching Techniques and Strategies



Rent Smart



6 Assumptions of Adult Learners

<https://teach.interpro.wisc.edu/learning-theories-and-principles/adult-learning-theory/>



Rent Smart

Adult Learning Theory and Malcolm Knowles's six assumptions of adult learners

Assumption	Description
Self-Directed	Adults are responsible for their own learning and development.
Experience	Adults have a wealth of life experiences that can be used as a resource for learning.
Goal-Oriented	Adults learn to solve a problem or to perform a task that is important to them.
Practical	Adults learn to solve a problem or to perform a task that is important to them.
Contextual	Adults learn to solve a problem or to perform a task that is important to them.
Internal Motivation	Adults learn to solve a problem or to perform a task that is important to them.

<https://teach.interpro.wisc.edu/learning-theories-and-principles/adult-learning-theory/>

Rent Smart



<https://teach.interpro.wisc.edu/learning-theories-and-principles/absorb-do-connect/>



What type of learning activity should you use?

absorb	do	connect
		
Traditional Lecture Reading Video Webinars Podcasts Self-paced e-learning Webinars Podcasts Self-paced e-learning	Experiential Role-play Case studies Simulations Workshops Hands-on Practical exercises Guest speakers Guest speakers Guest speakers Guest speakers	Collaborative Group work Peer review Peer review Peer review Peer review Peer review Peer review Peer review Peer review

Rent Smart




Rent Smart



Module A: How Much Will It Cost?
And Can I Afford It?


<https://fyi.extension.wisc.edu/rentsmart/modules/module-a/>

Rent Smart




Module Objectives

- Identify total cost of individual rental units.
- Compare rental units based on total costs.
- Practice balancing personal income and expenses.





Rent Smart





Activity 1: What Do the Ads Tell You?

- Handout 1: What Do the Ads Tell You? (One copy of this handout should be provided for each individual rental unit.)
- Local ads
- Available websites: <http://wihousingsearch.org>; <http://hud.gov/apps/section8/index.cfm> (specific to Section 8 housing); rent.com; Apartment.com; Zillow.com; [Craigslist](http://Craigslist.com)
- Phone Apps (if participants typically use a Smart phone)

What do the ads tell you?

The Ad...	Questions...
<p>123 Wallaby Way, Sydney, WI - The Nemo Apartment Complex is just 2 blocks from the waterfront and town. Restaurant and shopping are easily walkable from the apartment building. This all brick, 2 story, secure building has off-street parking and shared on-site laundry. 1BR/1BA apartments with air conditioning, 4 large closets, kitchen pantry and separate storage locker. Rent includes thermostat controlled heat, water and trash disposal. Tenant pays electricity. No pets or water filled furniture. Security Deposit is \$625, Rent is \$625</p>	<ul style="list-style-type: none"> • What is the address of the unit? • What is included in the rent? • What utilities does the tenant pay? • What is the hook-up charge? Is there a deposit for utilities? Is it refundable lease ends? • How much have these costs been in the past? • What other costs could the tenant be expected to pay?

What Do the Ads Tell you?

The Ad...

123 Wallaby Way, Sydney, WI - The Nemo Apartment Complex is just 2 blocks from the waterfront and town. Restaurant and shopping are easily walkable from the apartment building. This all brick, 2 story, secure building has off-street parking and shared on-site laundry. 1BR/1BA apartments with air conditioning, 4 large closets, kitchen pantry and separate storage locker. Rent includes thermostat controlled heat, water and trash disposal. Tenant pays electricity. No pets or water filled furniture. Security Deposit is \$625, Rent is \$625

Questions...

- What is the address of the unit?
- What is included in the rent?
- What utilities does the tenant pay? What is the hook-up charge? Is there a deposit for utilities? Is it refundable lease ends?
- How much have these costs been in the past?
- What other costs could the tenant be expected to pay?



What Do the Ads Tell you?

The Ad...

123 Wallaby Way, Sydney, WI - The Nemo Apartment Complex is just 2 blocks from the waterfront and town. Restaurant and shopping are easily walkable from the apartment building. This all brick, 2 story, secure building has off-street parking and shared on-site laundry. 1BR/1BA apartments with air conditioning, 4 large closets, kitchen pantry and separate storage locker. Rent includes thermostat controlled heat, water and trash disposal. Tenant pays electricity. No pets or water filled furniture. Security Deposit is \$625, Rent is \$625

Questions...

- What is the address of the unit?
- What is included in the rent?
- What utilities does the tenant pay? What is the hook-up charge? Is there a deposit for utilities? Is it refundable lease ends?
- How much have these costs been in the past?
- What other costs could the tenant be expected to pay?



What Do the Ads Tell you?

The Ad...

123 Wallaby Way, Sydney, WI - The Nemo Apartment Complex is just 2 blocks from the waterfront and town. Restaurant and shopping are easily walkable from the apartment building. This all brick, 2 story, secure building has off-street parking and shared on-site laundry. 1BR/1BA apartments with air conditioning, 4 large closets, kitchen pantry and separate storage locker. Rent includes thermostat controlled heat, water and trash disposal. Tenant pays electricity. No pets or water filled furniture. Security Deposit is \$625, Rent is \$625

Questions...


- What is the address of the unit?
- What is included in the rent?
- What utilities does the tenant pay? What is the hook-up charge? Is there a deposit for utilities? Is it refundable lease ends?
- How much have these costs been in the past?
- What other costs could the tenant be expected to pay?



Rent Smart

Rental Cost Comparison

When looking for a place to live, check out all the costs.



Extension
UNIVERSITY OF MISSOURI SYSTEM

The Ad...

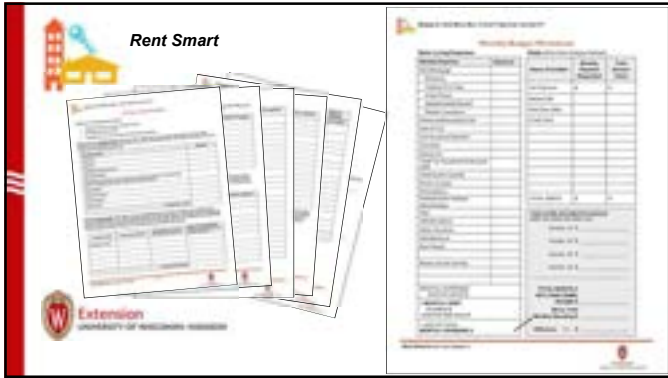
123 Wallaby Way, Sydney, WI - The Nemo Apartment Complex is just 2 blocks from the waterfront and town. Restaurant and shopping are easily walkable from the apartment building. This all brick, 2 story, secure building has off-street parking and shared on-site laundry. 1BR/1BA apartments with air conditioning, 4 large closets, kitchen pantry and separate storage locker. Rent includes thermostat controlled heat, water and trash disposal. Tenant pays electricity. No pets or water filled furniture. Security Deposit is \$625, Rent is \$625

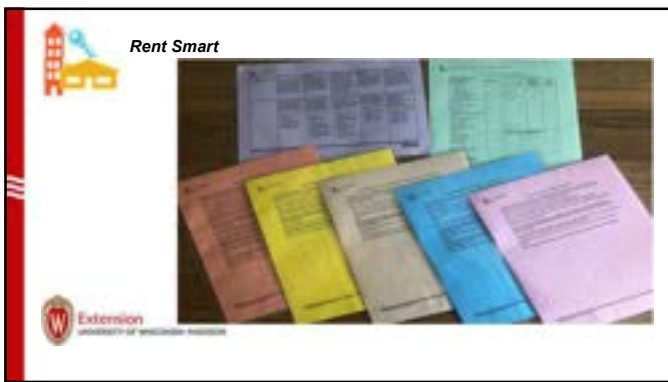
Item	AM	PM	DD
Expense/Income Item			
Security Deposit	\$625		
Application Fee	\$50		
First Month's Rent	\$625		
Total	\$1300		
Monthly Cost			
Rent	\$625		
Water & Sewer	Included		
Trash Pick-up	Included		
Electricity	None		
Gas	\$10		
Internet/Streaming Sub. Cost	None		
Car Insurance	\$100		
Commutation	\$25		
Total	\$760		
Money Available	\$540		

Rent Smart



Extension
UNIVERSITY OF MISSOURI SYSTEM







TAKE HOME PAYOUT/CHECKS
(After any taxes are taken out)

Income (1) \$ 3,300.00
Income (2) \$ 200.00
Income (3) \$ 100.00 (Food Share)
Income (4) \$

Monthly Budget Worksheet

Category	Amount	Month
Income	3,600.00	7/2024
Fixed Expenses	1,415.00	7/2024
Variable Expenses	1,785.00	7/2024
Total Expenses	3,200.00	7/2024
Surplus/Deficit	380.00	7/2024

A red arrow points from the callout box to the 'Income' row in the budget table. A family photo is shown in the bottom left corner.

Ellen's fixed expenses:

- Car Payment: \$80.00
- Cellphone: \$60.00
- Cable/Internet: \$65.00

Ellen's variable expenses for this last month:

- Miscellaneous: \$175.00
- Gas: \$100.00
- Grocery: \$125.00
- Medical: \$100.00
- Eating Out: \$50.00
- Movies: \$25.00

Monthly Budget Worksheet

Category	Amount	Month
Income	3,600.00	7/2024
Fixed Expenses	1,415.00	7/2024
Variable Expenses	1,785.00	7/2024
Total Expenses	3,200.00	7/2024
Surplus/Deficit	380.00	7/2024

Red arrows connect the expense lists to the corresponding rows in the budget table.

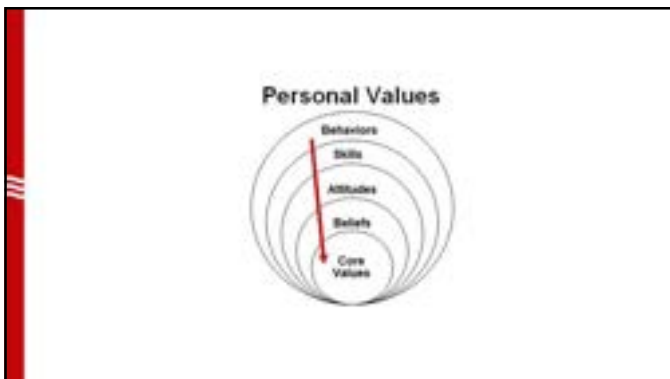
Monthly Budget Worksheet

Category	Amount	Month
Income	3,600.00	7/2024
Fixed Expenses	1,415.00	7/2024
Variable Expenses	1,785.00	7/2024
Total Expenses	3,200.00	7/2024
Surplus/Deficit	380.00	7/2024

A photo of three people is on the left. A red circle highlights a row in the budget table.

Account Name	Balance	Account Number	Balance	Account Name	Balance
Checking	100.00	123456789	100.00	Checking	100.00
Savings	200.00	987654321	200.00	Savings	200.00
Investment	500.00	456789123	500.00	Investment	500.00
Real Estate	1000.00	321654987	1000.00	Real Estate	1000.00
Other Assets	100.00	210987654	100.00	Other Assets	100.00
Total Assets	1900.00		1900.00		

Account Name	Balance	Account Number	Balance	Account Name	Balance
Checking	100.00	123456789	100.00	Checking	100.00
Savings	200.00	987654321	200.00	Savings	200.00
Investment	500.00	456789123	500.00	Investment	500.00
Real Estate	1000.00	321654987	1000.00	Real Estate	1000.00
Other Assets	100.00	210987654	100.00	Other Assets	100.00
Total Assets	1900.00		1900.00		



Personal Values

Integrity	Accountability	Respect
Loyalty	Family	Wellness
Honesty	Playfulness	Spontaneity
Creativity	Responsibility	Personal growth
Humor	Boldness	Perseverance
Compassion	Collaboration	Service to others
Adventure	Striving	Frugality
Directness	Health	Environmentalism
Kindness	Professionalism	Zeal
Spirituality	Fairness	Other – share in chat

Section 1: Personal Information

1. Name: _____

2. Address: _____

3. Phone: _____

4. Email: _____

5. Date of Birth: _____

6. Gender: _____

7. Marital Status: _____

8. Education: _____

9. Occupation: _____

10. Other: _____

Section 2: Personal Values

1. Integrity: _____

2. Accountability: _____

3. Respect: _____

4. Wellness: _____

5. Spontaneity: _____

6. Personal growth: _____

7. Perseverance: _____

8. Service to others: _____

9. Frugality: _____

10. Environmentalism: _____

11. Zeal: _____

12. Other – share in chat: _____

Section 3: Personal Information

1. Name: _____

2. Address: _____

3. Phone: _____

4. Email: _____

5. Date of Birth: _____

6. Gender: _____

7. Marital Status: _____

8. Education: _____

9. Occupation: _____

10. Other: _____

Section 4: Personal Values

1. Integrity: _____

2. Accountability: _____

3. Respect: _____

4. Wellness: _____

5. Spontaneity: _____

6. Personal growth: _____

7. Perseverance: _____

8. Service to others: _____

9. Frugality: _____

10. Environmentalism: _____

11. Zeal: _____

12. Other – share in chat: _____

The slide is titled "Membaca dan Menulis Laporan Keuangan" (Reading and Writing Financial Reports). It features a large table with multiple columns and rows, likely representing a financial statement. To the right of the table, there is a section titled "Membaca Laporan Keuangan" (Reading Financial Reports) with a list of bullet points and a small table. The bottom of the slide contains a footer with a logo and text.

The slide is titled "Membaca dan Menulis Laporan Keuangan" (Reading and Writing Financial Reports). It contains a list of bullet points on the left side. In the center, there is an image of a calendar or a similar document. On the right side, there is a grid or table with several columns and rows. The bottom of the slide contains a footer with a logo and text.

The slide is titled "Membaca dan Menulis Laporan Keuangan" (Reading and Writing Financial Reports). It contains a list of bullet points on the left side. On the right side, there is an image showing a stack of papers, a red folder, and a calendar. The bottom of the slide contains a footer with a logo and text.



Optional Activity:
Small Change Adds
Up



Optional Activity:
Group Budgeting
Exercise




Rent Smart



Module B: Checking Out the Rental
Property and the Landlord


<https://yi.extension.wisc.edu/rentsmart/modules/module-b/>

Rent Smart




Module Objectives

- Identify what they want and need in a rental unit.
- Identify resources to help locate potential rental properties.
- Learn strategies for comparing and inspecting rental units.
- Increase readiness and confidence in securing rental property.




Rent Smart



Determining your Housing Needs

What features are must-haves and what are conveniences you can live without?

Module B, [Handout 1](#)

Rent Smart



Determining your Housing Needs

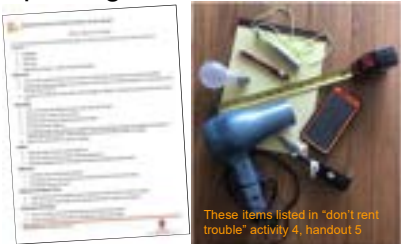
Neighborhood: Near family/friends?
 Building: Pets allowed?
 Unit: 3 Bedrooms?





Rent Smart

Comparing & Inspecting Rental Units

- [Module B, Activity 4](#)
- initial property inspection
- Blank checklist to compare 3 units






These items listed in "don't rent trouble" activity 4, handout 5



Rent Smart

Plumbing

- Turn on the sink and bathtub faucets to see if they work or leak.
- Flush the toilet to see if it operates properly or leaks.
- Are ceilings and/or walls stained or cracked?
- Look at the water heater to see if it is leaking.



Rent Smart

Electrical




- Turn on each switch to see if it works.
- Check every outlet.



Rent Smart

Safety

- Does the rental unit have smoke detectors?
- Does the rental unit have carbon monoxide detectors?
- Are there deadbolt locks on the rental unit doors and building's exterior doors?



Rent Smart

Windows





- Are there storm windows and screens?
- Are they secure or loose in the frame.
- Do windows open and close?



Rent Smart

Rodents and Other Pests

- Open cabinets and immediately shine in flashlight to detect roaches. Look for roaches.
- Look for rat and mouse holes and droppings in the back of cabinets and closets.



Rent Smart




Heating and Cooling

- Furnace
- Air conditioner




 Extension
UNIVERSITY OF WISCONSIN EXTENSION

Rent Smart




Comparing & Inspecting Rental Units

- Which unit is most convenient? [Case studies](#)
- Which rental unit has more of what the tenant wants? Why? [completed checklists](#)


 Extension
UNIVERSITY OF WISCONSIN EXTENSION

Rent Smart




How to Locate Affordable Rental Housing


- Local list or speaker on affordable housing resources
 - How have you (personally) found housing in the past?

 Extension
UNIVERSITY OF WISCONSIN EXTENSION

Rent Smart



The Fair Housing Act prohibits discrimination in the sale, rental and financing of dwellings, and in other housing-related transactions based on **race, color, national origin, religion, sex, familial status** (including children under the age of 18 living with parents or legal custodians, pregnant women, people securing custody of children under the age of 18), and **handicap** (disability).



Rent Smart




Interviewing the Landlord/Property Manager

- Breakout rooms into triads, use Module B, [Handout 6](#) and "Tenant" pick 3 questions to ask "Landlord". Then discuss the following:





Rent Smart




Interviewing Landlords/Property Managers

Breakout rooms into triads, use Module B, [Handout 6](#) and "Tenant" pick 3 questions to ask "Landlord". Then discuss the following:

01	Tenant	<ul style="list-style-type: none"> Were you listened to and given sufficient answers? How comfortable were you?
02	Landlord	<ul style="list-style-type: none"> If probing questions were asked, were they appropriate or intrusive? Were you treated with respect?
03	Observer	<ul style="list-style-type: none"> Did they exhibit a business relationship? What did they learn from each other?




Rent Smart



Sources to Research Landlords

- CCAP stands for Consolidated Court Automation Programs in Wisconsin. This site provides public access to Wisconsin Circuit Court Records. <https://wcca.wiscourts.gov>
- The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) is the state's primary consumer protection agency. The Bureau of Consumer Protection has broad authority to regulate unfair business practices. This state agency handles landlord/tenant issues. datcp.wi.gov
- Housing or building inspectors in the community where you are looking to rent may have information regarding issues of repairs not being made by the landlord/property manager.
- Local public safety departments may track number of calls made to rental properties in the community.



Rent Smart





Module C: Application Process

<https://fyi.extension.wisc.edu/rentsmart/modules/module-c/>




Rent Smart



Module Objectives

- Understand why and how landlords screen applications and how to prepare.
- Become familiar with the information on a credit report, how it is used and how to improve a credit report.
- Be aware of the fair housing protections available and where to find assistance for fair housing mistreatment.



Rent Smart




Why Landlords Screen Applicants

Assume you have just inherited a rental property and are looking for a new tenant. What would you want to know about applicants before renting to them?




Rent Smart




How Landlords Screen Applicants

- Credit check
- Employer and income check
- Previous landlords
- Arrests and convictions
- Utility payment verification





Rent Smart




Completing a Rental Application

- Names that are requested -
- Numbers requested
- Addresses requested





Rent Smart




Application Problems and Explaining Negative Information

When _____ happened,
 I was _____
 because _____
 I have _____
 I would like (or hope) _____.



Rent Smart




Application Problems and Explaining Negative Information


When _____ happened,
 I was _____
 because _____
 I have _____
 I would like (or hope) _____.

Application Problems and Explaining Negative Information

When _____ happened,
 I was _____
 because _____
 I have _____
 I would like (or hope) _____.




Rent Smart

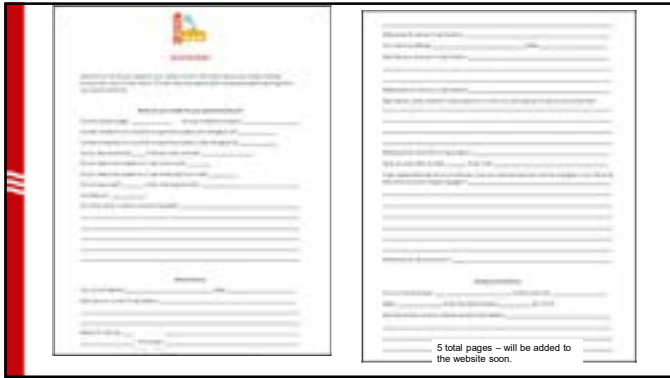


Another Tool to Use:

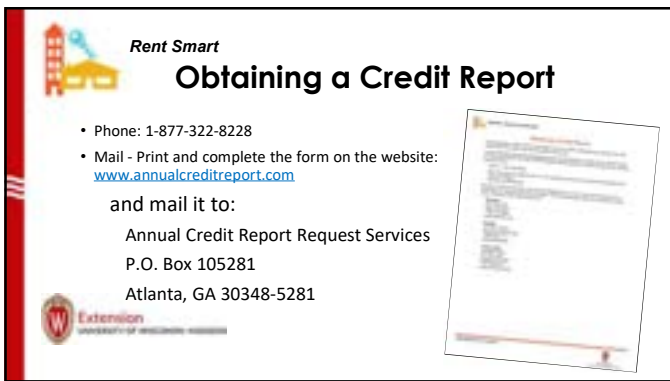
Rent Portfolio

- What's Included?
- What are your rental needs?
- Rental History
- Employment History
- Financial History
- Criminal History











Rent Smart **Reading a Credit Report**

- **Identification information** Name(s)
Social Security Number, Current and former addresses
- **Employment data**
Current and previous employers' length of employment
- **Public records**
Bankruptcies, evictions, court judgements
- **Bill paying history**
All loans are listed here, Unpaid or overdue payments are also listed here.
How much and to whom does she owe
- **Inquiries**
Businesses/individuals who have inquired about your credit




Rent Smart



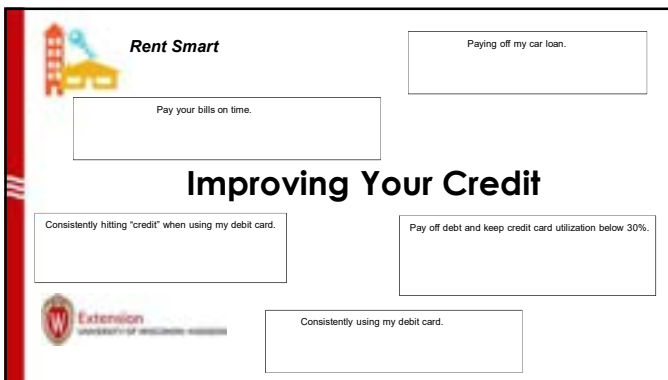
Rent Smart

Things Landlords Check on Credit Reports


- A record of paying/not paying rent
- Utilities paid on time
- Pattern of unpaid bills
- Number of applications to other landlords
- Addresses consistent
- Social Security number matches
- Payment plans













Smart Homeowner

How to Get the Most from Your Home

- Know your home's value
- Know your home's condition
- Know your home's energy efficiency
- Know your home's water efficiency
- Know your home's safety
- Know your home's maintenance
- Know your home's insurance
- Know your home's taxes
- Know your home's legal issues
- Know your home's neighborhood
- Know your home's community
- Know your home's future





Smart Homeowner


How to Get the Most from Your Home


Smart Homeowner

How to Get the Most from Your Home

Smart Homeowner

How to Get the Most from Your Home






Rent Smart

Smart Homeowner

How to Get the Most from Your Home






Rent Smart



Module D: Who's Responsible for Maintenance, Repairs and Care?


<https://fyi.extension.wisc.edu/rentsmart/modules/module-d/>




Rent Smart

Module Objectives

- Understand tenant responsibilities and those of landlords for repairs and upkeep.
- Learn ways to protect their property and security deposit.
- Gain an increased appreciation of the financial and personal value of caring for rental living spaces.







Rent Smart

Icebreaker

- Think about a time when a client had something in their home that was broken or didn't work.
 - Who was responsible?
 - How did they get it fixed?
 - What challenges, if any, did they face in resolving the situation?
- Type in chat or unmute and share your example.



Rent Smart



Keys to Determining Responsibilities


- Rental agreement terms
- Check-in forms
- Government regulations
- Common practice




Extension
UNIVERSITY OF WISCONSIN MADISON

Based on Wisconsin law - Must be updated for other locations

Rent Smart




Who is Responsible?
Activity 1:
Handout 2




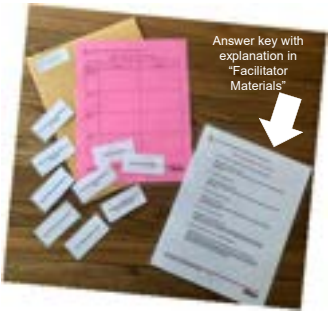

Extension
UNIVERSITY OF WISCONSIN MADISON

Based on Wisconsin law - Must be updated for other locations

Rent Smart



Who is Responsible?
Activity 1: Handout 2





Answer key with explanation in "Facilitator Materials"

Extension
UNIVERSITY OF WISCONSIN MADISON


Based on Wisconsin law - Must be updated for other locations

Rent Smart




What to do if your landlord won't respond

- Judicare serves 33 counties in N. WI:
<http://www.judicare.org/>
- WI Free Legal Answers:
<https://wi.freelegalanswers.org/>
- Legal Action of WI serves southern WI:
<https://www.legalaction.org/>
- Contact your local health dept. or building inspector




Rent Smart




File a Complaint with DATCP

- Go to <http://datcp.wi.gov> and type Landlord Complaint in the search bar
- Complete the online form
- A mediator will be assigned to your case
- It may take up to 90 days to complete the complaint and mediation process





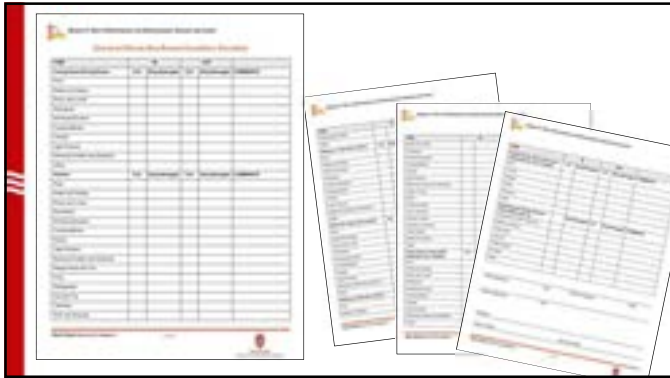
Rent Smart

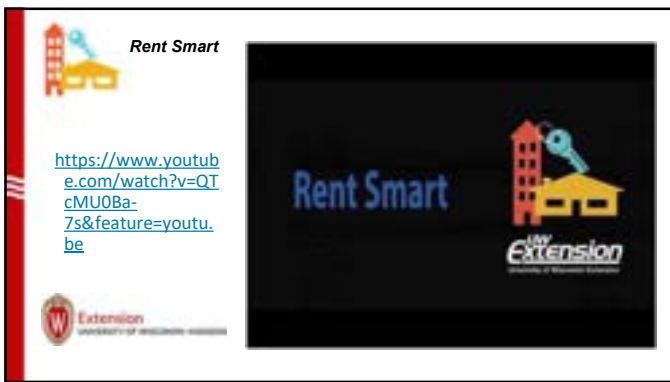


Check-in/check-out form

- Identify items that may end up as deductions from the security deposit.
- To make sure everything is in working order.
- To make sure tenants know how to operate and care for equipment in unit.








Rent Smart
Renters Insurance

Based on Wisconsin law - Must be updated for other locations




Rent Smart




What happens when you don't care for your living space?

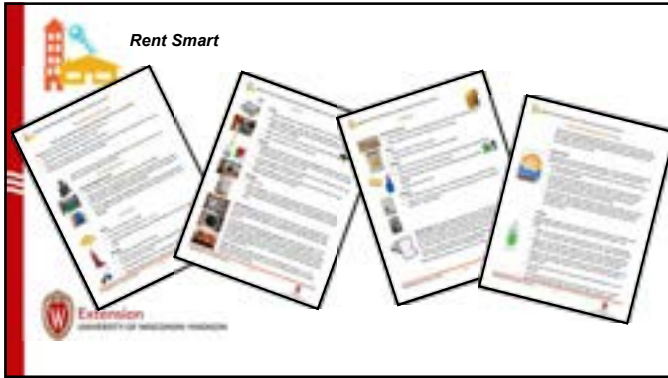
- Increased chance of sickness and injuries
- Increased wear and tear to the rental unit
- Deductions from security deposits
- Move-out cleaning will be much harder
- Trouble with bugs and rodents
- More danger of fire
- Spend more time looking for things
- Embarrassed to bring friends
- Could be grounds for eviction

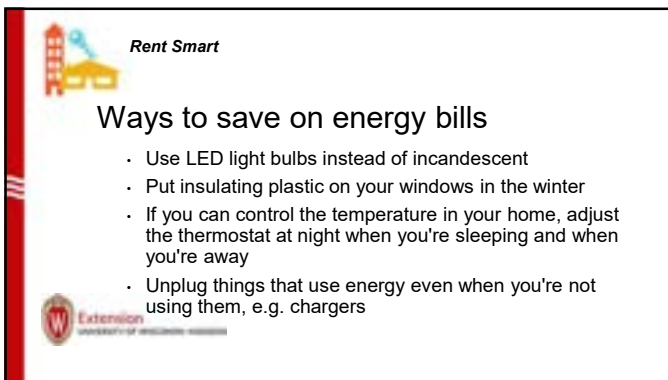
Rent Smart **How Often Do you Clean It?**

Please use annotation feature of Zoom at the top of the screen to note how often you clean or intend to clean these areas of your home.

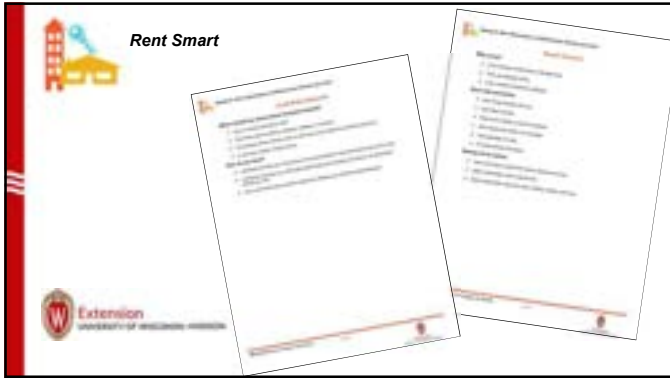
	Daily	Weekly	Monthly	Never or Rarely
Wash Dishes				
Mop Floor				
Clean Oven				
Disinfect Counters				
Clean Refrigerator/Freezer				
Sweep Floor				
Wipe Down Countertops/Stove				



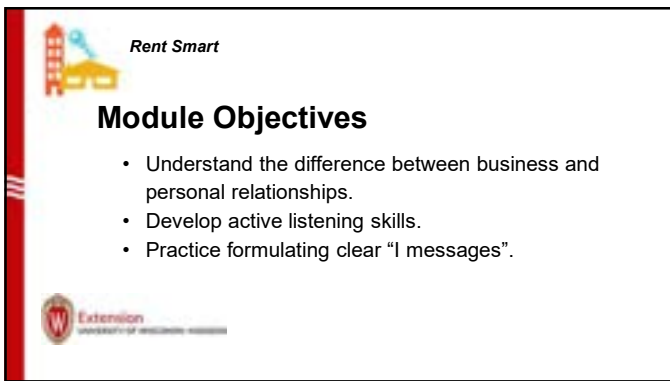















 **Rent Smart**

Business Relationships Talking Tips

- Plan ahead
- Determine the topic
- Take notes and use written communications, when appropriate
- Have direct conversation in a neutral location
- Be specific


 Extension
UNIVERSITY OF MISSISSIPPI


 **Rent Smart**

Think about an issue that you have had with a landlord, neighbor, or roommate.


Write it down so you don't forget it.

We will come back to this later.


 Extension
UNIVERSITY OF MISSISSIPPI

 **Rent Smart**

Active Listening Skills



 Extension
UNIVERSITY OF MISSISSIPPI

Rent Smart




Active Listening

1. Face the person who is speaking.
2. Focus your attention on what is being said by them.
3. Let the person finish speaking before asking questions or responding.
4. When they're finished, restate in your own words what you heard.
5. Ask the person if you restated their message correctly.
6. Respond to what the person said.





Rent Smart




Positive Messages

- Own the message. Use "I," not "you," "they," or "we."
- Discuss one issue at a time. Don't use the "laundry list" approach.
- Describe the facts:
 - What needs to be repaired or changed?
 - What have you already done to fix it?
 - How is it affecting you/your household?
 - What you want/hope will happen?
- Don't call the other person names or blame. This will put the other person on the defense and meet your negative expectation.
- Start a conversation when you are, and can remain, calm.







Rent Smart




Using "I" Statements

When _____
 I feel _____
 Because _____
 Would you please _____






Rent Smart



Individual Activity

1. Use your example or one of the scenarios (Module E, Handout 5)
2. Form an 'I statement' that could work toward resolving the problem
3. With the group, share your 'I statement'


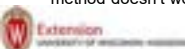



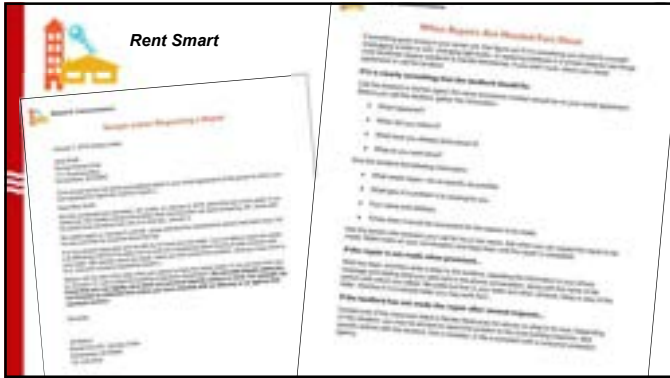
Rent Smart

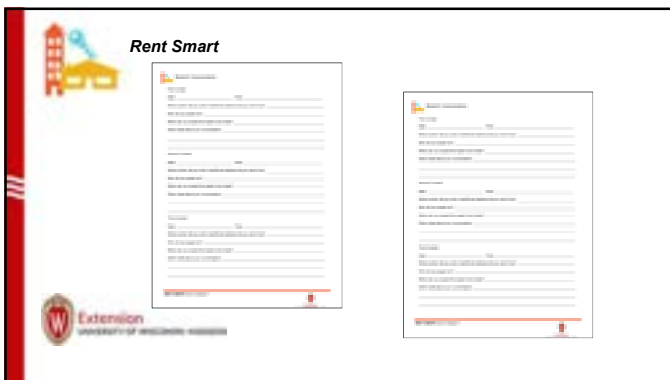


Breakout Rooms

- One person represent the tenant and another the landlord
- Others are observers
- Try to resolve the issue using the I statements framework
- Debrief and discuss alternative approaches, what to do when this method doesn't work











Rent Smart



Module Objectives:

1. Increase ability to read and understand a rental agreement.

2. Gain knowledge of legal procedures related to rental agreements.

3. Understand procedures to follow when ending a rental agreement.

Module Objectives:

1. Increase ability to read and understand a rental agreement.

2. Gain knowledge of legal procedures related to rental agreements.

3. Understand procedures to follow when ending a rental agreement.


Module Objectives:

1. Increase ability to read and understand a rental agreement.

2. Gain knowledge of legal procedures related to rental agreements.

3. Understand procedures to follow when ending a rental agreement.


Rent Smart

**Module F: Rental Agreements—
Moving In, Moving On**


<https://fy.extension.wisc.edu/rentsmart/modules/module-f/>

Rent Smart



Module Objectives:

- Increase ability to read and understand a rental agreement.
- Gain knowledge of legal procedures related to rental agreements.
- Understand procedures to follow when ending a rental agreement.




Rent Smart




Rental Agreements

- Spoken *or* written **LEGAL** contract in Wisconsin
- Outlines the term of the agreement – what the landlord expects of the tenant and what the tenant expects of the landlord
- Important to read and understand




Rent Smart


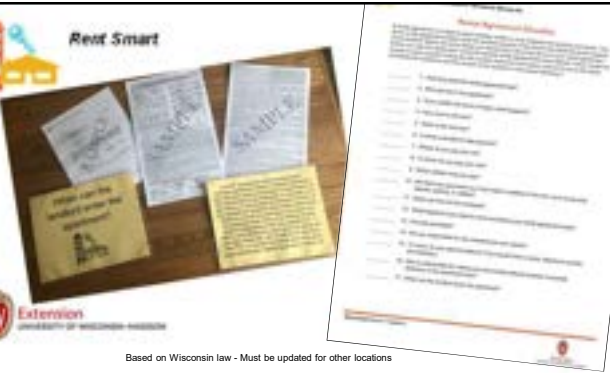


Advantages of a Written Rental Agreement


- Easier to enforce if there are problems
- Avoids surprises when memories differ
- Provides a record of the conditions the landlord and tenant agreed to
- Protects tenant from changes in rent or rental conditions that occur after move-in

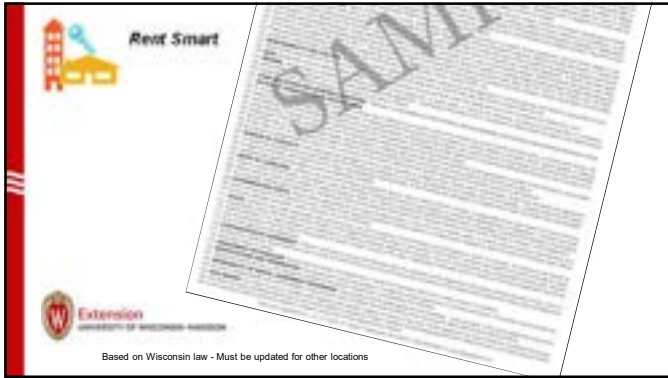


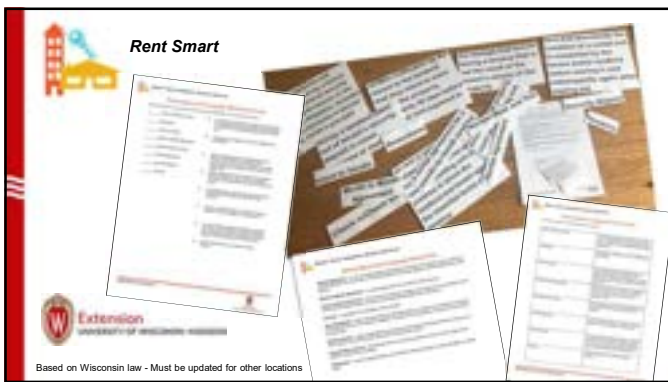
Rent Smart

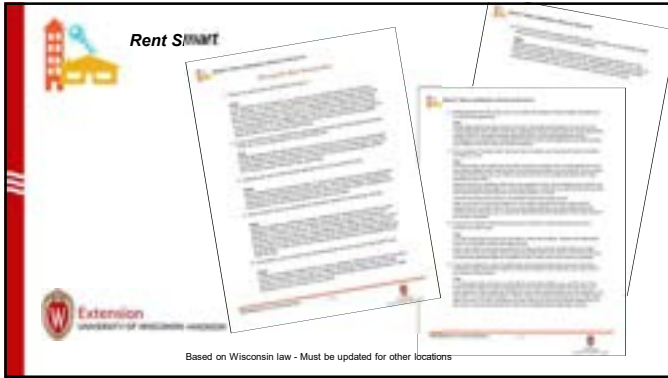
Based on Wisconsin law - Must be updated for other locations

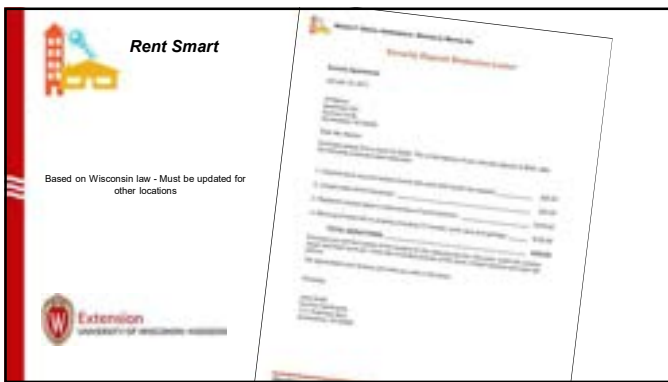














Rent Smart

Based on Wisconsin law - Must be updated for other locations

The flowchart 'Should I Evict a Tenant?' starts with 'Should I Evict a Tenant?' and branches into 'Yes' and 'No'. The 'Yes' path leads to 'Eviction Process' and then 'Eviction Judgment'. The 'No' path leads to 'Alternative Dispute Resolution' and then 'Alternative Dispute Resolution Process'.

Extension
UNIVERSITY OF WISCONSIN MADISON

Rent Smart

Why Not Get Evicted?

- An eviction results in a long-term court record. In Wisconsin, it can be on your CCAP record for 10 years.
- Evictions may be posted on your credit reports.
- The eviction judgment may require you to pay double the rent you owe, legal costs for the landlord, and other fees.
- You may lose possessions in the apartment if the eviction occurs before you move out.
- If the sheriff removes your possessions, you will be required to pay for the moving and storage to later recover them.

Extension
UNIVERSITY OF WISCONSIN MADISON

Rent Smart

Based on Wisconsin law - Must be updated for other locations



Rent Smart

Recap from today OR Homework for next class

- List two reasons why you want to avoid being evicted.
- Identify two important things to check for on a rental agreement.
- True or False? Receiving a 5 Day Notice is a legal document that requires that you move out within 5 days.
- True or False? A 14 Day Notice allows you to fix the problem with the landlord.

Rent Smart

Best Practices and Teaching Tips

- Incentives
- Audiences
- Locations
- Make up class assignments

Rent Smart





Tips and Tricks

- Printed Participant Book
- Lamination
- Free Tools*





* Red Folder, Notebook and Pen were ordered from 4imprint.com but you can use many vendors that personalize tools.

Rent Smart




Advantage Calculator


Contact Kirby at
Schell@AdvantagePublications.com or
617-742-3222 x 105





Rent Smart



<https://go.wisc.edu/Rentsmartregister>





Rent Smart

Websites to Note:

- UW-Madison Financial Education Hub** - <https://finances.extension.wisc.edu/>
- Money Matters** - <https://fyi.extension.wisc.edu/moneymatters/>
- Financial Coaching** - <https://finances.extension.wisc.edu/financial-coaching/> and <https://fyi.extension.wisc.edu/financialcoaching/>
- Check Your Credit Report** - <https://finances.extension.wisc.edu/article-topic/building-and-maintaining-credit/>
- Rent Smart** - <https://fyi.extension.wisc.edu/rentsmart/>
- Encouraging Financial Conversations** - <https://finances.extension.wisc.edu/programs/financial-capability-for-helping-professionals/>
- Planning AHEAD** - <https://aging.extension.wisc.edu/programs/planning-ahead/>
- UW-Madison, Division of Extension Calendar** - <https://extension.wisc.edu/events/>
