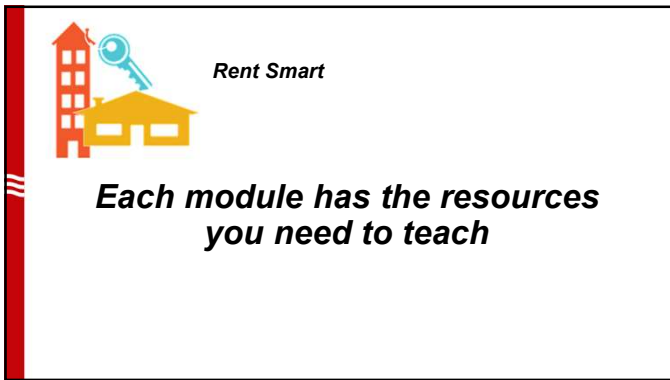
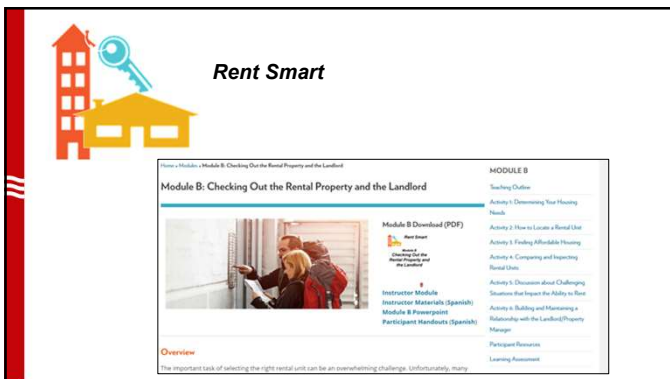





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

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Rent Smart

Module B: Guidelines for the Rental Property and the Landlord

Overview

The important task of identifying the right rental unit can be an overwhelming challenge. Unfortunately, many potential tenants make the decision to rent without thinking through what they want and need in a rental unit. This module is designed to help you understand rental properties, including the legal aspects of rental, to make informed decisions and to help you make the best choice for your needs.

The goal of this module is to encourage participants to plan ahead of their search and not waste time looking at rental properties that are not right for them or their objectives. The module provides tips to help you decide to rent or not to rent, and to help you understand the importance of the rental property and the need to be clear about what you want and need in a rental unit. Another consideration when renting is the importance of knowing a business and the importance of knowing the rental unit. The module also provides tips to help you understand the importance of knowing the rental unit and the importance of knowing the rental unit.

References

- Tenant Resource Center: <http://www.tenantresourcecenter.org/>
- Legal Action of Houston: <http://www.legalactionofhouston.org/>
- Houston Housing Search: <http://www.houstonhousingsearch.org/>
- Online work through on Houston: <http://www.houstonhousingsearch.org/>
- Local Office Property Database: <http://www.houstonhousingsearch.org/>
- Houston Housing Search: <http://www.houstonhousingsearch.org/>

Objectives


Participants will:

- 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 confidence and confidence in locating rental property.



Key points to note:

- Be clear about what you want and need in a rental unit.
- Be clear about what you want and need in a rental unit.
- Be clear about what you want and need in a rental unit.

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Rent Smart

Module B: Guidelines for the Rental Property and the Landlord

Activities

Activity 1: Determining Your Housing Needs

Activity 2: How to Locate a Rental Unit

Activity 3: Finding Affordable Housing

Activity 4: Comparing and Inspecting Rental Units

Activity 5: Discussing about Changing Resources that Impact the Ability to Rent

Activity 6: Building and Maintaining a Relationship with the Landlord/Property Manager

Teaching Outline

Provide the Rental Property and the Landlord

Suggested Introduction

Bring in the Rental Property and the Landlord. In addition to rent, there is a lot of other things that you need to know about when you are looking for a rental unit. This module is designed to help you understand the importance of knowing the rental unit and the importance of knowing the rental unit.

Activity 1: Determining Your Housing Needs

Objective 1: Identify what they want and need in a rental unit.

Activity 2: How to Locate a Rental Unit

Objective 2: Identify resources to help locate potential rental properties.

Activity 3: Finding Affordable Housing

Objective 3: Learn strategies for comparing and inspecting rental units.

Activity 4: Comparing and Inspecting Rental Units

Objective 4: Increase confidence and confidence in locating rental property.


Activity 5: Discussing about Changing Resources that Impact the Ability to Rent

Objective 5: Be clear about what you want and need in a rental unit.


Activity 6: Building and Maintaining a Relationship with the Landlord/Property Manager

Objective 6: Be clear about what you want and need in a rental unit.

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Rent Smart



Module B: Guidelines for the Rental Property and the Landlord

Following completion of the task, facilitate a group discussion. Here are some questions to ask the participants:

- How did you determine what you want and need in a rental unit?
- How did you determine what you want and need in a rental unit?
- How did you determine what you want and need in a rental unit?

Activity 2: How to Locate a Rental Unit

Objective 2: Identify resources to help locate potential rental properties.

Activity 3: Finding Affordable Housing

Objective 3: Learn strategies for comparing and inspecting rental units.

Activity 4: Comparing and Inspecting Rental Units

Objective 4: Increase confidence and confidence in locating rental property.

Activity 5: Discussing about Changing Resources that Impact the Ability to Rent

Objective 5: Be clear about what you want and need in a rental unit.

Activity 6: Building and Maintaining a Relationship with the Landlord/Property Manager

Objective 6: Be clear about what you want and need in a rental unit.

12

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15



Rent Smart

Chapter 1: Welcome Out to Rent Smart Participants and the Landlord

Advise participants that if they find negative information about a landlord, they should report it to the local housing authority. It is not their job to investigate or report on the landlord. They should report it to the local housing authority.


Learning Assessment:

Have participants answer the key concepts of the Rent Smart module. The following questions are designed to assess participant understanding of the information covered in this module.


- Identify at least two reasons that are important to a landlord when choosing a tenant.
- Identify at least two reasons that are important to a tenant when choosing a landlord.
- Identify at least two reasons that are important to a landlord when choosing a tenant.
- Identify at least two reasons that are important to a tenant when choosing a landlord.

Next Slide

16



Rent Smart



More Flexibility...

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

For Instructors

Rent Smart 2017 provides a detailed outline of topics, activities, and teaching resources. It relies on knowledgeable instructors to provide much of the module content. As an instructor, you are essential to truly making the course work. Your professional knowledge and experience can bring the agenda to life and provide a meaningful learning experience.


Scheduling the Course

Because many families who would benefit most from the course have busy work schedules and young children at home, it may be difficult to schedule meeting times. The course schedule should reflect local conditions. Check with potential participants and staff who work closely with them to determine the best days as well as the best time of day.


Menu

- Current Training
- Community Partners
- Tips for Being an Effective Instructor for Adults
- External Resources
- Personal/Professional Certificate
- Rent Smart Values
- Additional Activities

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Rent Smart



Evaluation

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


At the end of your Rent Smart course, please ask participants to complete the evaluation that you can find at this link: <https://go.wisc.edu/p00710>. If you're teaching your course online, you can copy and paste the link in the chat and ask participants to fill out the form before they log off from the course. If you're teaching in person, you can ask people to go to the link on their phones and complete it there.

If your in-person participants don't have access to the internet, please print paper copies of the **English Rent Smart Evaluation** and/or this **Spanish Rent Smart Evaluation**. Please enter completed forms into the link above so that we'll be able to include the data from your course. Entering the surveys will also make it possible to provide you with the data from your course and to administer a follow-up survey to participants six months after the end of the course.


Thank you for your help in showing the impacts of this important program!

Your Rent Smart class participants' feedback, collected through the online link above, will assist in communicating the full impact of the Rent Smart curriculum. Thank you.

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Rent Smart Evaluation

Please complete the following questions to help us evaluate the effectiveness of the Rent Smart program. Your responses will be used to improve the program and to provide feedback to participants. Please answer the questions as honestly as possible.

1. Date: _____ 2. Class: _____

3. Do you think the knowledge you gained in this class will help you make responsible housing decisions? Please select the option that best fits.

3a. Yes, I will definitely use the knowledge I gained in this class to make responsible housing decisions.

3b. Yes, I will use the knowledge I gained in this class to make responsible housing decisions.

3c. No, I will not use the knowledge I gained in this class to make responsible housing decisions.

3d. No, I will not use the knowledge I gained in this class to make responsible housing decisions.

4. Please provide any comments or suggestions below. (If the column labeled "How often do you use the knowledge you gained in this class to make responsible housing decisions" is blank, please provide your comments in the space below.)

How often do you use the knowledge you gained in this class to make responsible housing decisions?	Never	Rarely	Sometimes	Often	Very Often
1. I have used the knowledge I gained in this class to make responsible housing decisions.					
2. I have used the knowledge I gained in this class to make responsible housing decisions.					
3. I have used the knowledge I gained in this class to make responsible housing decisions.					
4. I have used the knowledge I gained in this class to make responsible housing decisions.					
5. I have used the knowledge I gained in this class to make responsible housing decisions.					

5. Comments:

How often do you use the knowledge you gained in this class to make responsible housing decisions?	Never	Rarely	Sometimes	Often	Very Often
1. I have used the knowledge I gained in this class to make responsible housing decisions.					
2. I have used the knowledge I gained in this class to make responsible housing decisions.					
3. I have used the knowledge I gained in this class to make responsible housing decisions.					
4. I have used the knowledge I gained in this class to make responsible housing decisions.					
5. I have used the knowledge I gained in this class to make responsible housing decisions.					

6. The Rent Smart program was helpful to me in the following ways (Please check all that apply):

6a. Yes, it was helpful to me in the following ways (Please check all that apply):

6b. No, it was not helpful to me in the following ways (Please check all that apply):

7. What do you think is the most important thing you learned in this class? (Please write your answer in the space below.)


8. What would you like to see change to make your Rent Smart experience better?

9. Optional: Please use this space for anything else you would like to share.

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Support Videos

There are several videos available to help you understand the Rent Smart program. Please watch the videos and complete the questions below.

1. What is the purpose of the Rent Smart program?

2. What are the benefits of the Rent Smart program?

3. What are the challenges of the Rent Smart program?

4. What are the goals of the Rent Smart program?

5. What are the key messages of the Rent Smart program?

6. What are the key takeaways of the Rent Smart program?

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YouTube

University of Wisconsin-Madison Extension


Search:

Results:


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- 2. [Rent Smart: What are the benefits of the program?](#)
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- 4. [Rent Smart: What are the goals of the program?](#)
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<https://www.youtube.com/c/UniversityofWisconsinExtension/search?query=Mindful%20Money%20Moments>

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How to make this work as a class...

- Incentives
- Audiences
- Locations
- Make up class assignments
- Resources

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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.




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

Principle	Explanation
Need to Know	Adults need to know why they are being asked to learn.
Experience	Learning should be built upon existing knowledge.
Self-Concept	Adults need to be held responsible for their own growth and learning.
Readiness	Motivation increases when there's an immediate need to learn.
Problem Orientation	Learning should be problem-oriented, not content-oriented.
Intrinsic Motivation	Adults learn best when motivated from within, not from incentives or other external influences.

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






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What type of learning activity should you use?

Give your learners practical experience for each learning objective with an action that exercises their skills, thought processes, attitudes, & behaviors.

absorb	do	connect
		
The learner reads, watches, and listens.	The learner actively explores, exercises, and discovers.	The learner links what they're learning to prior experiences & future applications.
Absorb activities... • Inform and inspire • Involve physically, socially, and mentally active • Consider information + the action learners take to retain and comprehend knowledge from their life	Do activities... • Gain meaning through action • Transform the information learned using shared activities into knowledge and skills	Connect activities... • Connect what we're learning with what we know • Bridge gaps • Tie together previously learned skills/knowledge with higher-level skills/knowledge

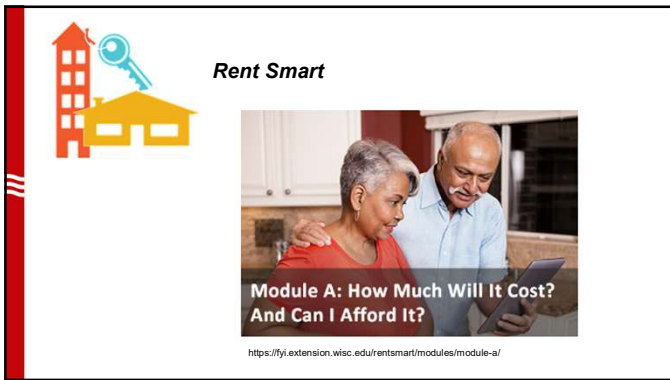
<https://teach.interpro.wisc.edu/learning-theories-and-principles/absorb-do-connect/>



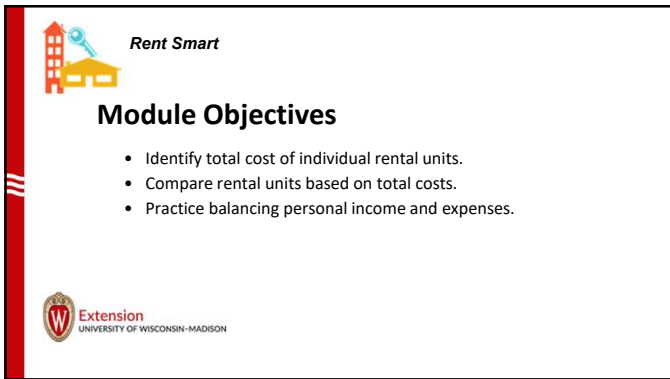
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Rent Smart

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)



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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?



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Rental Cost Comparison

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

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Module 8: How Much Will It Cost? Rent Cost Comparison


When looking for a place to live, check out all the costs. Before deciding to rent, ask or signing a rental agreement or lease, ask questions to determine all of the costs you would be expected to pay. Use the chart to help you compare the total costs of rental units.

Cost	#1	#2	#3
Expected Rental Costs			
Monthly Rent			
Security Deposit			
Other One-time Costs			
Total			
Monthly Costs			
Utilities			
Water & Sewer			
Gas			
Electricity			
Trash			
Internet			
Phone			
Other			
Total			

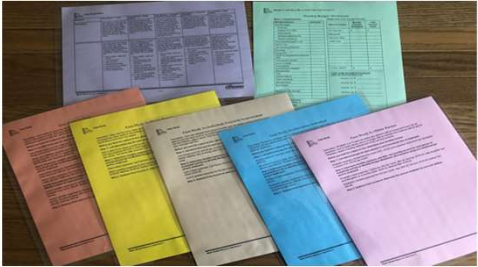
*If landlord requires tenant to pay or deduct money from rent with rental application, landlord has 15 business days after accepting the tenant to accept the rent or return the rental money. If the landlord signs the rental application, the landlord has 15 business days to accept the rent or return the rental money. If an applicant decides not to rent after the landlord accepts their application, the landlord has 15 business days to accept the rent or return the rental money.


Source: Wisconsin Department of Agriculture, Trade and Consumer Protection

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TAKE HOME INCOME/PAYCHECKS (after any taxes are taken out)

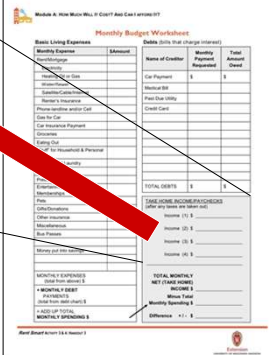
Income (1) \$ 1300.00

Income (2) \$ 200.00

Income (3) \$ 150.00 (Food Share)

Income (4) \$ _____





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11

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

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

Set Up a Spending Plan

Setting up a spending plan includes:

- Figuring out your average monthly income
- Identifying financial goals
- Keeping track of your average monthly living expenses

Figure out your monthly budget. If you can pay "take-home" pay amounts, then figure out what you can spend from that income each month during the year.

INCOME SOURCE	AMOUNT
Paycheck	
Paycheck	
Tax Refund/Commission	
Interest/Dividends	
Gifts/Inheritance	
Other Income	
Total Monthly Income	

Identify financial goals. The reason to have a spending plan is to make sure that you're spending your money on things that are the most important to you. For each goal, figure out the total amount needed, the date you need to have your goal, and the total you need to save monthly. For example, if you want \$500 in your emergency fund in one year, you need to save around \$42 every month.

Financial Goal	Total Amount Needed	Date Needed (in months)	Amount to Save Monthly (divide by the number of months)
Emergency Fund			
Total Monthly Savings			

Read Student's Answer to Question 1

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

Keep track of your monthly **expenses**. The more detail you have, the less money you have left to cover your other monthly living expenses. If you can, try to pay more than the minimum due.

DEBIT PAYMENTS	TOTAL BALANCE	MONTHLY PAYMENT
Credit Card		
Credit Card		
Credit Card		
Loan		
Medical/Mental Health		
Rent Due (Mortgage)		
Other		
Total Monthly Debt Payments		

Keep track of your average **monthly spending**. To figure out your monthly spending, look at your bank's online statement and credit card bills. To track purchases, try writing down how much you spend during the month in a notebook or calendar you carry with you. You can be as specific or general as you want, but be sure you're keeping track of your spending.

FIXED EXPENSES (Expenses that stay the same every month)	MONTHLY AMOUNT
Rent or Mortgage	
Vehicle Payment	
Monthly Insurance Payments	
Utilities	
Renters or Homeowner's	
Health	
Expenses included for payments above and beyond monthly withholding from your paycheck(s)	
Credit Card	
Credit Report	
Other	
Total Fixed Monthly Expenses	

Read Student's Answer to Question 2

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

Variable Expenses

Variable expenses are expenses that change a little each month.

Variable Expense	MONTHLY AMOUNT
Housing Costs	
Utilities	
Gas or Oil for heating home	
Water/Sewer	
Garage	
Telephone or Cell Phone	
Cable or Satellite, T.V.	
Internet	
Household Supplies (Toilet paper, cleaning supplies, etc.)	
Household Furnishings	
Transportation	
Gas for Vehicles	
Vehicle Expenses (car changes, repairs, etc.)	
Other: Public Transportation, Parking Passes	
Personal Care	
Gifts (cash, cards up, etc.)	
Clothing	
Laundry or Dry Cleaning	
Prescriptions	
Recreation	
Personal expenses (fun money)	
Gifts	
Work/School Lunches	
Medical Expenses	
Pets	
Other	
Total Monthly Variable Expenses	

Read Student's Answer to Question 3

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


Discretionary Expenses

Discretionary expenses are expenses that change a lot each month.

Discretionary Expense	MONTHLY AMOUNT
Living (Rent, utilities, and beyond "fun money")	
Utilities	
Medical/Health	
Gifts/Dividends	
Recreation	
Other	
Transportation	
Household Expenses	
Laundry	
Gas	
Vehicle/Transportation	
Food/Supplies	
Other	
Total Discretionary Expenses	

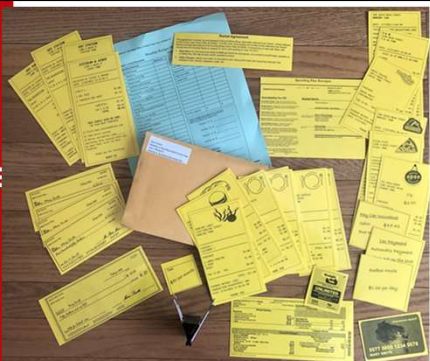
Read Student's Answer to Question 4

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Optional Activity:
Small Change Adds
Up

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Optional Activity:
Group Budgeting
Exercise


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For Assistance from UW-Extension...

- Money Matters - <https://fyi.extension.wisc.edu/moneymatters/>
- Financial Coaching - <https://finances.extension.wisc.edu/people/contact-a-uw-madison-division-of-extension-financial-educator/>
- Planning AHEAD - <https://aging.extension.wisc.edu/programs/planning-ahead/>
- UW-Madison Financial Education Hub - <https://finances.extension.wisc.edu/>
- UW-Madison, Division of Extension Calendar - <https://extension.wisc.edu/events/>




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Module B: Checking Out the Rental Property and the Landlord

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


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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.



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Determining your Housing Needs

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

Module B, [Handout 1](#)




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My Housing Needs

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	Not Important	Important	Very Important
Near work			
Safe neighborhood			
Pets Allowed			
Off-street parking			
Air conditioned			
Affordable rent of \$ ____/month			

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My Housing Needs

Looking for rental property is much easier if you know what is most important to you, before you start looking. This worksheet lists features that may or may not be important to you. Rank the list and discover how important each item is to you.

Ranking

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.


Neighborhood: Near family/friends?

Building: Pets allowed?

Unit: 3 Bedrooms?

| | Very Important | Moderately Important | Not Important |
|---|----------------|----------------------|---------------|
| Neighborhood | | | |
| Price | | | |
| Size of unit (bedrooms, bathroom) | | | |
| Age of building | | | |
| Location (city, county, neighborhood, etc.) | | | |
| Close to shopping, recreation | | | |
| Close to public transportation | | | |
| Close to schools | | | |
| Close to parks | | | |
| Close to family and friends | | | |
| Close to work | | | |
| Close to shopping | | | |
| Close to recreation | | | |
| Close to public transportation | | | |
| Close to schools | | | |
| Close to parks | | | |
| Close to family and friends | | | |
| Close to work | | | |
| Close to shopping | | | |
| Close to recreation | | | |
| Close to public transportation | | | |
| Close to schools | | | |
| Close to parks | | | |
| Close to family and friends | | | |
| Close to work | | | |
| Close to shopping | | | |
| Close to recreation | | | |
| Close to public transportation | | | |
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| Close to family and friends | | | |
| Close to work | | | |
| Close to shopping | | | |
| Close to recreation | | | |
| Close to public transportation | | | |
| Close to schools | | | |
| Close to parks | | | |
| Close to family and friends | | | |
| Close to work | | | |
| Close to shopping | | | |
| Close to recreation | | | |
| Close to public transportation | | | |
| Close to schools | | | |
| Close to parks | | | |
| Close to family and friends | | | |
| Close to work | | | |
| Close to shopping | | | |
| Close to recreation | | | |
| Close to public transportation | | | |
| Close | | | |


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How to Locate Affordable Rental Housing

- How have you (personally) found housing in the past?

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[illegible]

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Beware: Fake Apartment Listings Are All Over the Internet

- Never put money towards a house or apartment you haven't seen
- Beware of how you're asked to pay
- Take your time
- Report the listing



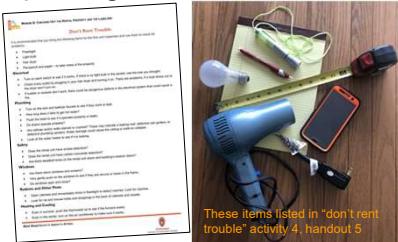


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Comparing & Inspecting Rental Units


- [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

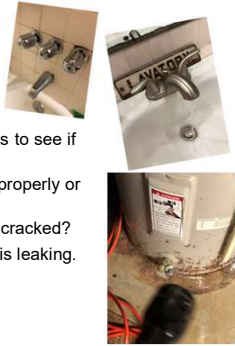



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Plumbing

- 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.





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Electrical


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









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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?




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Windows

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







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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.



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Heating and Cooling

- Furnace
- Air conditioner




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Comparing & Inspecting Rental Units

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

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How to Locate Affordable Rental Housing

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




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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).



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If it is not a protected class, landlords can decide who they will accept as tenants


- Criminal history
- Communities can regulate how closely certain sexual offenders can live in proximity to schools, parks, and daycare centers. The [Wisconsin Department of Corrections sex offender registry](#).
- Smoking
- Pets



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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:





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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? |

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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.



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Module C: Application Process

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


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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.



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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?




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How Landlords Screen Applicants

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





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Completing a Rental Application

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


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Application Fees

- Considered earnest money (WI Statutes/Admin Code)
- Paid before lease is signed
- Credit check actual cost/fees (up to \$25) are NOT included in earnest money
- Applicant can provide own printed credit report accessed within the last 30 days




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Application Fees (continued)

- If application not approved, landlord must return the fee (less the credit check fee)
- If landlord approves application, but renter decides not to rent, the landlord may withhold the application fee actual costs
- If the landlord accepts the tenant & lease is signed, they must return the fee or apply it to the security deposit or first month's rent.




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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




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Application Problems and Explaining Negative Information

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




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Example 1 Explanation

When I was behind on my rent at my last apartment, I was laid off from my job **because** of budget cuts.
I have gotten a new full time job since then, and have been working there for 3 months.
I hope my stable employment allows you to accept my rental application.




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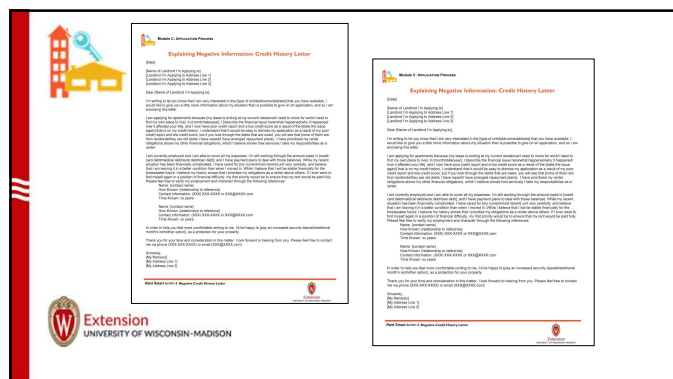
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Example 2 Explanation

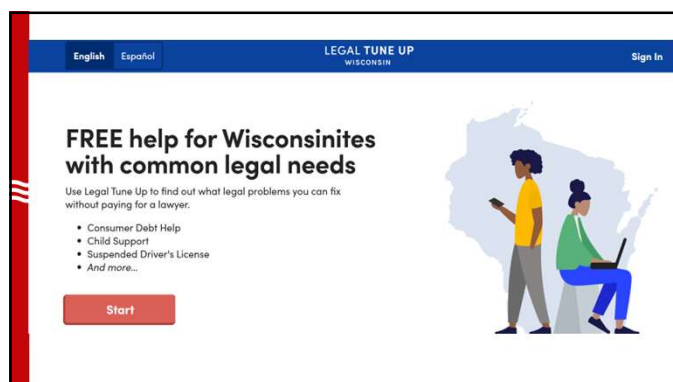
When I was evicted for repeat noise violations, I was 18 years old and I had moved into an apartment with 2 of my friends.
Because I was desperate for a place to live, I stayed even though they had loud parties several times a week.
I have not had any noise violations since leaving that apartment 3 years ago.
I hope you will not let this incident keep you from renting to me in the future.



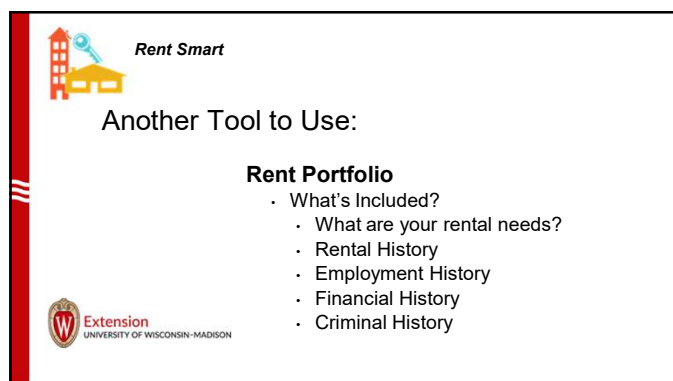
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Reading a Credit Report

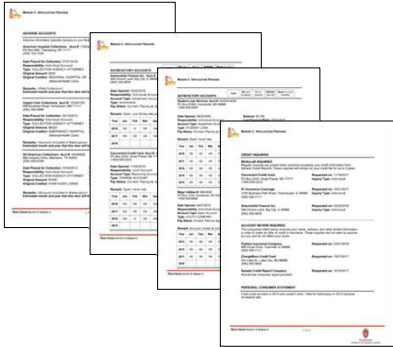
- Identification information Name(s)**
Social Security Number, Current and former addresses
- Employment data**
Current and previous employers' length of employment
- Public records**
Bankruptcies, evictions, court judgements
- Bill paying history**
All loans are listed here, Unpaid or overdue payments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




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Sample Credit Report




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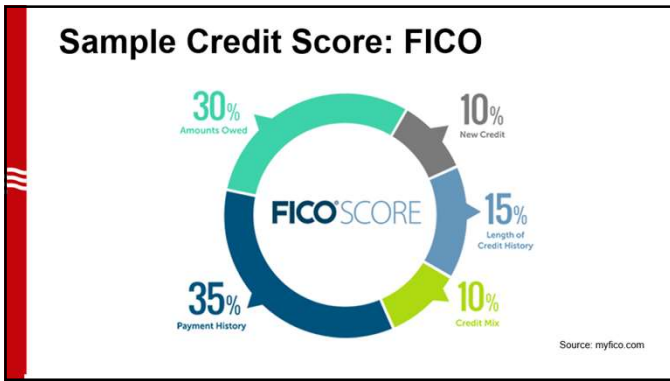


Things Landlords Check on Credit Reports


- 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



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Building and Improving Your Credit Report

To get a better understanding of how your credit report is calculated, read the following information.

What is a credit report?


- A credit report is a record of your credit history. It shows how you have used credit in the past and how you are using credit now.
- It is used by lenders to decide whether to lend you money and at what interest rate.
- It is also used by employers, landlords, and others to decide whether to hire you, rent to you, or do business with you.

What is a credit score?

- A credit score is a number that represents your creditworthiness. It is based on the information in your credit report.
- The higher the score, the more likely you are to get credit and at a lower interest rate.
- The lower the score, the more likely you are to be denied credit or to get a higher interest rate.

How can I improve my credit score?


- Pay your bills on time.
- Keep your credit card balances low.
- Don't open too many new credit accounts.
- Keep your credit history long.
- Use credit responsibly.



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Strategic Plan for Federal and State Post-Secondary Loans


This document provides information about the various federal and state loan programs available to students. It includes details about the application process, interest rates, and repayment options.

What are the different types of federal loans?

- Direct Loans: These are loans that are made directly to the student by the federal government.
- PLUS Loans: These are loans that are made to the parent of the student by the federal government.
- Unsubsidized Loans: These are loans that do not have a grace period during which interest does not accrue.
- Subsidized Loans: These are loans that have a grace period during which interest does not accrue.

What are the different types of state loans?


- State Direct Loans: These are loans that are made directly to the student by the state government.
- State PLUS Loans: These are loans that are made to the parent of the student by the state government.
- State Unsubsidized Loans: These are loans that do not have a grace period during which interest does not accrue.
- State Subsidized Loans: These are loans that have a grace period during which interest does not accrue.



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Ways to get out of debt


- Snowball/avalanche methods
- Debt Management Plan
- Balance transfer
- Chapter 7 bankruptcy



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Housing is a Fundamental Human Right

Types of Fair Housing Violations

State of the problem: Rent Smart is one entity located at a specific location. As a provider of services, we are not able to move our services to other locations. Fair Housing is a law.

- **Refusal to rent housing**
 - Many types of discrimination by the landlord/owner affecting an applicant for rent, and the landlord/owner may be required to allow it and the rental agency may not have any control over the decision. The landlord/owner may be required to allow it and the rental agency may not have any control over the decision.
- **Quoting different prices or conditions for housing**
 - The rental agency may be required to quote prices for rental groups and not for others. The rental agency may be required to quote prices for rental groups and not for others. The rental agency may be required to quote prices for rental groups and not for others.
- **Housing practices that discriminate against certain groups**
 - Housing practices that discriminate against certain groups and not for others. The rental agency may be required to quote prices for rental groups and not for others. The rental agency may be required to quote prices for rental groups and not for others.
- **Providing different services or amenities**
 - A rental agency may be required to provide services or amenities for rental groups and not for others. The rental agency may be required to provide services or amenities for rental groups and not for others. The rental agency may be required to provide services or amenities for rental groups and not for others.

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

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


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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.



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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.



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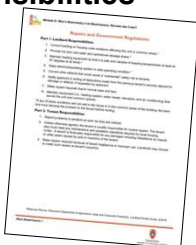
Keys to Determining Responsibilities

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




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Based on Wisconsin law - Must be updated for other locations





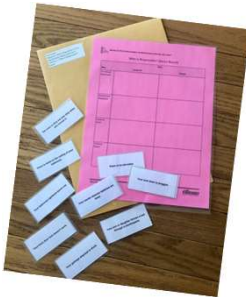
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Who is Responsible?
Activity 1:
Handout 2




Based on Wisconsin law - Must be updated for other locations


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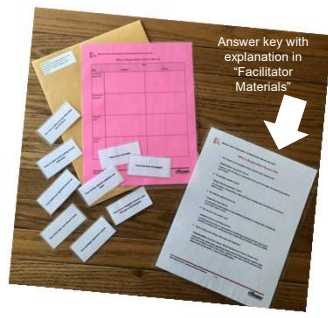
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Who is Responsible?
Activity 1: Handout 2



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What to do if your landlord won't respond

- Legal Action of WI: <https://legalaction.org/>
- WI Free Legal Answers: <https://wi.freelegalanswers.org/>
- Contact your local health dept. or building inspector

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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

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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.



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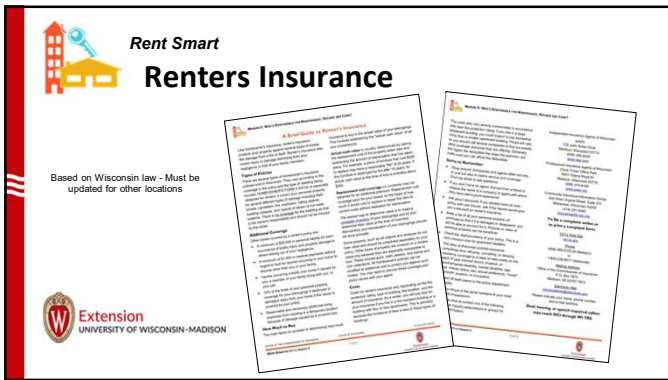
129

Check-In/Check-Out Rental Condition Checklist

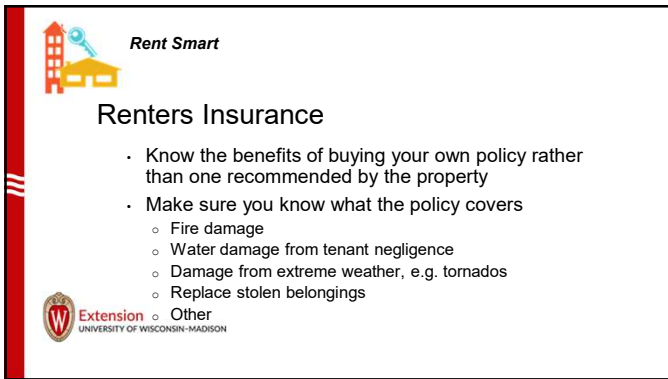
| ITEM | IN | OUT | COMMENTS |
|---------------------------------|----|-----|----------|
| Living Room/Dining Room | | | |
| Floor | | | |
| Walls and Ceiling | | | |
| Doors and Locks | | | |
| Windows | | | |
| Appliances/Systems | | | |
| Countertops | | | |
| Sinks | | | |
| Light Fixtures | | | |
| Electrical Outlets and Switches | | | |
| Stove | | | |
| Refrigerator | | | |
| Washing Machine and Dryer | | | |
| Carpet | | | |
| Bath and Ceiling | | | |
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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

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How Often Do you Clean It?

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


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.




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Ways to save on energy bills

- Use LED light bulbs instead of incandescent
- Put insulating plastic on your windows in the winter
- If you can control the temperature in your home, adjust the thermostat at night when you're sleeping and when you're away
- Unplug things that use energy even when you're not using them, e.g. chargers

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Module E: Communications

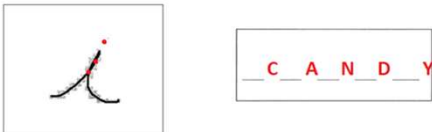



<https://fyi.extension.wisc.edu/rentsmart/modules/module-e/>

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Reproduced from Warmups for Meeting Leaders, Sue Bianchi, Jan Butler, and David Richey. San Diego, California: University Associates, 1990.


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Module Objectives

- Understand the difference between business and personal relationships.
- Develop active listening skills.
- Practice formulating clear "I messages".




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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





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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.


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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.



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Using "I" Statements

When _____


I feel _____

Because _____


Would you please _____



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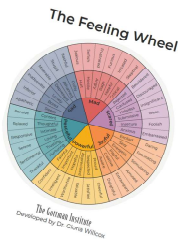
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Think of a conflict or disagreement you have had with someone in the past.

*In the chat box, write **1** word to describe how you felt when the situation occurred.*



The Feeling Wheel
The Feeling Wheel
Developed by Dr. June Wilson


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Scenario

When you got up this morning, you found water dripping into your bathroom from the rental unit above. In addition to the mess and the fact that the water has made the floor slippery, it is causing damage to the ceiling tiles. You haven't spoken with the landlord for several months, but you have heard other tenants complain that he doesn't fix things. You call him and say...



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WHEN I woke up this morning and saw the water dripping from the ceiling into my bathroom
I FELT very frustrated
BECAUSE the leaky situation upstairs has not been repaired and now it is making a mess in my bathroom
WOULD YOU PLEASE come to my apartment today to see the damage and schedule a time to fix the problem.



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Now it is a week later...still not fixed....

WHEN I called last week Tuesday to report that the upstairs tenant's faucet was leaking and making a mess on my ceiling, a repairman was going to be called to come out and fix the leak. It has now been a week.
I AM FEELING frustrated and angry BECAUSE the leak has not been repaired. It is causing more damage to my unit.
WOULD YOU PLEASE send a repair person TODAY to fix it.



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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'



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Module E: Communications

"I" Messages" Scenarios

Scenario 1
After you get up in the morning, you notice water dripping into your neighborhood from the apartment above, or dripping in the sink and the fact that the water has made the floor slippery it is causing damage to the carpet floor.
You haven't spoken with the landlord for several months, but you have heard other tenants complain about the water damage. You call them and say:
Scenario 2
Chris is a neighbor of three children, ages 5, 8, and 10. Chris has just returned from work and Chris is a single parent. Chris wants them to stay in the yard until 6:00 pm. Chris says, "The three children are playing games in the hallway, creating messes and other problems."
To stop the children from playing, the children want to be getting ready and home. They want from 11:00 am to 1:00 pm, and you just want to sleep. You know Chris is busy and say:
Scenario 3
You are responsible for getting the laundry done for heat and electricity. When you moved in, you were told that the laundry was done every 10 days. You were not hearing or with this. Now you're not going and you only go to 10 days each week. You still not pay the electric bill but you still pay the water bill. You want \$100 and you will have the laundry to pay it. You call the electric company and say:
Scenario 4
After you moved in, you were told that you could use the laundry to heat and electricity. When you moved in, you were told that the laundry was done every 10 days. You were not hearing or with this. Now you're not going and you only go to 10 days each week. You still not pay the electric bill but you still pay the water bill. You want \$100 and you will have the laundry to pay it. You call the electric company and say:
Scenario 5
When you moved in with your friend, you both signed the lease. For the first year, everything was great. But, the last year, you were asked to move out and you were asked to move out. Your roommate has recently been asked to move out. You decide this is the best way to address the issue.

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[illegible]

[illegible]

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Ice Breaker Activity

Questions from the Module F Pre-Class Poll

- True or False? A verbal rental agreement is legal in Wisconsin.
- True or False? A security deposit can always be used as a payment for your last month's rent.
- True or False? An eviction will be recorded on your credit report but does not show up as a legal record.

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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



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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

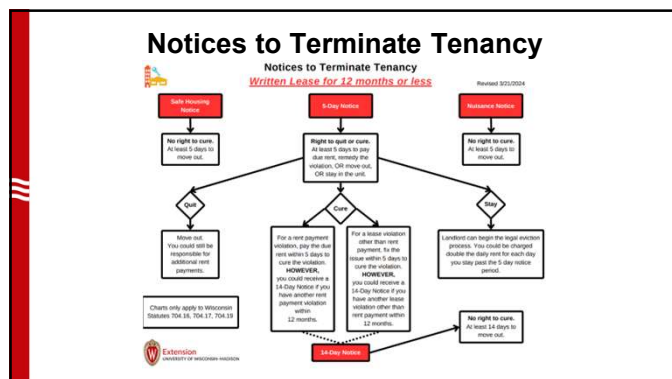


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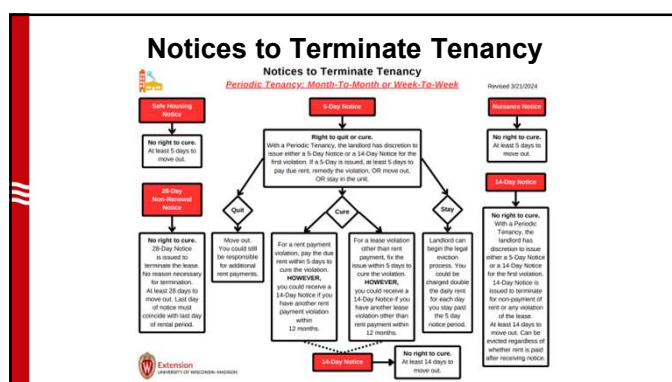
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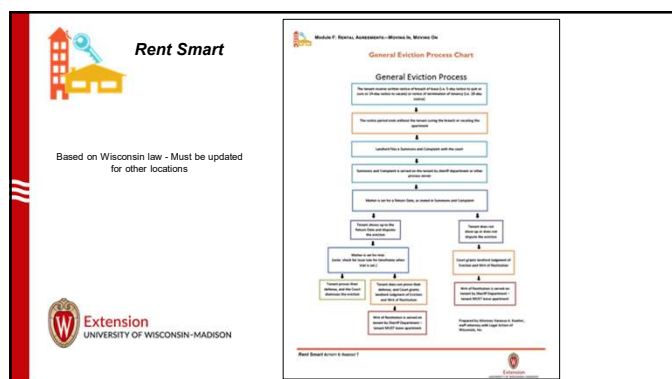
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Why Not Get Evicted?

- 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.

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Based on Wisconsin law - Must be updated for other locations

Notice and Eviction Language Answer Key

Notice and Eviction Language (Please Print Name)

Notice and Eviction Language (Please Print Name)

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Based on Wisconsin law - Must be updated for other locations

Security Deposit Deduction Letter

Burner Apartments
January 15, 2017

Jill Nelson
Apartment 201
Sunrise Court
Dorchester, WI 53005

Dear Ms. Nelson:

Enclosed please find a check for \$200. This is the balance of your security deposit of \$500, after the following expenses were deducted:

1. Cleaned stove top and replace burner drip pans that couldn't be repaired \$25.00
2. Unpaid water bill for September \$50.00
3. Replaced cracked glass in rear window of south bedroom \$100.00
4. Removal of trash left on property including TV monitor, paint cans and garbage \$100.00

TOTAL DEDUCTIONS: \$300.00

Enclosed you will find copies of the receipts for the missing terrace, drip pans, water bill, window repair and front window. I have also included pictures of the stove, broken window and trash left.

We appreciate your tenancy and wish you well in the future.

Sincerely,
Jana Smith
Burner Apartments
1111 Exchange Blvd.
Dorchester, WI 53005

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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.


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Best Practices and Teaching Tips

- Incentives
- Audiences
- Locations
- Make up class assignments

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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.



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Advantage Calculator


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



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

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Division of Extension

Home Page About Rent Smart Free Virtual Programs Models For Rent Smart Making Evaluation Contact Us

Free Virtual Programs

Nothing is more exciting, a great experience for you!

(Open - open to 100 free people)

What you will learn:

- Planning for and meeting monthly expenses
- Tips for finding and maintaining affordable housing
- How to complete an application and why landlords screen applicants
- Strategies for building positive relationships with landlords and neighbors
- Responsibilities and rights of landlords and tenants


Currently scheduled program options:

- August 11, 18, 25, 29, 31 on Wednesdays and Fridays 9-11 am
- August 31, September 7, 14, 21, 28 on Tuesdays and Thursdays 7-9 pm
- September 21, October 5, 12, 19, 26 on Mondays and Thursdays 12 pm
- November 6, 13, 20, 27, 28, December 4 on Mondays and Wednesdays 11 am - Noon

Location List, and how to register via Zoom. Zoom link sent after completing registration.

Online registration form: <https://go.wisc.edu/Rentsmartregister>

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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/>
