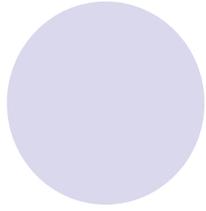
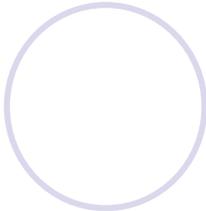
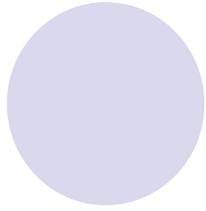
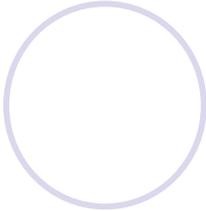
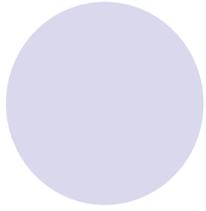




HOUSING

Being a prepared renter

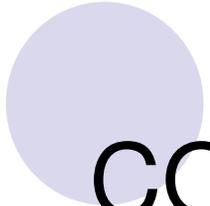


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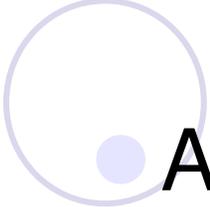
The Coalition of HOPES

A joint effort of Mifflin Juniata Human Services, Shelter Services, TIU Community Educational Services and United Way of Mifflin-Juniata

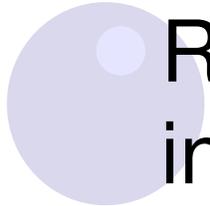




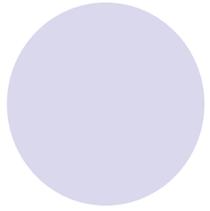
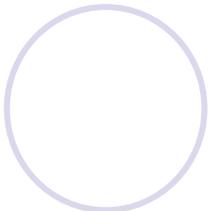
COALITION OF HOPES

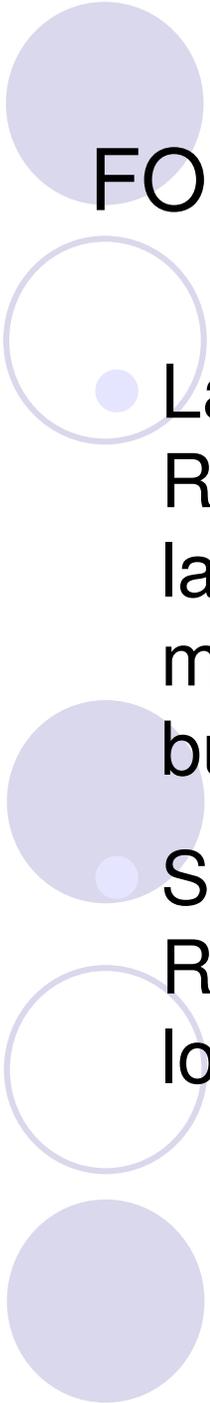


A group of agencies that have joined together to help people reach Self Sufficiency.



Remember there is no subsidized housing in Juniata county.

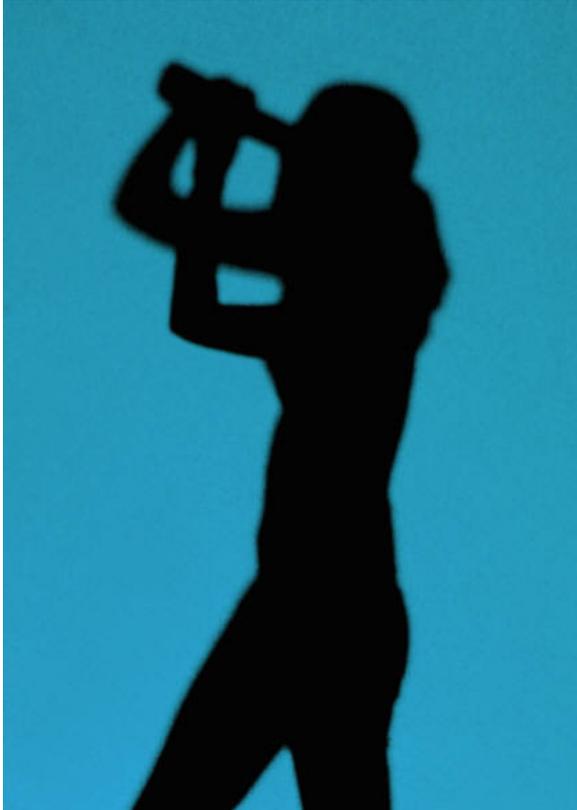




FOUR TYPES OF RENTALS

- Large Private Rentals-operated by landlords who rent many units as a business for profit
- Small Private Rentals-operated by a local business person
- Public Housing-operated by a city, county, or state housing authority
- Government Subsidized Housing-financed with government money

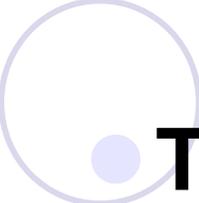
RENTAL SEARCH



- Consider these four things:
 - Location
 - Type of Home
 - Neighbors
 - Affordability

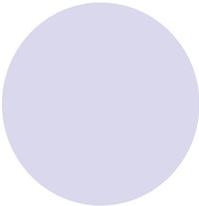
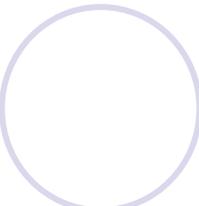
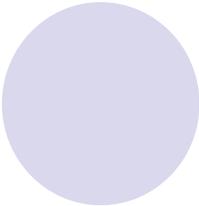


REMEMBER

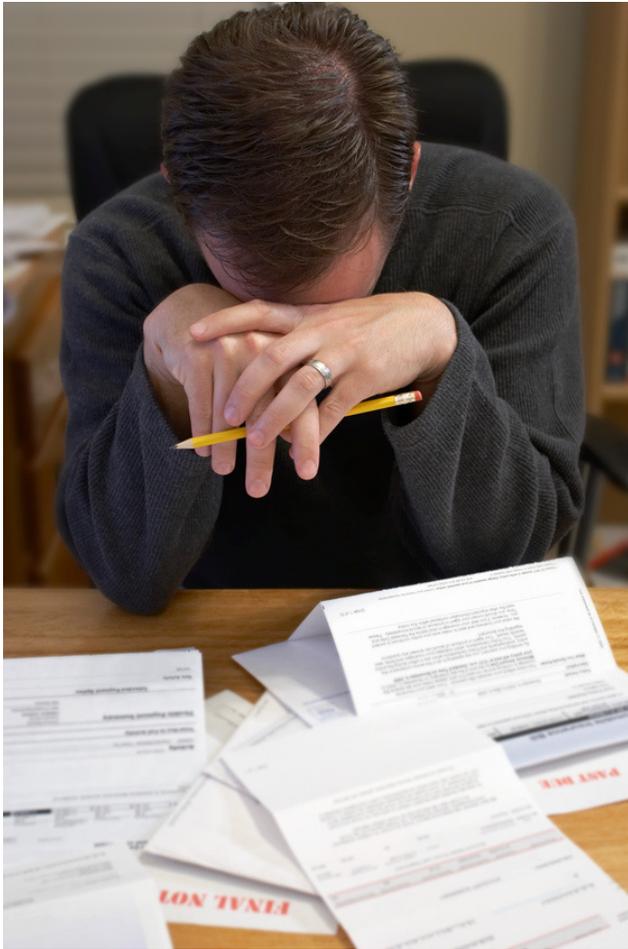


- **This is a business!**

- **They are in it to make money!**



PREPARE YOUR BUDGET



- A budget=total monthly income-total monthly expenses
- Income can include public assistance, food stamps, child support, social security etc.
- Expenses can include utilities, child support, car payment, food, cigarettes, etc.
- To get suggested affordable rent for your household multiply total monthly income by .30.
- Ex. $\$2,200 \times .30 = \660



PREPARE YOUR CREDIT

● EQUIFAX 800-685-1111

● EXPERIAN 888-397-3742

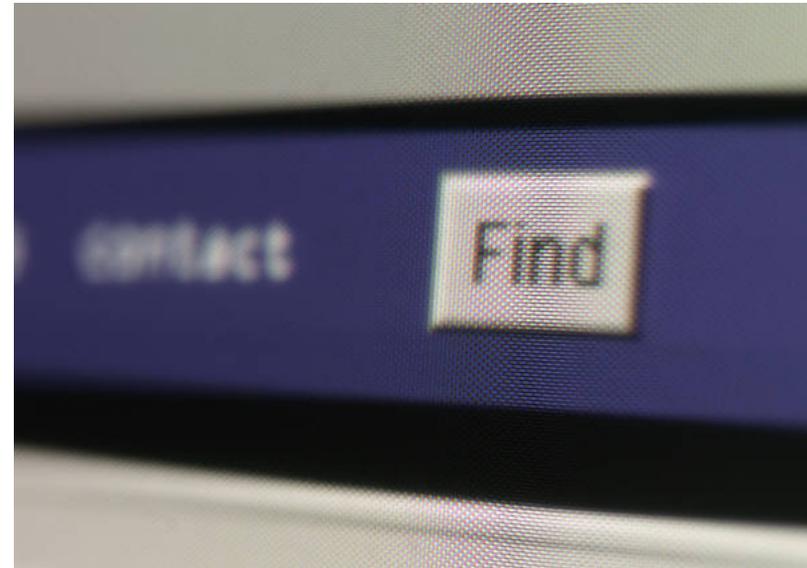
● TRANS UNION 888-397-4213

● www.annualcreditreport.gov

○ Once a year for Free

PREPARE YOUR REPUTATION

- CRIMINAL HISTORY
- JOB HISTORY
- RENTAL HISTORY
- SOCIAL MEDIA/FACEBOOK
- ALL IT TAKES IS A GOOGLE SEARCH



START RENTAL SEARCH

- Places to look for rentals include:

- Advertisements

- Online

- <http://pahousingsearch.com>

- Housing Counseling agencies

- Unexpected Sources

- Word of Mouth

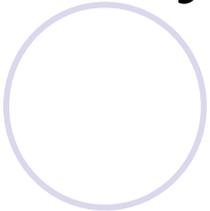
- Bulletin Boards



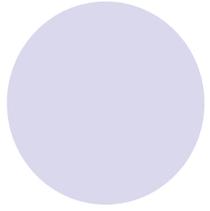
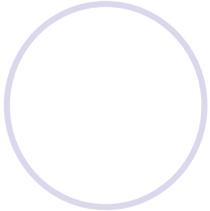
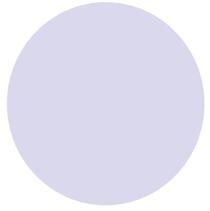
INFORMATION FOLDER



- This folder should contain all information needed for filling out rental applications.
 - Basic Household Datasheet
 - Financial Datasheet
 - Reference Contact Information
 - Rental Tracking List



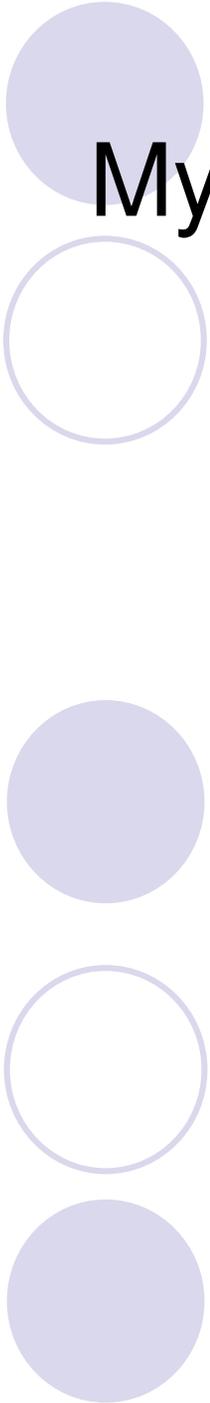
My Family



Basic Household Data Sheet

Enter basic information about each person who will live with you.

Basic Household Data Sheet			
Full Name			
Date of Birth		Social Security Number	
Full Name			
Date of Birth		Social Security Number	
Full Name			
Date of Birth		Social Security Number	



My Income

Financial Data Sheet

Rental applications sometimes ask for information about income to determine if you can afford to pay the rent. You may also be asked to provide copies of pay stubs or benefit award letters. List below the sources and amounts of income for all members who will live with you in your household and include proof of income in your folder.

Income Source	Name of Household Member			
	1)	2)	3)	4)
Salary/Wages				
Current employer, address, phone				
Social Security				
Pension				
Disability Insurance				
Public Assistance				
Other				
Other				

Three References

- Phone

- Address

- Are they responsible people?



Rental Tracking Sheet

Rental Search Tracking Sheet

Date of Contact	Contact Information of Property Manager or Landlord	Address of Rental Unit	Rent Amount	Deposit	Utility Costs	Date Unit Available	Actions Taken:

CHECK OUT THE PLACE



- Walk through
- Make notes
- Ask questions

TAKE PICTURES

- Take pictures of the apartment before moving in.
- Especially if the landlord does not walk through with you.
- Make sure the photos have the date on them.



FEES AND PAYMENTS

- Application fee to cover credit and criminal history checks may be required
- Deposits=money required by landlord in case damages occur while you live there
- Security deposit=one months rent
- Coalition of HOPES may help with security deposit



WHO DO YOU PAY?



- Payments are made to the person listed on the lease.
- If no one is listed it should be paid to the landlord or property manager.
- Make sure to always get a receipt.

WHEN DO YOU PAY?

- Due date should be stated in the lease.
- Rent should be due the same day every month.
- Many places require you to pay the security deposit and first months rent before you move in.





HOW MUCH DO YOU PAY?

- Know how much you can afford.
- Ask how much the rent is.
- Make sure the amount of rent is clearly stated in the lease.



WHAT IS INCLUDED?

- What utilities are included?

- Water, Sewage, Garbage

- Who's name are the utilities in?

- Who pays for repairs?

- Are appliances furnished?

WHAT OTHER BILLS?

- What is not included in the rent?

- Utilities

- Cable

- Phone/Cell Phone

- Internet

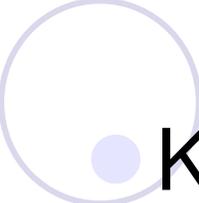
- Parking

- Food/Groceries





CAN YOU AFFORD THIS PLACE?



- Know what you can afford

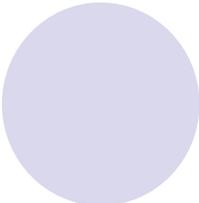
- Other costs and personal debt affect how much rent you can afford



- Creating a budget will help determine the amount of rent you can afford



- People should spend around 30% of their income on housing



WHAT ARE THE RULES?

- All things should be stated in the lease.

- Smoking

- Pets

- Housekeeping

- Who can live there

- Be courteous, don't disturb other tenants

- If the rule is not written anywhere ask before you act.

WHO IS ALLOWED TO LIVE HERE?

- EVERYONE who lives there needs to be on the lease.
- No one should live there if not on the lease.
- The **# 1 reason** tenants are thrown out is other people living at your home.
- Visitors for extended time should be cleared by the landlord.



HOUSEKEEPING



- There is an expectation that you will maintain the apartment even if housekeeping requirements are not written anywhere.
- Many landlords require a regular inspection.
- If cleaning is a problem create a checklist and a schedule of chores.



FAIR HOUSING

• The Fair Housing Act states it is illegal to deny housing to anyone based on race, color, national origin, religion, gender, familial status, or disability.

• This act is enforced by the US Department of Housing and Urban Development.

DISABILITY

- Federal Laws prohibit discrimination based on your disability.
- Landlords of subsidized housing are required to make reasonable accommodations or modifications.





DISABILITY (cont)

- Reasonable accommodation=any change in policy, practice, or service to allow a person with a disability equal opportunity and access to use and enjoy a dwelling.

- Reasonable Modification=any reasonable change to the unit or housing structure to provide a person with a disability physical access. It may not cause the landlord undue financial hardship.

Landlord relationship



- Build a good relationship from the beginning.
- Be polite and professional
- When possible pay rent in person
- Be respectful of both them and their time
- Don't gossip
- Make sure to give them a way to contact you. Contact them in their preferred way.



PLAN FOR A RETURN ON YOUR SECURITY DEPOSIT

- Do a walkthrough with the landlord
- Check the condition of the unit inside and out.
- Go room-by-room and note anything that needs repaired or is damaged.
- Ask the landlord to note any issues on the lease
- Take pictures or video as you walkthrough if the landlord is not available.

PLAN FOR A RETURN ON YOUR SECURITY DEPOSIT

- Security deposit is NOT last months rent
 - They may sue for nonpayment or damages
- You must put forwarding address in writing and give to the landlord when you move.
- They have 30 days to return your security deposit.
- After 30 days they are not obligated to track you down.

WHAT'S IN THE LEASE?

- The lease is the legal contract between the tenant and landlord that outlines each ones responsibilities.

- The lease should include:

- the full address of the property

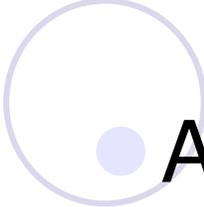
- rent information

- Rent amount

- Due date



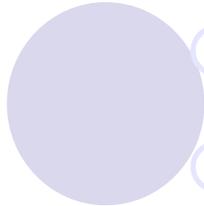
WHAT'S IN THE LEASE?



- All policies on:

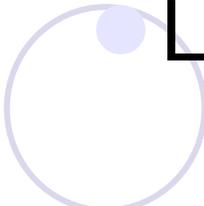
- Repairs

- Smoking

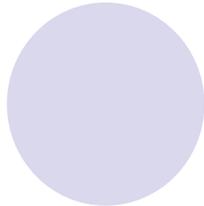


- Pets

- Damages



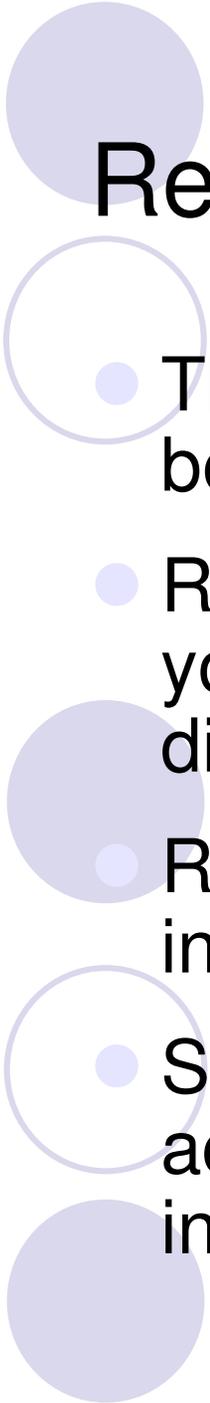
- Length of the lease.



DON'T SIGN UNLESS YOU UNDERSTAND

- Request a copy of the lease ahead of time
- Ask for help if you do not understand your lease.
- Sign the lease only after you are comfortable with all the details.



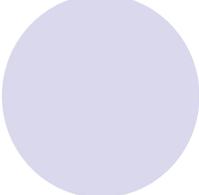
The slide features several decorative purple circles of varying sizes on the left side. One large solid circle is at the top left, partially overlapping the title. Below it is a thin purple outline circle. Further down are two more large solid circles, and at the bottom is another thin purple outline circle.

Rental insurance

- The landlord insures the building but not your belongings.
- Rental insurance is not expensive and insures your belongings against theft, fire, and other disasters.
- Rental insurance covers you if someone is injured in your home.
- Some policies will also help to house you if an accident or disaster makes it impossible to stay in your home.



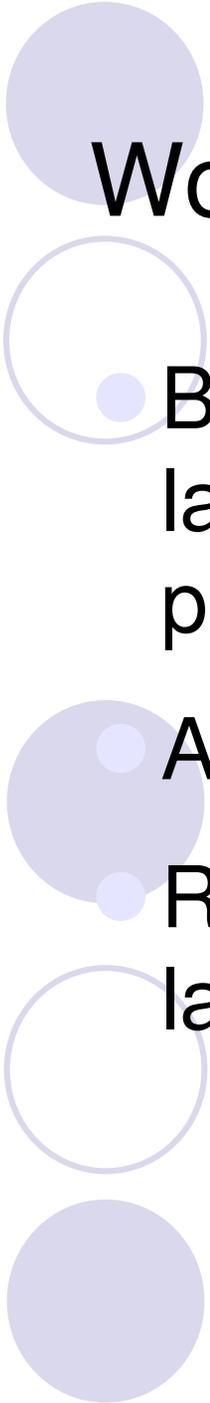
Bad neighbors

- Bad neighbors cause conflict
 - Being a bad neighbor can cause you to lose your home.
 - Neighbors may complain to the landlord or call the police.
 - Be a good neighbor by being observant and courteous to everyone else.
- 

Resolve disagreements

- If you have a problem, talk to the neighbor about it when you are calm.
- Pick a time when your neighbor has time and is not stressed out.
- When addressing the issue:
 - make requests
 - don't focus on personality issues
 - accuse them
- Remember it is not about getting your own way. Find a solution that you both can live with.





Work with your landlord

- Build a good relationship with your landlord from the beginning. Report problems appropriately.
- Allow time for repairs to be made.
- Remember that when you go to your landlord they are working.



\$ PROBLEMS

- Write down all expenses for the month if you are not in crisis yet.
- Look for ways to increase income, stretch your monthly budget, or cut expenses.
- Talk to your landlord if you are in crisis. Don't avoid them.
- Look for ways to deal with the crisis such as setting up a payment plan, or call Coalition of HOPES (717)248-2552. Case Management may be for you.

EVICTIION

- YOU CAN'T IGNORE AN EVICTION NOTICE!!!
Remember eviction is not instant it is a legal process.





EVICTION (cont)

● You can be evicted for:

○ Not paying rent

○ Violating the terms of your lease

○ Unsanitary conditions

○ Expiration of your lease-just because you have lived there a long time doesn't mean the landlord has to renew your lease.

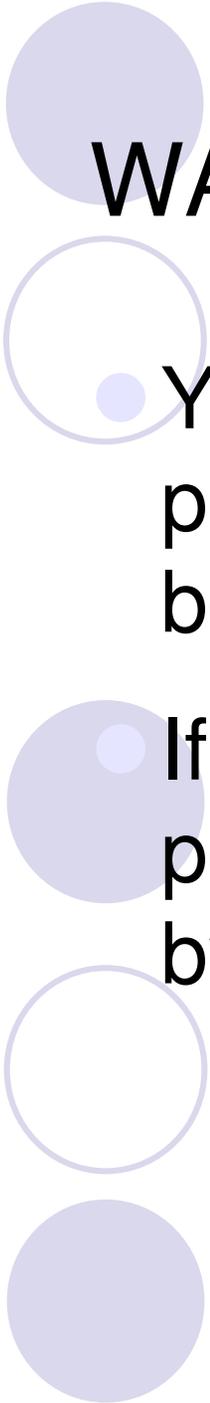
A series of five decorative purple circles of varying sizes and opacities are arranged vertically on the left side of the slide. The top circle is solid and medium-sized. Below it is a larger, lighter purple circle. The third circle is a thin, light purple outline. The fourth circle is a solid, medium-sized purple circle. The bottom circle is a solid, medium-sized purple circle.

EVICTION (cont)

- If you have been served an eviction notice you must decide what to do next.
- You can move out or try to work something out with the landlord.
- If you do not attempt to make arrangements or move out the eviction process will go to court.

WARRANTY OF HABITABILITY

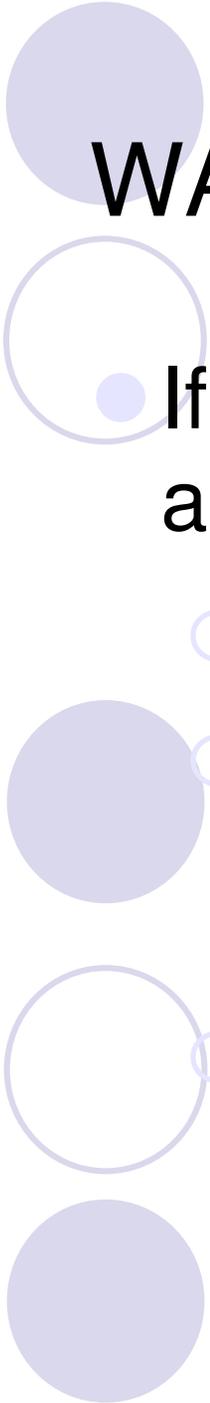
- Property must be “safe, sanitary, and fit for human habitation.”
- May only be used on a serious problem.
 - A problem that causes a large amount of discomfort or creates realistic danger or harm.
 - Ex. Lack of heat or water, frayed electrical wires, leaky roof that causes structural damage to the home.

A decorative graphic on the left side of the slide consisting of five circles of varying shades of light purple. From top to bottom: a solid circle, a hollow circle, a solid circle, a hollow circle, and a solid circle.

WARRANTY OF HABITABILITY

You must first notify the landlord of the problem and give appropriate time for it to be fixed.

If you tell the landlord by phone or in person follow it with a written notice sent by certified mail.



WARRANTY OF HABITABILITY

○ If repairs are not made within a reasonable amount of time you may:

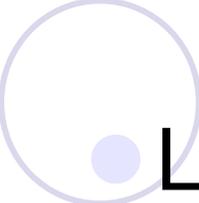
○ Cancel your lease and move out

○ Make the repairs yourself or hire someone to make them and deduct the cost from future rent payments. (written documentation needed)

○ Withhold all or part of your rent (written documentation needed, money must be put into escrow)



HOUSING CODES

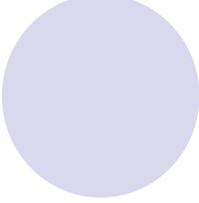


● Local code

- Enforcement varies from borough to borough. Contact your local office to see if your problem qualifies.

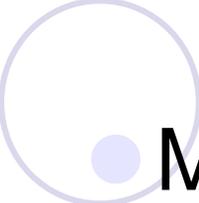


● State code

- Enforcement officers will only inspect multiple unit dwellings that are vertically stacked, not side-by-side.
- 

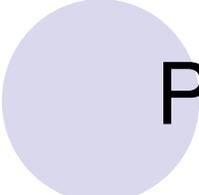


Need Legal Help

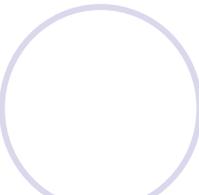


MidPenn Legal Services

3 W Monument Sq # 303
Lewistown, PA 17044



Phone: (717) 248-3099



*Phone help is available if you can not get
a lawyer.

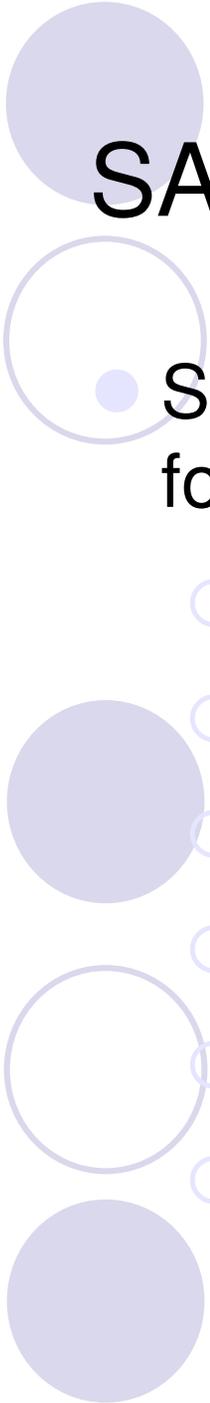




MidPenn Legal Services

● They have information on:

- Appealing a Landlord/Tenant Judgment Pro Se
- Discrimination in Rental Housing: A Disabled Tenant's Right to a Reasonable Accommodation
- Grievance Hearings in Public and Subsidized Housing
- Preparing for Your Hearing Before a Magisterial District Judge
- Landlord Interference With a Tenant's Right to Utility Service



SAMPLE LETTERS

● Sample letters are available to help you with the following:

○ Need a repair

○ Deducting repair from rent

○ Moving out because a repair is not done

○ Requesting a code enforcement inspection

○ Planning a repair

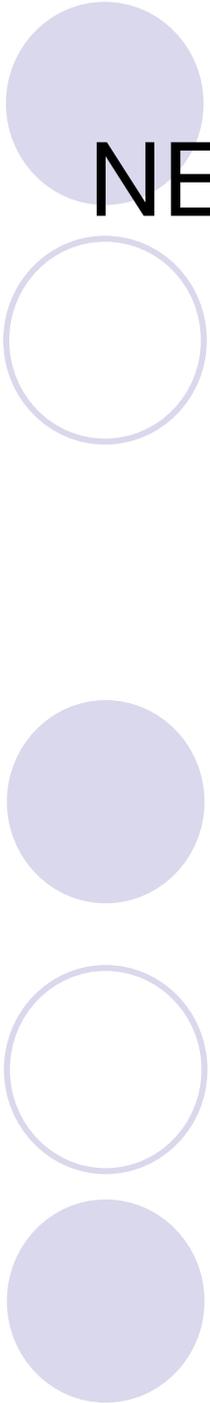
○ The repair must make the property uninhabitable.



NEED A REPAIR

Letter should include:

- Landlords name and address
- Say who you are
- Tell what your problem is
- Your name and address



NEED A REPAIR LETTER

First request for repairs to landlord

March 11, 2008

[Mr. or Ms. and your landlord's name and address]

Mr. John Smith
250 Main Street
Anytown, PA 19999

Dear Mr. Smith:

[Say who you are]

We are your tenants at the Low Rise Apartments on Broad Street, under a lease agreement dated November 20, 2007.

[Tell what your problem is]

We are having a problem with our toilet and sewer system. Every time we flush the toilet, raw sewage backs up into our sinks and the bathtub. It's really unhealthy and unsanitary, especially since we have an 8 month old infant. We request that you fix the problem by March 20, 2008.

Sincerely,

[Your (tenant's) name and address]

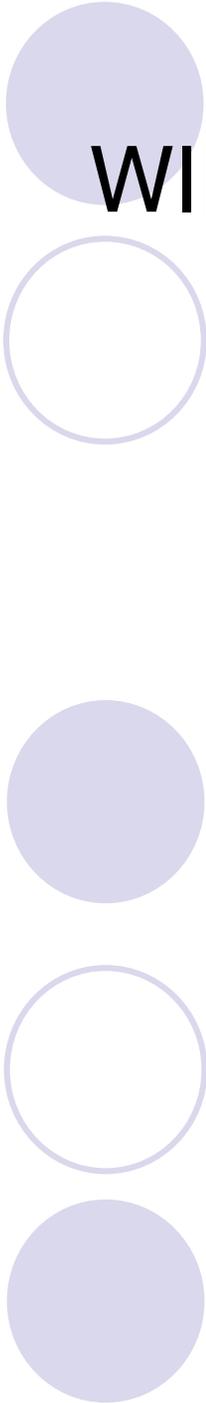
Susan and Fred Jones
150 Broad Street, Apt 15
Anytown, PA 19999



WILL DEDUCT FROM RENT

• This letter should include:

- Landlords name and address
- Say who you are
- Say that they haven't fixed the problem
- What you did and how much it cost
- Say you are deducting the cost from rent
- Your name and address



WILL DEDUCT FROM RENT LETTER

Letter to landlord when doing repairs on your own, cost estimates and bill.

April 1, 2008

[Mr. or Ms. and your landlord's name and address]

Mr. John Smith
Sunnydale Apartments
250 Main Street
Anytown, PA 19999

Dear Mr. Smith:

[Say who you are]

We are tenants at Sunnydale Apartments on Maple Street, under a lease agreement dated February 1, 2008.

[Say that the he has not fixed the problem]

On March 20 and 22, 2008 we told you in writing that there was a very serious cockroach problem in our apartment, which makes the place unsanitary and disgusting. You even saw how bad the situation is and yet you did nothing, nor did you contact us, which is a breach of the lease.

[Tell what you have done and how much it will cost]

On March 31, 2008, we called three local exterminators and asked for estimates of the cost to exterminate our apartment. We have enclosed copies of these estimates. On April 1, 2008 we hired RoachBusters, the lowest priced company, to come to our apartment and exterminate. The cost of this service was \$50. A copy of the paid receipt is enclosed.

[Say that you are subtracting this cost form the rent]

This letter is notice to you that we have paid the costs of the extermination, and we are subtracting that amount from the April rent. Therefore, we are paying you \$400 for this month, which equals the difference between our monthly rent and the cost of extermination.

Sincerely,

[Your (tenant's) name and address]

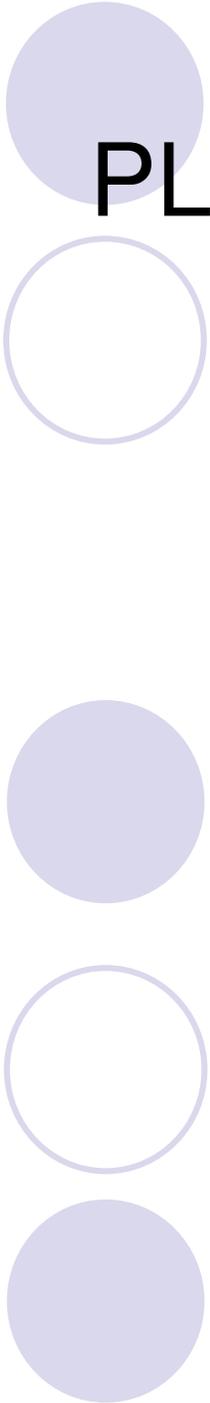
Christine and Tom Miller
250 Main Street, Apt 25,
Anytown, PA 19999



PLAN REPAIR

• This letter should include:

- Landlords name and address
- Say who you are
- Tell that they have not fixed the problem
- Tell what you plan to do
- Your name and address



PLAN REPAIR LETTER

Letter to landlord when tenant does repairs

March 27, 2008

[Mr. or Ms. and your landlord's name and address]

Mr. John Smith
Sunnydale Apartments
250 Main Street
Anytown, PA 19999

Dear Mr. Smith:

[Say who you are]

We are tenants at Sunnydale Apartments on Maple Street, under a lease agreement dated February 1, 2008.

[Describe your problem]

Since March 18, 2008 our apartment has had a very serious cockroach problem. The problem is so bad that we can't keep much food in the apartment. Roaches even get into the refrigerator. The cockroaches are everywhere, including our beds. As a result, the apartment is disgusting to live in or sleep in.

[Say that the he has not fixed the problem]

We wrote to you about this problem on March 20 and asked you to take care of this problem by March 27, while we were on vacation. Despite this, you have not taken care of the problem.

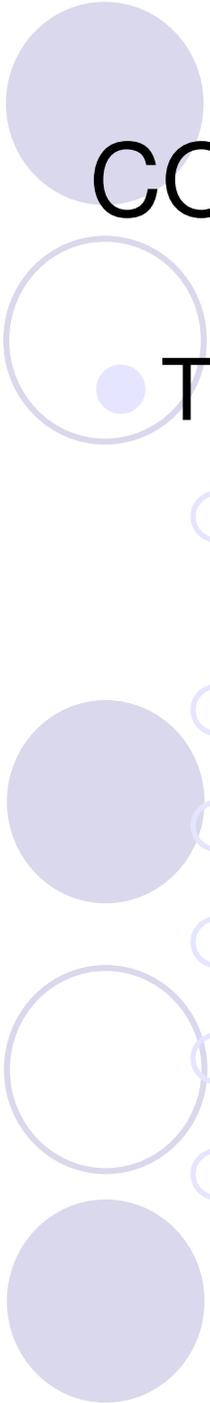
[Tell what you plan to do]

This letter is notice to you that we plan to correct this roach problem ourselves. If you do not correct this problem by March 31, 2008, we are going to hire an exterminator to get rid of the roaches, and we will deduct the costs from our next rent payment. Thank you for your cooperation.

Sincerely,

[Your (tenant's) name and address]

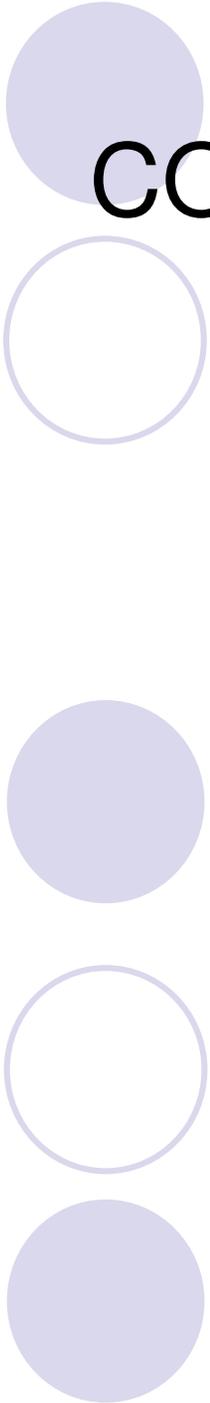
Christine and Tom Miller
250 Main Street, Apt 25,
Anytown, PA 19999



CODE ENFORCEMENT

• This letter should include:

- Mr. or Ms. Code Enforcement/Health Department officer and address
- Say who you are
- Describe your problem
- Say that the landlord has not fixed the problem
- Tell what you plan to do
- Your name and address



CODE ENFORCEMENT LETTER

Letter to Code Enforcement of Health Department

March 27, 2008

[Mr. or Ms. and Code Enforcement/Health Department officer and address]

Mr. Henry Brook
Health Department
581 8th Avenue
Anytown, PA 19999

Dear Mr. Brook:

[Say who you are]

We are tenants at Sunnydale Apartments on Maple Street, under a lease agreement dated February 1, 2008 to January 31, 2009.

[Describe your problem]

Since March 18, 2008 our apartment has had a very serious cockroach problem. The problem is so bad that we can't keep much food in the apartment. Roaches even get into the refrigerator. The cockroaches are everywhere, including our beds. As a result, the apartment is disgusting to live in or sleep in.

[Say that the landlord has not fixed the problem]

We wrote to our landlord about this problem on March 20 and March 27. Despite this, our landlord has not taken care of the problem or even tried to do so.

[Tell what you plan to do]

We would like to file a complaint against our landlord so that this matter can be investigated by your agency. Our landlord is Mr. John Smith of the Sunnydale Apartments located at 250 Main Street, Anytown, PA 1999. Our landlord's phone number is (570) 999.9999.

Thank you for your assistance. If you need additional information please call us at (570) 888-8888

Sincerely,

[Your (tenant's) name and address]

Christine and Tom Miller
250 Main Street, Apt 25,
Anytown, PA 19999



MOVE OUT

- This letter should include:

- Landlords name and address
- Say who you are
- Tell again what the problem is
- Say that they have not fixed the problem and what you plan to do
- (Optional-other things you can ask for that you may be entitled to such as security deposit and rent refund)
- Your name and address

This letter should not be sent until the day you move out.

MOVE OUT LETTER

Moveout letter after landlord fails to make critical repairs

March 21, 2008

[Mr. or Ms. and your landlord's name and address]

Mr. John Smith
250 Main Street
Anytown, PA 19999

Dear Mr. Smith:

[Say who you are]

We are your tenants at the Low Rise Apartments on Broad Street, under a lease agreement dated November 20, 2007.

[Tell again what your problem is]

On March 11, 2008, we wrote to you to tell you that our toilet and sewer system wasn't working right, and asked you to fix it by March 20, 2008. We told you that waste was backing up into the sinks and the bathtub of our apartment, which made the apartment very unhealthy and unsanitary.

[Say that he has not fixed the problem and say what you plan to do]

Despite our letter requesting you to fix this problem, you have not repaired this problem. By not fixing it, you have broken the lease. We cannot continue to live in this apartment with this terrible situation, and are therefore ending our lease agreement, and leaving the apartment as of today, March 21, 2008.

[Optional – Other things you can ask for]

We have paid you the rent for the month of March 2008, and we request that you return to us a partial refund of \$125.00 which is equal to our rental amount for the 10 days remaining in the month. We also understand that we are entitled to a refund of our rent payments from the date you broke the lease which was March 11, 2008. Therefore, we are requesting an additional partial refund of \$125 for the month of March.

Last, we request return of our security deposit of \$300 which we gave you at the beginning of the lease. We are also asking for the interest which has accrued from the security deposit. The total refund due to us is \$550 plus the amount of interest earned from the security deposit. Our forwarding address is: Susan and Fred Jones, 500 Pleasant Blvd. Niceplace, PA 29999.

Thank you for your attention and response to this request

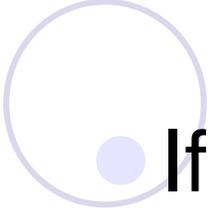
Sincerely,

[Your (tenant's) name and address]

Susan and Fred Jones
150 Broad Street, Apt 15

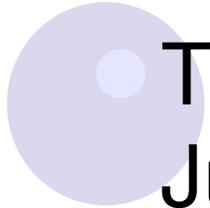


Questions



If you have any questions or need assistance contact:

- The Coalition of HOPES (717) 248-2552



- The Coalition of HOPES serves Mifflin and Juniata Counties.

