



# PREP

## Prepared Renter Program

Created by The Self-Determination Housing  
Project of Pennsylvania (SDHP)



# Pennsylvania Link to Aging and Disability Resources

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[www.lehighnorthamptonlink.org](http://www.lehighnorthamptonlink.org)

**THANK YOU PREP FUNDER**

# Lehigh Valley Center for Independent Living

[www.lvcil.org](http://www.lvcil.org)

(610) 770-9781



The screenshot shows the LVCiL website homepage. At the top left is the logo for LVCiL (Lehigh Valley Center for Independent Living). To the right of the logo are social media icons for Facebook and Twitter, and a red box containing the phone number 610-770-9781 and email address info@lvcil.org. Below the logo is a navigation menu with links for Home, About Us, Core Services, Additional Services, Events, Livin', Contact, and Directions. The main content area features a blurred image of a person in a wheelchair on the left, with the text "Your independence is our mission." on the right. Navigation arrows are visible on either side of the image.

**LVCiL**  
Lehigh Valley Center for Independent Living

610-770-9781 • info@lvcil.org

"Empowering people with all types of disabilities to achieve independence."

Home About Us Core Services Additional Services Events Livin' Contact Directions

*Your independence is our mission.*

THANK YOU PREP SPONSOR

# The Self-Determination Housing Project of Pennsylvania



- SDHP is a statewide non-profit organization working to expand housing options for people with disabilities and older adults in Pennsylvania.
- Goals:
  - To bridge the information gap between the housing and disability/older adult communities
  - To promote state and local partnerships that enable people with disabilities/older adults to choose and control their own housing
  - To increase the stock of affordable, accessible integrated housing

# Regional Housing Coordinators across Pennsylvania

<http://www.sdhp.org/rhc-map-and-contacts/>

## RHC Program Map



# Providers We Work With

## Housing

- Housing Authorities
- Landlord Associations
- Property Managers
- Developers
- Redevelopment Authorities
- Home Modification Providers
- PA Housing Finance Agency (PHFA)
- Housing & Urban Development (HUD)



## Social Services

- Area Agencies on Aging
- Nursing Home Transition Providers
- Behavioral Health Providers
- Veterans' Affairs
- Advocacy Groups
- Department of Human Services
- Centers for Independent Living
- Office of Vocational Rehab



# Services We Can Offer



## Technical Assistance

- Housing Search Resources
- Housing Authority Procedures
- Sec 811/LLA Assistance
- Answer housing related questions


## Information & Referral

- Connections to services, resources, and organizations that can assist in your mission





*PREP is a program that works to prepare individuals to enter the rental process and acquire and successfully retain affordable housing that meets their needs.*






# PREP



## **CAN OFFER.....**

- Gives you an additional tool to assist the populations you serve.
- Offers practical advice and support.
- Guidance to create a proactive plan.

## **CAN'T OFFER...**

- Easy answers
  - Guarantee housing
  - Financial support
- 

# PREP – Chapter Outline



- Renting Fundamentals
- Preparing to Rent
- Understanding Your Personal History
- Putting It All Together - Creating Your PREP Folder
- Locating Housing
- Understanding a Lease
- Starting off Right
- Welcome to the Neighborhood
- Dealing with Money Problems
- Eviction
- Forms and Valuable Information

## Chapter One

# Renting Fundamentals

- Learn the language
  - ▣ Renter, tenant, lessee, resident
  - ▣ Lease
  - ▣ Fees and Payments
- Understand the types of landlords
  - ▣ Large and Small private rentals
  - ▣ Housing Authority/Public Housing
  - ▣ Government Subsidized Housing
    - HUD Project Based, Low Income Tax Credit



## Chapter Two

# Preparing a Renter

- Before looking for housing clients must first create a budget.
- A budget will help clients determine the amount of rent they can reasonably afford.



## Chapter Two

# Preparing a Renter

### □ **Affordable Rent**

- The more expensive rental housing is in an area, the more likely a person will have to spend more of their income on housing. Or the lower a person's income, the higher percentage a person may have to spend on rent.
- That's why preparing a budget is a critical step in becoming a prepared renter.
- Ideally, a person should spend approximately 30% of their income on housing.
- A person with a fixed or limited income may have to consider finding subsidized housing.

# Fair Market Rent



- Fair Market Rent is the estimated amount of money a property with a certain number of bedrooms, in a certain area of the country, will rent for.
- It is a gross rent estimate that includes the base rent, as well as any essential utilities that the tenant would be responsible for paying, such as gas or electric. It does not include non-essential utilities such as telephone, television or internet.
- Fair Market Rent:  
[https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2018\\_code/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2018_code/select_Geography.odn)

# Fair Market Rent (FMR)

## Fair Market Rent (FMR) Rates

	0 BR	1 BR	2 BR	3 BR	4 BR
2018	\$668	\$824	\$1,048	\$1352	\$1427
2019	\$737	\$887	\$1,129	\$1,464	\$1,526

- ▣ FMR's for Lehigh County and Northampton Counties 2019 effective October 1, 2018
- ▣ The FMR's for unit sizes larger than 4 BRs are calculated by adding 15% to the 4 BR FMR for each extra bedroom.
- ▣ HUD arrives at the numbers for each area with the help of census data and through renter surveys.
- ▣ The FMR's for unit sizes larger than 4 BRs are calculated by adding 15% to the 4 BR FMR for each extra bedroom.

## Chapter Two

# Preparing a Renter

### □ **Preparing a Budget**

- Collect all income information (ex. pay stubs, award letters...)
- Calculate the amount of rent
- Consider monthly expenses (ex. food, transportation, medication...)
- Don't forget the daily expenses like groceries, gas, cell phone, cigarettes, newspapers...
- Remember hidden costs of renting (ex. application fees, utility turn on fees, and moving costs)
- Consider completing the ***Rental Affordability Worksheet (p. 8)***



## Rental Affordability Budget Form

Income Sources (after taxes)	Monthly Amount
Salary/wages	100.00
Private Pension	
Social Security	
SSI	623.00
SSD	
Unemployment Insurance	
Public Assistance (Food Stamps)	10.00
Alimony (paid to you)	
Child Support (paid to you)	
Interest	
Dividends	
Food Stamps	
Other (SSI Supplement)	27.40
Other	
Total Income	\$760.40
Multiply total income by .30 = Suggested Affordable Rent	\$228.12

Encourage the Client, friend or neighbor to apply for programs such as the rent rebate: \$500 MAX; \$250 is the average payment.

As well as the LIHEAP and Dollar Energy programs for up to \$350.00 for the primary heat source utility.

Monthly Expenses	Monthly Amount
Food (groceries, dining out)	300.00
Transportation - Bus, Train Fare, Gas	60.00
Child care	
Medical Expenses, Medications	30.00
Insurances (renters, life, auto) – divide by 12 if paid annually	15.00
Alimony (paid by you)	
Child Support (paid by you)	
Clothing	
Phone	40.00
Electric	50.00
Natural Gas	50.00
Cable TV, Internet Service	60.00
Other - Cigarettes, Coffee Breaks	40.00
<b>Debts</b> - Loans, Credit Cards (List on back and total if you need more space)	75.00
Other	
<b>Total Expenses</b>	<b>\$720.00</b>

Has your client enrolled in the CAP (Customer Assistance Program)?

Call your utility provider and ask for the universal services representative.

Summary	
Total Income	\$760.40
Subtract Total expenses(-)	\$720.00
= Amount available for Housing (Compare this number to the Suggested Affordable Rent Above)	\$40.40

so the balance is \$40.40  
and our budget suggested:

Total Income	\$760.40
Multiply total income by .30 = Suggested Affordable Rent	\$228.12

## Chapter Two

# Preparing a Renter

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- Review Fixed Costs to Find Savings in order to Save Money and Increase a Client's Housing Budget
  - ▣ Utility Assistance
  - ▣ Weatherization
  - ▣ Energy Saving
  - ▣ Telephone/ Internet/ Cable
  - ▣ Medication
  - ▣ Groceries

# Chapter Three

## Understanding Your Personal History

- Participants will learn how personal history can influence their search for housing.



- The most common types of history that can influence the rental process are:
  - Housing History
  - Credit History
  - Criminal History

# A three part process:

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## □ Review

- ▣ Have all the facts – in writing
- ▣ Collect the information

## □ Evaluate the Situation

- ▣ How the history will influence the rental search.  
Consider both positive and negative factors.

## □ Develop a Plan

- ▣ How to deal with the reality of the situation

# Chapter Three

## Understanding Your Personal History

### Review Housing History



Complete the Housing History Form called Previous Housing References p. 23

- ▣ If possible assist your client with documenting any place he/she has lived in the past five years.
- ▣ Identify and collect housing references
  - Previous Landlords, Roommates, Case Managers

# Chapter Three

## Understanding Your Personal History

- **Review Credit History-** to become a prepared renters clients need to plan how they are going to handle past credit problems before they apply for housing or meeting with a landlord.
  
- **Get the facts**
  - 1 free copy per year from each of the three agencies. Check out: **AnnualCreditReport.com**
  - Reports go back 7 to 10 years



# Chapter Three

## Understanding Your Personal History

- Credit History
- Review and make corrections if needed:
  - You can add a comment or explanation to your report
  - You can file a dispute
  - Make sure the details are correct
- Please note: another time during the rental process that a client's credit may be evaluated is when he/she tries to obtain utility services as electric, natural gas, water, or phone service at a new place.

# Chapter Three

## Understanding Your Personal History

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### □ **Credit History**

- Ways to address **no traditional credit history**...Demonstrate a payment history that might not be reported to credit agencies (i.e. Group Homes, Long Term Care Facilities, letter from roommate)
- Ways to address **poor credit**...Make arrangements or payment plans to make good on any outstanding rent or damage cost owed.

# Chapter Three

## Understanding Your Personal History

**Criminal  
History:  
No  
Convictions  
means No  
Problems**

If a client has a conviction know the FACTS:

- It is extremely important to **know exactly** what the record says.
- Certain convictions can prevent a client from being approved for government subsidized housing units.
- If a client is unsure of the dates of the occurrence or the type of offense he/she was convicted, he/she should obtain a copy.
- <http://epatch.state.pa.us/RecordCheckHome.jsp>

The fee is \$22.00 as of 12/1/17

## What criminal offenses prevent getting public housing?

- Household member had previously been evicted within 3 years because of drug-related activity.
- Household member is subject to sex offender registration requirements.
- Household member convicted of methamphetamine production on the premises of federally assisted housing.
- Household member's drug or alcohol use, or criminal behavior threatens other residents.

# Working with Clients that have a Criminal Record

## **Suggestions:**

- **Get a copy of the client's criminal record**
  - Review and discuss it with them
  - Check for any inaccurate records
  
- **If denied housing, request a hearing in accordance with the landlord's grievance procedure**
  
- **Request a reasonable accommodation** if the client's criminal record relates to addiction or a mental illness
  
- **Ask for a referral letter from treatment providers**
  - Drug and Alcohol Therapist
  - Psychiatrist
  
- **If possible assist the client in expunging records**

# Resources

## □ **Housing History**

- ▣ How to Rent After an Eviction: <http://www.wikihow.com/Rent-After-an-Eviction>

## □ **Credit Background**

- ▣ Federal Trade Commission:  
[https://bulkorder.ftc.gov/publications?f%5B0%5D=field\\_category%3A1591](https://bulkorder.ftc.gov/publications?f%5B0%5D=field_category%3A1591)

## □ **Criminal Background**

- ▣ National Housing Law Project: Housing and Reentry  
<https://www.nhlp.org/initiatives/housing-opportunities-for-people-reentering/>
- ▣ *Model PHA Policies on Screening Applicants for a Criminal Record*

# Remember . . .

Don't forget about the internet and what it says about your clients.

Landlords are looking.

- The landlord is assessing whether or not the applicant will be a good tenant.
- This is done by a quick review of life up to this point, specifically:
  - Credit history
  - Rental history
  - Criminal history
- The goal is to predict the likelihood of
  - Will the rent be paid on time?
  - Will the property be damaged?
  - Will the neighbors be disturbed?



# Reasons for initial-denial



- ❑ **Poor credit**
- ❑ **Owing money to previous landlords, especially housing authorities**
- ❑ **Incomplete application**
- ❑ **Failing to respond to a letter requesting information**
- ❑ **Failing to respond to an apartment offer**
- ❑ **Criminal record**



## Chapter Four

# Creating a PREP Folder

The PREP folder is a tool, that when used assures participants will arrive prepared to fill out any housing application.



## Chapter Four

# Creating a PREP Folder

- Word of Caution...
  - Encourage your clients to take the following precautions when applying for housing...
    - Keep the Prep folder in a safe secure place such as a locked filing cabinet.
    - Only provide the information to properties you are seriously interested in.
    - If you fill out an application and end up not taking the unit, ask what happens to discarded applications.

# The PREP folder includes:

- ❑ PREP Folder Forms P.20-25
- ❑ Basic household data sheet
- ❑ Financial data sheet
- ❑ Asset Information
- ❑ Previous Housing References
- ❑ PREP Checklist
- ❑ Rental Search Tracking Form



## Items that may be required to apply for Affordable Housing Opportunities

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- ❑ Birth Certificates for all family members
- ❑ Social Security Cards for all family members
- ❑ Driver's License or other Photo ID for all members 18 years of age or older
- ❑ Sources of Income and Addresses
- ❑ Bank Name and Address (Savings, Checking or other account)
- ❑ Current and previous landlord names and addresses
- ❑ Some Public Housing Authorities may require other documents as well
- ❑ See Appendix-Obtaining Personal Identification Information P. 81-88

## Chapter Five

# Locating Housing

- Participants will learn how to:
  - ▣ Begin a housing search
  - ▣ Communicate with landlords
  - ▣ Evaluate the potential apartments



# What are your client's priorities?

Make a list.

- Location**
  - What neighborhoods do you like best?
  - What or who do you want to be close to?
- Type of Home**
  - What kind of housing will meet your needs?
  - Is accessibility an issue?
- People**
  - Do you want to live alone or with others?
  - Would you consider sharing a home?
- Affordability**
  - How much can you afford to pay for rent?

Apartment	I Must Have	I Would Prefer	I Could Do Without
One bedroom (as opposed to an efficiency)			
More than one bedroom			
Furnished unit			
Washer and dryer in unit			
Dishwasher			
Air conditioning			
Utilities included			
Closets and storage			
One level (no stairs)			
Private apartment (versus renting room in shared house)			
Private bathroom			

## Chapter Five

# Locating Housing

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### □ **Availability**

- In most communities, the demand for safe, accessible, low cost housing is greater than the supply. The type of housing you want may not be available in the neighborhoods where you want to live. People sometimes spend years on long waiting lists for government subsidized housing. Others must modify their “wish list” and choose housing that meets some but not all of their desires. If you want subsidized housing, make sure you get your name on waiting lists as soon as possible.



# Affordable Housing Programs

- ▣ **Public Housing**
- ▣ **Section 8 Housing Choice Vouchers**
- ▣ **Project Based Subsidized Housing**
- ▣ **Low Income Housing Tax Credit**



# Housing Search Resources

- Public Housing
  - ▣ [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/pha/contacts/pa](https://www.hud.gov/program_offices/public_indian_housing/pha/contacts/pa)
- HUD Project Based Subsidized Housing
  - ▣ <http://www.hud.gov/apps/section8/index.cfm>
- Low Income Housing Tax Credit: Allegheny County:  
[https://www.phfa.org/forms/multifamily\\_inventory/dv\\_alleghe ny.pdf](https://www.phfa.org/forms/multifamily_inventory/dv_alleghe ny.pdf)
- United States Department of Agriculture Rural Development Multi-Family Housing Rentals
  - ▣ [http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select\\_county.jsp?st=pa&state\\_name=Pennsylvania&st\\_cd=42](http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_county.jsp?st=pa&state_name=Pennsylvania&st_cd=42)

# Housing Search Resources



- ❑ PAHousingSearch.com a housing search website especially useful to find housing for lower-income families and those with disabilities or special needs.
- ❑ <http://www.pahousingsearch.com/>
- ❑ 1-877-428-8844

# Inspect Before You Rent or Lease

It's  
Okay  
to be  
Nosy

- Look for problems:
  - ▣ Cracks or holes in the floor, walls or ceilings
  - ▣ Signs of leaking water or water damage
  - ▣ Leaks in bathroom or kitchen fixtures
  - ▣ Is there hot water? Good water pressure?
  - ▣ Is the heating and air conditioning working
  - ▣ Any offensive odors OR black mold
  - ▣ Visible problems with electrical wiring or fixtures
  - ▣ Damaged flooring
  - ▣ Signs of insect, vermin or rodents

# Communicate with Landlords

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- When looking at a place...
  - ▣ Use your proactive strategy to highlight your positive qualities and show you are working to address any negative issues.
  - ▣ Ask questions on the rules and policies regarding who is eligible to rent the apartments.
  - ▣ Ask the if the security deposit can be paid in monthly installments.
  - ▣ Consider negotiating, bartering to lower rent or security deposit.

# Fair Housing Act

Title VIII of the Civil Rights Act of 1968, as amended, **Fair Housing Act (FHA)**, makes it unlawful to discriminate against individuals in housing transactions based on:



DISABILITY



RACE



SEX



COLOR



NATIONAL  
ORIGIN



RELIGION



FAMILY  
STATUS



EQUAL HOUSING  
OPPORTUNITY

# Common Fair Housing Violations

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- ❑ Denying a person with a disability an assigned parking spot
- ❑ Refusing to allow a service animal
- ❑ Evicting because of hoarding issues instead of making an accommodation
- ❑ Allowing the maintenance team to choose which service request to respond to next, in no particular order
- ❑ Failing to train all associates who interact with customers, including maintenance team members, on Fair Housing laws
- ❑ Refusing to make reasonable accommodations and modifications

# Reasonable Accommodation

- A reasonable accommodation is a change in policies, practices, or services when such a change may be necessary to afford a person with a disability equal opportunity and access to use and enjoy a dwelling.
- Example: a tenant with a mobility impairment has difficulty walking more than short distances. The apartment complex where the tenant lives had a “first come first served” parking policy for its tenants. The tenant requests a reasonable accommodation and asks for a reserved parking space for him near his apartment, due to his disability.



# Reasonable Modification

- A reasonable modification is a structural or other physical change to the unit or housing structure to provide physical access to a person with a disability.
- The law states that it is unlawful for a building owner to refuse to permit modifications at the resident's expense, as long as he/she assures that the work will be done in a professional manner and can be restored to the pre-existing condition after he/she moves out if the modification affects the future usability of the building.
- Example: installing a stair glide for a person unable to navigate the steps in their home.

# Financial Responsibility

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- Question: who is financially responsible to pay for reasonable modifications in the following housing options:
  - ▣ Private Rental Unit
  - ▣ Publicly Assisted Rental Housing
  - ▣ Housing Choice Voucher Rental Assistance

# Fair Housing Resources

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For fair housing counseling and assistance in navigating the complaint process in Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton, or Philadelphia counties, contact:

**Housing Equality Center of PA**

**(267) 419-8918 or**


**(866) 540-FAIR (3247)**

**[www.equalhousing.org](http://www.equalhousing.org)**

# Equalhousing.org


FAIR HOUSING GUIDE *for*

**People with Disabilities**

 Fair Housing... *It's Your Right!*

KNOW YOUR RIGHTS *as a*

**Renter in Pennsylvania**

 Fair Housing... *It's Your Right!*

**FAIR HOUSING REVIEW ASSISTANCE ANIMALS**

**Reasonable Accommodations to 'No Pets' Policies in Housing**

The Fair Housing Act protects people with disabilities from discrimination in housing transactions. The law allows for people with disabilities to ask for a reasonable accommodation, which is defined as a change in rules, policies, or practices that allow a person with a disability to use and enjoy a property in the same way as everyone else. It's the responsibility of a landlord, property manager, Realtor® or any other housing provider to grant a reasonable accommodation request when it's indeed "reasonable", or does not cause an undue financial and administrative burden. A common example of a reasonable accommodation is a landlord allowing a person with a disability to have an assistance animal, even though there is a "no pets" policy.

**Assistance Animals are NOT pets! A landlord, real estate agent, property manager, condominium board, or any other housing provider CANNOT:**

- Deny a person with a disability the right to have an assistance animal when requested as a reasonable accommodation
- Deny occupancy, or evict a

Fair Housing... *It's Your Right!*

## Chapter Six

# Understanding a Lease

- This chapter reviews the basic lease process.



- Encourage clients to read the lease thoroughly and understand it completely before signing. It's always better to be informed than to make a mistake and learn afterward about the law.

# Types of Leases

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ALL ARE  
LEGAL!

- Month to Month
  - ▣ Flexible, but...
  - ▣ Could result in rent increases, non-renewal, other changes to the lease
- Verbal or Oral Lease
  - ▣ Proceed with caution
- Written Lease
  - ▣ Usually one year

# What should a lease include?



- The exact address of the property you are renting
- The amount of rent, security or other deposits you are expected to pay
- The date the rent is due and if there are any fees charged for late payments
- What form the rent will be accepted (cash, check, money order)
- How or when the rent can be raised
- What other costs you are responsible for, such as utilities, trash removal or parking fees

# What should a lease include?

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- Where or who to pay the rent to –full address
- How much notice you will need to give if you decide to move
- Pet, smoking, or damage policy
- Who to contact if there is a problem- address and phone number
- How long the lease is for
- How the lease can be renewed
- Rules about whether additional people can move in
- See Sample Residential Lease p. 36-40



## Chapter Six

# Understanding a Lease

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- **What is a security deposit?**
  - See Appendix- Information on Security Deposits p. 95
  
- **How can you get your security deposit back?**
  - Ask to complete a walkthrough with the landlord
  - See Appendix- Basic Apartment Walkthrough p. 43
  - Bring a camera
  - Document move-in condition
  - Protects your client later

## Chapter Seven

# Starting Off Right

- Planning for the return of your security deposit
  - ▣ Ask to walkthrough with the landlord
  - ▣ Use the walkthrough checklist
  
- A New Use for the Prep Folder
  - ▣ Add to your Prep Folder by putting a copy of your lease, rent receipts, and correspondence with your landlord.
  
- Establishing utility service
  - ▣ Prep Folder: Information Needed: Photo ID, Social Security Number, Previous Addresses, Copy of your lease
  - ▣ Credit History: if you have poor credit or if you an overdue balance you may need to pay a deposit or have someone co-sign



## Chapter Seven

# Starting Off Right

- **Moving**

- ▣ Are there any local agencies that can assist clients with moving?

- **Change of Address**

- ▣ Consider having a Change of Address Packet on hand for your clients at your office.

- **Finding Household items on a Budget**

- ▣ Thrift stores: Are you connected with local thrift stores that might be willing to offer your clients vouchers for household items?
- ▣ Check out [www.freecycle.org](http://www.freecycle.org)

## Chapter Seven

# Starting Off Right

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- **Have you ever had a client get involve with a Rent to Own Store? Consider reviewing the Pros and Cons.**
  
- **Rent to Own Pros:**
  - Immediate delivery
  - No down payment
  - No credit check
  - Weekly payments
  - Repairs may be covered in some cases
  - May be a good option for short-term needs

## Chapter Seven

# Starting Off Right

### **Rent to Own Cons:**

- ❑ Very high total cost
- ❑ Stores may only accept cash or money orders
- ❑ Items will be taken back if one payment is missed & you'll have nothing to show for it
- ❑ There may be no grace period if a payment is missed
- ❑ You don't own the item until all the payments are made
- ❑ You may be responsible for loss or damaged items
- ❑ **75% of customers return a rental item within the first 4 months. Less than 25% of the customers rent long enough to own the item.**

## Chapter Seven

# Starting Off Right

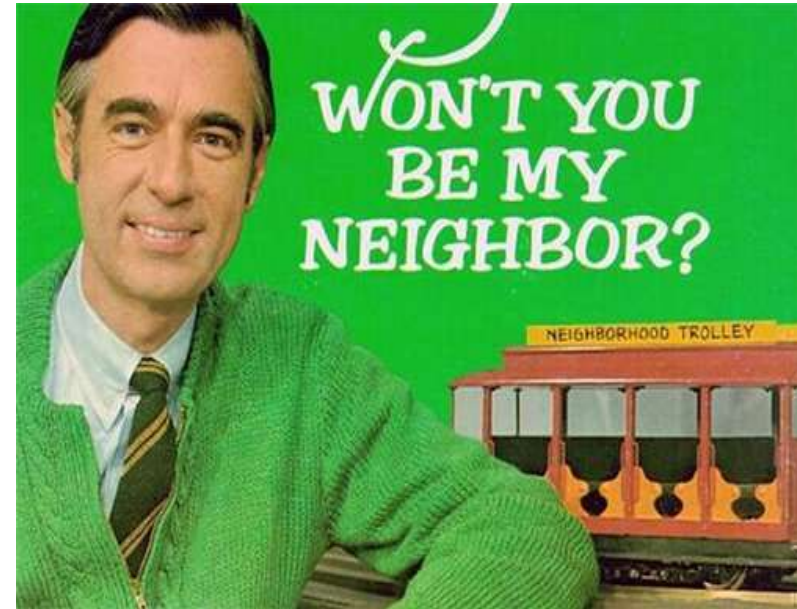
### □ Renter's Insurance

- Can cost as little as \$10 a month
- Covers a person's furniture, clothes, TV, and other personal items
- Covers a person if someone is injured in their home
- Can provide assistance to replace lost or stolen items in case of a fire or theft
- Can provide assistance for a hotel stay if an accident or disaster occurs.
- For more information: [www.insurance.pa.gov](http://www.insurance.pa.gov)

## Chapter Eight

# Welcome to the Neighborhood

- This chapter reviews some of the unwritten rules and common courtesies expected from tenants. It also looks at some of the important qualities it takes to be a good neighbor and tenant.
- The chapter offers tips on:
  - ▣ How to be a good neighbor and how to talk to a neighbor about a problem.



- Check out the Resolving Disagreements on p. 53

## Chapter Eight

# Welcome to the Neighborhood



### □ Housekeeping

- We know that people have different life styles and what might be considered clean to one person would not be to another. However, unclean apartments are more likely to attract bugs or rodents. In addition, clutter can be a fire hazard and make it more difficult to evacuate in an emergency.
- Housekeeping requirements may be spelled out in a lease, tenant handbook, and even if it is not written there is still an expectation that the tenant will maintain the apartment.



## Chapter Eight

# Welcome to the Neighborhood

### □ **Housekeeping**

- If minimum standards of cleanliness is not met, tenants can be evicted.
- In some communities, the Department of Health can take action against a tenant if they find the home is not clean.

- Consider creating a weekly cleaning checklist.
- Check out the **Cleaning Checklist** on p.56
- Also refer to the appendix for the **Creating a Cleaning Routine** on p.118-121

# Steps to create a pest free home

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- ❑ Clean up crumbs and spills
- ❑ Take out trash and recycle regularly
- ❑ Limit the amount of unused stuff you store in your home. Clutter gives pests a place to hide
- ❑ Store food where pests can't get to it.
- ❑ Vacuum, sweep, and mop the floors
  
- ❑ For more information check out: **Integrated Pest Management for Multifamily Housing**  
<http://www.stoppests.org/for-residents.htm>
- ❑ The websites provides factsheets and pamphlets on how to control pests safety

# Hoarding Resources

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- International OCD Foundation, Hoarding Center

Clutter Image Rating:

[http://www.hoardingconnectioncc.org/Hoarding\\_cir.pdf](http://www.hoardingconnectioncc.org/Hoarding_cir.pdf)

- Compulsive Hoarding Rating Scale:

<http://www.philadelphiahoarding.org/resources/Hoarding%20Rating%20Scale%20Assessment%20Tool.pdf>

## Chapter Nine

# Working with your Landlord

- This chapter reviews:
  - ▣ How to build a relationship with a landlord
  - ▣ What makes a good landlord
  - ▣ When to report problems



## Chapter Nine

# Working with your Landlord

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- See Appendix for information regarding...
  - ▣ Legal Advice p. 94
  - ▣ Covenant of Quiet Enjoyment p. 96-97
  - ▣ Warranty of Habitability p. 98-99
  - ▣ What Should I Do When I Need Repairs p. 100-103
  - ▣ Housing Code Fact Sheet p. 104-105
  - ▣ Sample Letters p. 106-112

# What Should I Do When I Need Repairs In My Rental Apartment?

- There are six main things:
  - Move out
  - Have the problem repaired and subtract the cost from your rent
  - Sue to get back part of the rent that you have paid plus other expenses, and or reimbursement for property damaged or destroyed.
  - Withhold rent until the landlord makes repairs
  - Get a court order to require the landlord to make the repairs
  - Recover payment damages for severe emotional suffering
    - Or use a combination of these remedies

# Sample letters to write to your landlord

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- A first request to the landlord asking for repairs to the apartment
- A notice to the landlord that you are moving out because repairs were not made
- A complaint to the code enforcement because of serious problems
- A notice to the landlord that you plan on making repairs
- A notice to the landlord that you have made repairs
- A notice to the landlord that you are withholding rent and putting it in escrow

# Utility Service Tenants' Rights Act

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- Is designed to prevent loss of utility services and undue hardship to tenants when the service is stopped by request of a landlord or because a landlord had not paid utility bills.
- If the utility company shuts off your utility service without first giving you the proper notice contact The Attorney General's Office of Consumer Protection: 1-800-441-2555



## Chapter Ten

# Dealing with Money Problems

- This chapter provides strategies for addressing money problems and tracking expenses



## Chapter Ten

# Dealing with Money Problems

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- Suggestions:
  - ▣ Track all spending: small amounts add up
    - Example: buying a soda daily
  - ▣ Exchange services with a friend
    - Example: “I’ll mow your lawn if you babysit for me.”
  - ▣ Try to find ways to cut expenses
    - Car pool, use coupons, plant a garden, consider a roommate
  - ▣ Look for programs that may help
    - LIHEAP, SafeLink, SNAP, Rent Rebate

## Chapter Ten

# Dealing with Money Problems

- Encourage clients to talk with their landlord if behind on rent...
  - ▣ Don't hide or avoid the situation
  - ▣ Explain what steps you're taking to address the issue
  - ▣ Keep your landlord posted
  - ▣ Establish a payment plan



## Chapter Eleven

# Eviction

- This chapter reviews the eviction process for private landlords and the housing authority programs: public housing and housing choice voucher program



# Chapter Eleven

## Eviction

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- Please remind clients that an eviction notice is not something you can ignore.

### **Invalid reasons for eviction**

- Using a guide dog or service animal
- Having children or becoming pregnant
- Discrimination (i.e. age, race, disability...)
- Retaliation for reporting housing violations

# Chapter Eleven

## Eviction

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### **Valid reasons you can be evicted**

- Non-payment of rent
- Violating the terms of your lease
  - ▣ **Example: cleanliness, noise, drug-related crimes, violent crimes, other crimes that affect health, safety or right to peaceful enjoyment of residents, neighbors, staff, owner or Public Housing Authorities**
- Lease had ended & the landlord no longer wants you as a tenant.

# Chapter Eleven

## Eviction

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- An eviction is not instant. There are waiting periods and notices a landlord must provide first. You can not be asked to leave without proper notice.
- The landlord can not just change the locks, remove your possessions from the unit or shut off utilities. This is called a **Self-Help Eviction** and is against the law.
- Refer to appendix: Private Housing Evictions p.113-117

# Chapter Eleven

## Eviction

### □ **How the Eviction Process Works**

- The landlord must give a tenant 10 days written notice before he or she files an eviction complain. This is known as a **Notice to Quit**. This written notice needs to be given to you personally or attached to the door.
  
- Then the landlord must file a complaint, usually with the District Justice. The District Justice will then schedule a hearing within 7-15 days after the landlord files the complaint. At the hearing the landlord and the tenant are both given the opportunity to present their case.
  
- If the District Justice decides in favor of the landlord, the tenant has the right to appeal the decision and have the case heard by another judge.



# Eviction Notice

Eviction Notice Requirements		
Reason for Eviction	Lease Term	Notice Required
Expiration of Lease Term	1 year or less	15 days
Forfeiture	1 year or less	15 days
Failure to pay rent	1 year or less	10 days
Drug Related Grounds	Any	10 days

# Chapter Eleven

## Eviction

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### □ **How the Eviction Process Works**

- If your case had made it to court, you can still stop the eviction process by catching up on the back rent. This is known as **The Right to Pay and Stay**. You will need to pay the amount the judge ordered, plus court costs, within the days to stop the eviction.
- If you have lost your case and do not leave the property, the landlord can file papers to have a sheriff or constable physically remove you from the property. This is called an **Order of Possession**. The landlord will generally do this within 21 days of the ruling.

# Chapter Eleven

## Eviction

### □ **Public Housing Eviction**

- You will be served with a **Notice of Proposed Termination**, which will **clearly state the reason why** (i.e. non-payment of rent or lease violation)
- After receiving this notice you can request **an informal settlement conference**, which must be done within 10 days of when you were given the notice.
- During the conference your case will be reviewed. You will be notified in writing of the outcome. If the settlement is not in your favor, the eviction process will continue.
- If you are not satisfied with the results you can file a **formal appeal**, which must be done within 15 days of receiving the decision from the informal conference.

# Chapter Eleven

## Eviction

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- Housing Choice Vouchers Eviction
  - Be aware: if you violate the Housing Choice Voucher Program rules- the issuing housing authority can discontinue your subsidy.
  - If you violate a term in your lease- the landlord can evict you from the rental property and the housing authority can terminate your voucher
- If you have received any type of Eviction Notice- Seek Legal Assistance.

# Local Program & Resources

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- North Penn Legal Services [www.northpennlegal.org](http://www.northpennlegal.org)

Nonprofit organization providing civil legal aid to low-income residents of Northeastern Pennsylvania. NPLS provides legal assistance so that people can know their rights and free legal representation in non-criminal matters such as eviction from housing, discrimination, family law, and consumer protection issues.

- Community Action Committee of the Lehigh Valley

[www.caclv.org](http://www.caclv.org)

CACLV offers no-cost personal financial education as a partner in PHFA credit counseling network: [www.phfa.org/prfc/](http://www.phfa.org/prfc/)

Thank You!



Thank you for your time and attention.

Please don't forget to complete your  
evaluation form.

Keep in touch. Let me know how PREP works  
for you and your clients.

# Contact Information

Your Regional Housing Coordinators:

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