



READY  
to RENT

# Ready To Rent

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**Opening Doors to Housing  
Through Education**

# Why Rental Education?

- ⇒ **One-third of American households rent**
- ⇒ **Each Year over 600,000 Families Experience Homelessness**
- ⇒ **To Teach Renter Rights and Provide Resources**
- ⇒ **Lack of Renter Education and Advocacy**
- ⇒ **To help landlords fill vacancies**
- ⇒ **To Overcome Screening Barriers**

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# Rental Barriers



**What barriers to renting  
do some people have?**



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# Two Types of Barriers

1

**Screening Barrier**

2

**Access Barriers**

# What is Ready To Rent?

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- ⇒ A 4 to 6 week housing readiness education training where participants work closely with housing specialists to:
  - ✓ Accept responsibility for past rental issues
  - ✓ Repair their credit
  - ✓ Create a workable budget



# What is Ready To Rent?

- ✓ **Prioritize housing needs**
- ✓ **Develop a housing search plan**
- ✓ **Understand the application and rental process**

# What is Ready To Rent?



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- ✓ **Maintain appropriate housekeeping**
- ✓ **Communicate effectively with their landlord**
- ✓ **Fulfill the desire to become a successful renter**

# Who Ready to Rent Helps

- ① People with screening barriers
- ② People who don't understand how to apply for housing
- ③ People who are having trouble finding housing they can afford
- ④ People who do not understand their rights and responsibilities as renters





# Ready to Rent Pre/Post Survey

## Tell Us About You...

- A. Name two things you hope to learn in your Ready to Rent training.
1. \_\_\_\_\_
  2. \_\_\_\_\_
- B. Where would you like to live in one year? \_\_\_\_\_
- C. Do you have a written budget for this month? **Circle one:** YES NO
- D. Have you read your own credit report in the past 12 months? **Circle one:** YES NO

## Now, Answer These Questions As Best You Can....

- E. How long does an eviction (FED) stay on your public record? **Circle one choice**
1. one (1) year      2. five (5) years      3. ten (10) years      4. forever
- F. How long does a bankruptcy stay on your credit report? **Circle one choice**
1. one (1) year      2. five (5) years      3. ten (10) years      4. forever
- G. Whom can you contact if you feel a landlord has discriminated against you?
- Fair Housing Council, Legal Aid, a lawyer, a legal clinic, case manager, advocate, etc*
- H. Can a landlord refuse to rent to you because you do not have enough income to pay the rent? **Circle one choice:** YES NO
- I. Can a landlord refuse to rent to you because you use a Section 8 voucher to pay your rent? **Circle one choice:** YES NO
- J. Can a landlord refuse to rent to you because you use Social Security or TANF (welfare) benefits to pay your rent? **Circle one choice:** YES NO
- K. What is the difference between a personal reference and a professional reference?

*A personal reference is a friend, family member, someone you know on a personal level.*

*A professional reference is an employer, doctor, counselor, landlord, etc., someone who is not a friend or family member.*

L. What are the **three most important things** a landlord expects from renters?

1. *pay rent on time*
2. *take care of the property (rental unit and common areas you are responsible for)*
3. *follow the rental rules (be a good neighbor)*

M. Imagine your landlord has given you a 30-day no cause notice to terminate your tenancy (move out). Legally there are two reasons a judge could stop your landlord from making you move out. What are these two reasons?

1. *retaliation--your landlord is retaliating against you for contacting a lawyer, making a grievance, winning at an eviction hearing, or otherwise appropriately standing up for your rental rights.*
2. *discrimination--your landlord is discriminating against you by giving you this notice because you are a member of a protected class under Fair Housing Law (disabled, person with a child, etc.)*

N. Your landlord calls you very upset. He/she says a neighbor in the apartment complex called twice last night complaining about your big party. You had a couple of friends over and watched movies but you're sure you were not too loud. This is the second time your neighbor has complained to your landlord, but has never said anything to you. What do you do?

1. *explain to landlord that neighbor never told you*
2. *ask for mediation with the other tenant*
3. *explain your opinion of the events*
4. *write a letter to the landlord for your rental file explaining the situation*

O. Imagine you sign a fixed term lease. This is the first time you signed a fixed term lease; in the past you only had month-to-month rental agreements. What is the difference between this lease and a month-to-month rental agreement?

1. *during the lease period landlord can only give termination notice for cause;*
2. *during the lease period landlord cannot raise rent in the lease period*
3. *tenant is bound to stay for the full term of the lease*

P. For a landlord in to inspect your rental, legally s/he has to give you:

**Circle one choice:**

1. thirty (30) days notice
2. seven (7) days notice
3. twenty-four (24) hours notice
4. One hundred dollars (\$100)

# What It Takes To Graduate

- ➔ **Participate in every Training session**
- ➔ **Get Instructor's approval of completed Personal Contract**
- ➔ **Finish all of "the work" of the training**
- ➔ **Add additional requirements**

# What is the work?

- ⇒ **Conduct a Self Screening**
  - ✓ **Order Credit Report**  
([www.annualcreditreport.com](http://www.annualcreditreport.com))
  - ✓ **Order Public Records Report**  
(evictions & criminal background history)
  
- ⇒ **Complete a series of Action Items in each class**
  
- ⇒ **Complete an assessment of their housing situation and screening barriers**
  
- ⇒ **Each participant will focus on their individual barriers by developing a Personal Contract**



# Training Sessions

- ➔ **Four to six weeks session**
- ➔ **Agencies are required to teach a minimum of 12 hours.**

# TRAINING #1

## Ready to get Started

### Goals:

- ➔ **Getting to Know Each other**
- ➔ **Empathy Building Towards Landlords**
- ➔ **Identifying Barriers & Challenges**
- ➔ **Prioritize Housing Needs**

# Prioritizing Housing Needs

- ➔ Needs vs. Wants
- ➔ That's not going to work for me
- ➔ Short term vs. long term
- ➔ The Bean Game

# THE HOUSING PRIORITY GAME

If you had a “25-bean budget” to spend on your monthly rent, what would your priorities be? Place the required number of beans within the appropriate boxes to indicate your spending choices. You may not eliminate any categories. You must have at least one bean in each row. Good luck!

categories	A	B	C
LOCATION	20+ miles to work, schools, stores <b>0</b>	10-20 miles to work, schools, stores <b>0 0</b>	walking or bicycling distance to work, schools, stores <b>0 0 0</b>
TRANSPORTATION	no public transit available <b>0</b>	public transit stop within 6 blocks <b>0 0</b>	public transit stop within 2 blocks <b>0 0 0</b>
SECURITY	door & window locks <b>0</b>	dead bolt door locks, window bars <b>0 0</b>	controlled entrance, security system <b>0 0 0</b>
NEIGHBORHOOD FACILITIES <i>street lighting, playground, bike path, nearby stores</i>	few facilities <b>0</b>	some facilities available <b>0 0</b>	many facilities available <b>0 0 0</b>
OUTDOOR SPACE	no private outdoor space available <b>0</b>	small patio or balcony <b>0 0</b>	private yard <b>0 0 0</b>
APPLIANCES	stove only <b>0</b>	stove & refrigerator <b>0 0</b>	stove, refrigerator, dishwasher <b>0 0 0</b>
LAUNDRY FACILITIES	none <b>0</b>	shared laundry room <b>0 0</b>	laundry equipment installed in unit <b>0 0 0</b>

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categories	A	B	C
FURNITURE	unfurnished <b>0</b>	partially furnished <b>0 0</b>	fully furnished <b>0 0 0</b>
SIZE OF UNIT	small size, less than 500 square feet <b>0</b>	moderate size, about 800 square feet <b>0 0</b>	large size, over 800 square feet <b>0 0 0</b>
SIZE OF ROOMS	small <b>0</b>	medium <b>0 0</b>	large <b>0 0 0</b>
BEDROOMS	studio style <b>0</b>	1 or 2 bedrooms <b>0 0</b>	3 or more bedrooms <b>0 0 0</b>
BATHROOMS	bathroom with shower only, no bathtub <b>0</b>	1 full bathroom <b>0 0</b>	1 ½ to 2 bathrooms <b>0 0 0</b>
CONDITION OF UNIT	poorly maintained <b>0</b>	average maintenance <b>0 0</b>	excellent maintenance <b>0 0 0</b>
PARKING	no off-street parking <b>0</b>	one parking place per unit, first-come, first-served <b>0 0</b>	2 reserved parking places per unit within 100 feet of unit <b>0 0 0</b>
STORAGE	minimum storage <b>0</b>	average storage <b>0 0</b>	a great deal of storage <b>0 0 0</b>

# Training #2

## Ready to Solve Problems

### Goals:

- ➔ **Create Personal Contract**
- ➔ **Begin Work on Barriers Identified in Training #1**
- ➔ **Understanding Landlord Screening**
- ➔ **Begin Looking at Finances**



# PERSONAL CONTRACT

This contract is an agreement made to myself to become an effective renter. Through the help of my peers and trainers, I commit to take the actions and achieve the goals outlined below in order to earn the “Ready to Rent Diploma.”

Area of Focus:	✓	What I will do:	What I Did:
Training		Attend all six trainings.	
Rental History			
Credit History			
Income			
Legal Problems			

Area of Focus:	✓	What I will do:	What I Did:
Shop for a Home			
Prepare for Successful Tenancy			
Budgeting			
Others:			

By my signature, I agree to complete the items listed above:

\_\_\_\_\_

*signature* *date*

Goals reviewed by:

**Contract completed.**

\_\_\_\_\_

*signature* *date*

\_\_\_\_\_

*trainer* *date*

# Training #3

## Ready to Prepare Finances

### Goals:

- ➔ **Increase Understanding of Credit and Finance**
- ➔ **Create a Spending Plan**
- ➔ **Consider ways to increase income or decrease spending**
- ➔ **Chose a Money Management System**
- ➔ **Get Money-wise**

# Training #4

## Shopping For Your New Home

### Goals:

- ➔ Increase feeling of self determination in renting—screen your landlord
- ➔ Identify Housing Resources and Options - [www.housingconnections.org](http://www.housingconnections.org)
- ➔ Chose housing that meets your needs
- ➔ Consider co-housing needs



# Training #5

## Ready to Settle In

### Goals:

- ➔ Understand how to “start off on the right foot” with a landlord
- ➔ Understand rental and lease agreements
- ➔ Understand landlord expectations



# Training #6

## Ready to Move On

### Goals:

- ➔ **Understand how to end a rental experience successfully**
- ➔ **Understand reality and consequences of FED**
- ➔ **Practice active listening and assertiveness**

# Ending a Tenancy Successfully

- ➔ **Ending a tenancy**
  - **The Good, The Bad, The Ugly**
  - **Name Those Steps!**



# Working With Rental Housing Providers

- ➔ **Ready To Rent recommends working with various types of rental housing providers**
  - ✓ **Housing Authority**  
(including public housing and Section 8)
  - ✓ **Non Profit Housing Providers**
  - ✓ **Private Landlords**

# Working With Rental Housing Providers

- ➔ Ready To Rent does not guarantee acceptance into housing....
- ➔ But Ready To Rent has been successful in helping people with all types of barriers
- ➔ Establish relationships with landlords by providing orientation to Ready to Rent

# Agency Licensing and Certification

- ⇒ **Community agencies teaching Ready to Rent are required to have Licensing and instructor certification. This is to help insure a certain standard of use and to build acceptance of the Ready to Rent Certificate of Completion by the landlord and property management community.**

# Ready to Rent Stats

- ⇒ **Over 6,000 graduates since Fall 2000**
- ⇒ **Over 300 instructors have been certified to teach and over 200 agencies licensed as Ready to Rent agencies**
- ⇒ **10 states have R2R programs**

# Benefits to Landlords...

## ⇒ Renters with more knowledge

- ✓ Landlords appreciate that graduates know their responsibilities, have a budget, and you will know how to avoid problems.

## ⇒ Help filling vacant rentals...

- ✓ Landlords lose money when a rental is empty, Ready to Rent helps them to find renters.



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**For more information contact**

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# Q & A