



Introduction to Rent Smart

for MaineHousing

Contents

| | |
|--------------------------------|----|
| About Rent Smart..... | 3 |
| Rent Smart Goals..... | 3 |
| Target Audience..... | 3 |
| How to Use the Curriculum..... | 4 |
| Modules..... | 5 |
| Learning Assessments | 44 |
| Accessing Bridge..... | 45 |

About Rent Smart

Rent Smart focuses on the knowledge and skills essential for a successful renting experience. It challenges participants to know and understand their rights and responsibilities as a tenant and to know and understand the rights and responsibilities of their landlord. Rent Smart emphasizes forming a strong partnership between the tenant and landlord and establishing a positive rental history; starting participants on the right path for stability in housing.

MaineHousing utilizes Rent Smart and requires that Partner Agencies providing Stabilization Services through programs funded by MaineHousing be certified in Rent Smart. The Rent Smart training has been adapted from the University of Wisconsin- Madison and is available to all partner agencies via our online Learning Management System (LMS), [Bridge](#).

Participating Partner Agencies will be monitored on successful certification in Rent Smart, as well as, evidence of Rent Smart activities and tools being utilized with Stabilization Clients. It is encouraged that Partner Agencies adapt the Rent Smart curriculum to best fit the needs of the individuals served.

The following information provides background information and can be used as a quick reference for module content. Additional questions on Rent Smart should be directed to the MaineHousing staff member designated as the Program Contact for your Agency.

Rent Smart Goals

Rent Smart guides and informs participants so they may:

- Learn new skills to build positive relationships with landlords and neighbors
- Gain confidence in their ability to find and maintain affordable housing
- Understand the application and screening processes used by landlords
- Learn the responsibilities and rights of tenants and landlords

Target Audience

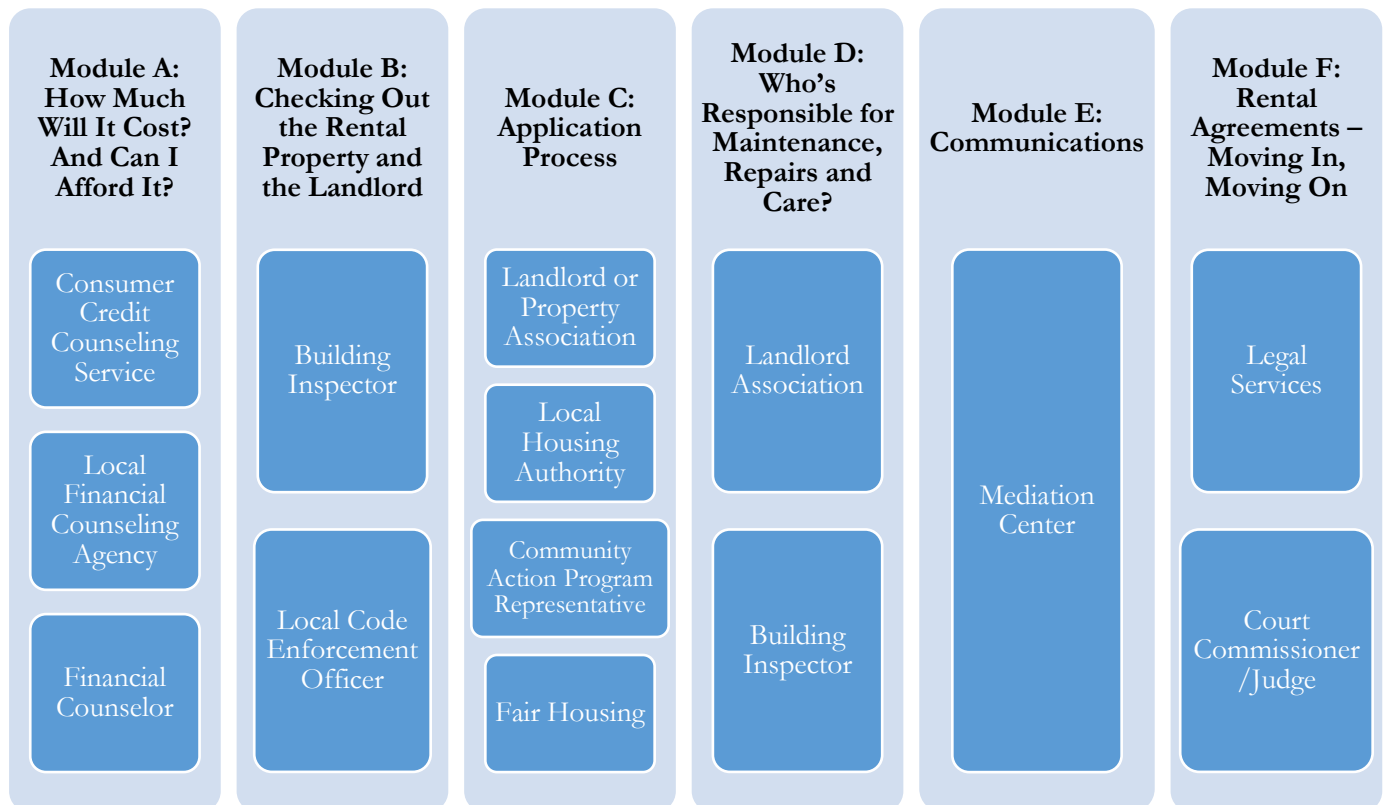
Rent Smart is designed to help individuals who have little to no rental experience and those who have had difficulty obtaining rental housing. Participants may be first time renters, college graduates, homeowners transitioning to renters, individuals with poor rental or credit history, or individuals who have other issues that may cause potential landlords to perceive them as high-risk tenants.

How to Use the Curriculum

Rent Smart uses an active learning approach to increase participant motivation and improve course outcomes. Videos, case studies and internet links have been incorporated in the curriculum to provide interactive learning options. Learners should complete the entire curriculum and obtain a certificate in Rent Smart through Bridge, the online LMS, at <https://mainehmis-mainehousing.bridgeapp.com>. After receiving this certificate, the Learner should use specific and applicable tools from the curriculum in working with Clients and developing an adequate tenant education program at their Agency. Some Partner Agencies teach Rent Smart in regularly scheduled group sessions, while others choose to use a few select and specific modules. Rent Smart provides a detailed outline of topics, activities, and teaching resources. It relies on knowledgeable instructors to provide the module content. As a Learner, you are essential in making the course work. Your professional knowledge and experience can bring the agenda to life and provide a rewarding learning experience.

It may be difficult to schedule meeting times for participants. The course schedule should reflect local conditions. Check with potential participants and staff who work closely with them to determine the best days and times for them to participate in the course.

In addition to Rent Smart, a successful tenant education program requires a local partnership. Involvement of local service providers in design and delivery of your local program is **essential**. Landlords, local housing authorities, housing coalitions and legal services are some of the groups who have a stake in helping individuals become successful tenants. Involving concerned groups in the planning and teaching of Rent Smart can result in more effective and efficient program delivery, as well as, increased participation in the program, improved communication among agencies, and elimination of duplication. Some possible teaching partners and suggested topics include:



Tips for Being an Effective Instructor to Adults:

- **Involve participants** – the agenda for each module includes a series of activities to involve the participants.
- **Recognize what the participant already knows** – teaching will be more effective if it helps participants relate the material to their own experience.
- **The immediate usefulness of the information should be made clear** – instructors should make special efforts to accept the information participants add to the class, even when the information may not appear relevant at first.
- **Participation in teaching events is usually triggered by some sort of need** – instructors should take time to identify the needs of participants and, as much as possible, relate the instruction to these needs.
- **Consider yourself as an assistant in the learning activity, not simply as a source of information** – use visual aids, provide written materials, and include interactive exercises to augment lecturing.

Modules

Rent Smart is made up of six modules. Each module includes various activities, related to the participant objectives, for participants to complete. Accompanying each activity is a handout. Some handouts consist of multiple pages. Certain activities and handouts should be completed concurrently; in this instance, the handout will identify which activities and handouts go together.

Module A – How Much Will It Cost? And Can I afford it?

This module provides guidance to participants on how to determine the total cost of a rental unit and compare unit costs. It also introduces participants to the process of calculating their monthly income and expenses.

Participant Objectives:

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

Before beginning the module, provide each participant with a copy of the Overall Handout.

Activity 1: What Do the Ads Tell you?

(Meets Objective 1)

Tools:

- Handout 1: What Do the Ads Tell You?
- Local Rental Ads
- Available Websites: <http://mainehousingsearch.org/>; <https://maine.craigslist.org/>; <https://www.zillow.com/>; <http://hud.gov/apps/section8/index.cfm> (specific to Section 8 Housing); <https://www.rent.com/>; <https://www.apartments.com/>
- Phone Apps (if participants have access to a Smart Phone)

Participants may work individually or in small groups to obtain rental ads from three local ads and/or websites. Instruct the participants to study the ads and complete the questions on **Handout 1: What Do the Ads Tell You?** A copy of Handout 1 must be provided to participants for each rental ad. Discuss what the ads tell them about costs – the rent, utilities, additional costs. Is information missing? If an ad claims “includes heat and appliances” or “utilities included”, what does that mean?

Discuss methods for obtaining necessary information, such as estimated utility costs. It is important to know the total costs of rental housing before making any decisions. If provided with an address, utility companies can usually provide information on past usage and billing. While it is true that landlords are required to disclose fees and charges (even if just verbally) and provide information on all costs, it is ultimately the tenant’s responsibility to ask for this information before agreeing to renting the unit.

Review Handout 1 together. Were participants able to answer the questions?

**Optional: Lead participants in brainstorming their own list of questions.*

Activity 2: Comparing Rental Costs

(Meets Objective 2)

Tools:

- Handout 1: What Do the Ads Tell You?
- Handout 2: Comparing Rental Costs
- Calculators for participant use

Provide each participant with a copy of **Handout 2: Comparing Rental Costs**. Instruct participants to use the information gathered on Handout 1 to fill out Handout 2.

When completed, discuss:

- What are some of the total monthly costs?
- Does lower rent always mean lower cost for the month?
- Is it always best to have utilities included in the rent?
- Have you considered travel costs to and from work and social support?
- Does this help you understand whether or not you can afford to rent a place to live?
- How could you use this chart?

Activity 3: Balancing Income and Expenses (Case Studies)

(Meets Objective 3)

Tools:

- Instructor Materials: Case Study Matrix of all case studies (2 pages)
- Case Studies – Instructor will select those appropriate for the participants
 - Case Study 1 – Teen scenario and Case Study 1 Worksheet (2 pages)
**Note: Requires two worksheets; one for each renter in the study.*
 - Case Study 2 – Single Parent scenario and Case Study 2 Worksheet
 - Case Study 3 – Formerly Incarcerated Individual scenario and Case Study 3 Worksheet
 - Case Study 4 – Homeless Individual Scenario and Case Study 4 Worksheet
**Note: Requires two worksheets; one for each situation in the study.*
 - Case Study 5 – Older Person scenario and Case Study 5 Worksheet
- Handout 3: Monthly Budget Worksheet
- Instructor Materials: Completed Monthly Budget Worksheets (for each Case Study)
- Handout 4: When You Need to Reduce Expenses (Optional)
- Calculators for Participant Use
- Flip Chart or White Board & Markers

In this activity, participants will explore how much rent they can afford and still be able to meet other basic needs. They will have the opportunity to think about ways to increase income and/or decrease expenses and learn a method to keep up with their rental payments.

Begin the activity by providing the **Case Studies** and **Handout 3** to participants. While handing out the material, ask participants:

- Have you ever worried that you wouldn't have the money for rent when it was due?
- Have you ever gone without food or gas for the car because you had to pay rent?
- Have you ever been evicted because you got behind on rent?

Have participants work in pairs, if possible, to determine monthly income and expenses from one case study. Some important points to share with participants before they begin are:

- Include only income that can be counted on. For example, overtime pay may not be consistent enough to count in the monthly formula.
- If income varies due to the number of hours worked or because it comes from tips or commissions, use an average of several paychecks or use the amount from the smallest paycheck.
- Income may be from a variety of sources other than wages and may include non-cash income such as Food Stamps.

Once participants have completed **Handout 3**, discuss what the renter in the case study can afford. You will need to use the **Instructor Materials: Completed Monthly Budget Worksheets** to check the accuracy of each worksheet completed by participants.

OPTIONAL: Provide **Handout 4: When You Need to Reduce Expenses**. As a group discuss how the ideas relate to the case study they used.

Activity 4: Creating a Spending Plan

(Meets Objective 3)

Tools:

- Handout 3: Monthly Budget Worksheet (short)
- OR**
- Handout 4: When You Need to Reduce Expenses
 - Handout 5: Set Up a Spending Plan (long)
 - Calculators for participant use
 - Handout 6: Paying the Rent – On Time, Every Month
 - Handout 7: Track Spending
 - Handout 8: Pocket Spending Tracker

Suggested Introduction: Estimating monthly household income is the first step in determining if one is able to financially afford to rent housing. The second step is to determine the ways in which estimated monthly housing costs will fit with current spending patterns.

Step 1: Estimating monthly household income: Have participants individually complete **Handout 3: Monthly Budget Worksheet** or **Handout 5: Set Up a Spending Plan** for their own household expenses and income. You may also suggest online budgeting tools or phone apps listed on **Overall Handout**.

Optional: Discuss **Handout 4: When You Need to Reduce Expenses for discussion related to their own situation.*

Step 2: Determine the ways in which estimated monthly housing costs will fit with current spending patterns. Discuss **Handout 6: Paying the Rent—On Time, Every Month**. When using the payment calendar system, each payment should be written on the due date along with who must be paid and how much. Be sure to allow time for mail service if not paid online. Pay all bills when due to avoid late fees, extra finance charges, utilities from being turned off, eviction, repossessions, and bad credit rating.

Discuss **Handout 7: Track Spending** which lists different options for paying bills on time and the importance of tracking spending as written on the handout. You may want to demonstrate some of the suggestions such as using a checkbook register, using envelopes for receipts, or computer programs listed on **Overall Handout**.

Demonstrate **Handout 8: Pocket Spending Tracker** where the participant tracks daily spending of cash (or pocket money). Discuss why this is important.

Activity 5: Small Change Adds Up (Optional)

(Meets Objective 3)

Tools:

- Instructor Materials: Small Change Adds Up Strategy Cards
- Handout 9: Small Change Adds Up Playing Board

Divide the class into groups of three or four people. Give each group a set of **Small Change Adds Up Strategy Cards** and a **Small Change Adds Up Playing Board**.

Taking turns, members of each group will draw a card and read the strategy to their group. Together members decide if the strategy is something they already do, will try to do, or is not practical for them. The card is then placed on the board accordingly. Allow 5-7 minutes for this phase of the exercise.

For the larger discussion, have each group share one strategy they are already using and one they will try to use. Ask for suggestions for additional strategies.

Activity 6: Group Budgeting Exercise (Optional)

(Meets Objective 3)

Tools:

- Budget Poster (one for each group)
- Markers (dry erase if poster is laminated)
- Instructor Materials: Spending Plan Receipts (for each group, print cut apart, and put in envelope)
- Calculators for participant use

Before session: Make enough Budget Posters (lamine if possible) to have small groups (4-5 participants) work together on a budget/spending plan. Print sample receipts and place in an envelope for each group.

Divide participants into groups and instruct them to use the receipts to complete the **Budget Poster** categorizing the expenses. Then total each category on the poster.

When all groups are done, discuss the following questions:

- Does this person have enough money for housing?
- Are there areas where they could cut back expenses?
- Could they increase their income?

Module B – Checking Out the Rental Property and the Landlord

This module introduces a tool that participants can use to determine what is most important to them in a place to live and a similar tool that can be used to compare apartments.

Participant Objectives:

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

Before beginning the module, provide each participant with a copy of the Overall Handout.

Activity 1: Determining Your Housing Needs

(Meets Objective 1)

Tools:

- Handout 1: My Housing Needs
- Flip Chart
- Markers for Flip Chart

Suggested Introduction: Before you begin your search, you need to determine which features are must-haves and which are conveniences you can live without. Keep in mind that you may need to make some concessions to stay within your budget.

Distribute **Handout 1: My Housing Needs**. Ask each participant to rank items by importance on the worksheet. In pairs, compare responses. Each group can then share one item they identified as “Very Important” or “Fairly Important” and repeat this process until all the items on the needs column are listed on a flip chart.

Following completion of the Flip Chart task, facilitate a group discussion. Here are some questions for starting the discussion:

- How did ranking importance of items help you focus on what is important to you?
- After listening to the other groups, which items would you move up on your list?
- How will the choices you make affect where and how you look for a rental unit?

OPTIONAL: If internet access is available, ask participants to suggest the amount of rent they are willing and able to pay per month. You can google “Apartments available in [insert name of community] for \$[insert desired rent amount] per month”. Many rental properties can be viewed online so participants can get a sense of what is available in their price range.

Activity 2: How to Locate a Rental Unit

(Meets Objective 2)

Tools:

- Flip Chart or White Board
- Markers for flip chart or dry erase

Suggested Introduction: Once you know what you are looking for and how much you can afford, you can begin searching for rental units. There are many ways to locate rental housing. Ask participants to share sources they have used when looking for rental housing. Put their ideas on a flip chart or white board.

Here are some possible options:

- Friends and family
- Print sources, i.e. newspaper, rental magazines
- Bulletin boards located in businesses
- “For Rent” signs
- Non-profit housing agencies
- Faith community
- Electronic bulletin boards, Facebook, websites
- Apps
- Property Management Company
- Maine Housing Search - <http://mainehousingsearch.org>

Discuss advantages and disadvantages of each source.

OPTIONAL: Share specific resources in your community, i.e. websites, electronic bulletin boards. If there is internet access where this lesson is being taught, you can show these sites to participants. Many public libraries provide free computer access.

Activity 3: Finding Affordable Housing

(Meets Objective 2)

Tools:

- Handout 2: Affordable Rental Unit Options & Contact Information

Instructors should identify local resources, eligibility requirements, and contact information that can be distributed to participants. Communities may have affordable housing options that are unique.

OPTIONAL: Invite local housing authority staff to be a guest speaker and share information about available program(s).

Suggested Introduction: Finding a rental unit that meets your needs and your budget is not always easy. Fortunately, there are programs that can make rent more affordable.

Provide **Handout 2: Affordable Rental Unit Options & Contact Information** to serve as a guide to sharing information about local affordable housing options.

Activity 4: Comparing and Inspecting Rental Units

(Meets Objective 3)

Tools:

- Handout 3: Case Study Matrix
- Instructor Materials: Case Study Comparison Units Completed Checklists (Select those appropriate for class based on participants)
- Handout 4: Rental Property Checklist
- Handout 5: Don't Rent Trouble
- Video: How to Inspect a Rental Unit
- Flashlight, hair dryer, light bulb, paper/pencil if you will be using pictures and props instead of showing the video

Provide **Handout 3: Case Study Matrix** and the **Case Study Comparison Units Completed Checklists** appropriate for the class. Individually or in groups of 3-4, have participants read the assigned case study on **Handout 3: Case Study Matrix** and review the corresponding **Case Study Comparison Units Completed Checklists**. Have participants select the best rental unit for their assigned case by reading the assigned case study and determining which unit (A, B or C) best meets the renter's needs and budget.

Ask participants the following questions after they have read the case study in the matrix and reviewed the **Case Study Comparison Units Completed Checklists**:

- Which unit is most convenient?
- Which rental unit has more of what the tenant wants? Why?
- Which has the most features/conveniences?
- Which feature would be important to the tenant?
- If you were the tenant, which would you choose? Why?

Provide **Handout 4: Rental Property Checklist** and **Handout 5: Don't Rent Trouble**.

Suggested Introduction: You may use a blank copy of **Handout 4: Rental Property Checklist** for comparing rental units in your own search. However, finding a decent place to live also requires a thorough tour and inspection. This is your potential home, so treat your first visit like an inspection. It is helpful to have a process for comparing units.

Show the video that explains to tenants how to inspect a rental unit. Discuss the list of things to inspect on **Handout 5: Don't Rent Trouble**. If you do not have the ability to show a video, bring the props listed in the above section entitled "Tools" and discuss **Handout 5: Don't Rent Trouble**.

Activity 5: Discussion about Challenging Situations that Impact the Ability to Rent

(Meets Objective 4)

Tools:

- No Handouts

Instructors should contact the town, village, or city hall where the participants will be seeking a rental unit so that they are capable of discussing local ordinances and how criminal convictions are handled.

Suggested Introduction: 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, and people securing custody of children under the age of 18), and handicap (disability). The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

Communities can regulate how closely certain sexual offenders can live in proximity to schools, parks, and daycare centers. The State Bureau of Investigation (SBI) is the agency responsible for maintaining the Sex Offender Registry (SOR) for the State of Maine. The SOR houses the list of individuals required by law to register as either a 10-year or a lifetime registrant. The public can freely search for registered sex offenders online by visiting <http://sor.informe.org/cgi-bin/sor/index.pl>. As soon as an individual convicted of a sex offense requiring registration is registered, electronic notices can be sent to all the appropriate agencies where an individual lives, works, or goes to school. All additions, changes, and closings made in the SOR are downloaded nightly to the public web site. This ensures that new registrations will show, expired registrations will be removed, and address changes will be displayed in a timely manner.

In 2006, Maine joined the National Sex Offender Public Registry as a participant. The public can make regional, individual state, or nationwide searches for individuals. If a Maine name is returned in the results, the link then takes the requester to the State of Maine's Sex Offender web site. To access the National Sex Offender Public Registry, visit: <https://www.nsopw.gov/>.

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

(Meets Objective 4)

Tools:

- Handout 6: Interviewing Landlords/Property Managers

Suggested Introduction: During the time spent inspecting rental units, the potential tenant can use this opportunity to decide if he/she will be comfortable establishing and maintaining a business relationship with a particular landlord/property manager. Doing so will give tenants insights into landlord/property manager customer service styles and help them choose buildings where repairs are dealt with quickly and in a professional manner.

There are many types of landlords/property managers from professional companies managing a large number of units to homeowners renting a duplex. Each may have a different style of management that may or may not match the lifestyle of the tenant. Most, but not all, landlords/managers are professional, competent and use good rental practices. Tenants should learn about the landlord/property manager before they rent.

When someone applies for rental housing, the landlord/property manager takes steps to verify the information provided on the application. He or she may contact your current or previous landlord/property manager for a reference, order a credit report, and run a criminal background check.

While the landlord/property manager is obtaining information about you, it is important for you to seek information about this individual.

Provide **Handout 6: Interviewing Landlords/Property Managers**

OPTIONAL: Ask participants to find a partner. In partners, ask them to determine who will be the landlord/property manager and the tenant to role-play. The individual who will be the tenant can interview the landlord/property manager using the list of questions on **Handout 6: Interviewing Landlords/Property Managers**. After five minutes, switch roles and ask other questions on the sheet. Following completion of the interviews, ask participants to respond to the following questions:

- Does this individual listen to the questions you ask and provide sufficient answers?
- Were you treated respectfully?
- If probing questions were asked, did you consider them to be appropriate or were they intrusive?
- Do you feel that you could maintain a business relationship with this individual?
- How comfortable did you feel while interviewing the landlord/property manager?
- What did you learn in your conversation with this individual?
- What types of questions did you find most helpful in obtaining information from the landlord/tenant?

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

Discuss other sources of information that can be helpful when a prospective tenant wants to learn more about a landlord/property manager.

- Copies of court records can be requested by visiting:
https://www.courts.maine.gov/fees_forms/forms/pdf_forms/misc/records.shtml
- The Maine Attorney General's Office offers an online information service in order to provide Maine consumers and businesses with resources to address their needs. The Attorney General's Office believes that an informed consumer is the first step toward the prevention of consumer fraud. The site will alert you to current consumer issues and concerns. Periodically, the site will be updated with new information and trends in consumer fraud. To explore this site, visit:
<https://www.maine.gov/ag/consumer/index.shtml>
- 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.

Advise participants that if they find negative information about a landlord/property manager from one source, it does not mean the person is a bad landlord. It does mean that the information should be investigated further to ensure accuracy.

OPTIONAL: Ask a landlord/property manager to attend this session and be interviewed by participants.

Module C – Application Process

This module includes a basic introduction to credit reports and how landlords use the information to screen applicants. This module also covers fair housing regulations.

Participant Objectives:

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

Before beginning the module, provide each participant with a copy of the Overall Handout.

Activity 1: Why Landlords Screen Applicants

(Meets Objective 1)

Tools:

- Handout 1: The Rental Application Process
- Flip Chart or White Board
- Markers for flip chart or dry erase

Ask participants to assume that they just inherited a rental property and they are looking for a new tenant. What would they want to know about applications before renting to them? Provide **Handout 1: The Rental Application Process**, then have participants list the questions they would want answered before renting to someone.

Ask them to share some of their ideas and list them on a white board or flip chart. Be sure the following items are on the list:

- Do they have sufficient income to pay the rent?
- Will they pay the rent?
- Will they keep up the rental unit?
- Will other tenants complain about them?
- Are they honest when filling out the application?

Activity 2: How Landlords Screen Applicants

(Meets Objective 1)

Tools:

- No Handouts

Using the list generated in Activity 1, ask participants to suggest how they would get answers to each of the questions raised. Use this list to summarize screening techniques landlords typically use. Some techniques include:

Credit Report

- Bad debt collections
- Bankruptcies
- Late payments

Employer and Income Check

- Ability to pay rent
- Stability of Employment

Previous Landlords

- Rental payment history
- Condition of prior rental unit
- Complaints from other residents

Arrests and Convictions

- Crimes that could affect the safety of other tenants or the condition of the property

Utility Payment Verification

- History of paying utility bills

Activity 3: Completing a Rental Application

(Meets Objective 1)

Tools:

- Handout 2: Model Rental Application

Suggested Introduction: Once you find rental property that meets your needs, you will probably have to complete an application form. The way in which you fill out this form can greatly affect whether you are successful in getting the rental unit you want. Prospective tenants often fail to fill out the application form completely and accurately. Doing it completely and accurately will make a favorable impression on the landlord. Landlords use application forms to collect information helpful in determining whether you will pay your rent and will be a responsible tenant.

Provide **Handout 2: Model Rental Application** and review each section with participants. Ask participants to look at the information requested in the application and note the following:

- Names that are requested: people who live in the unit, past landlords, employment contacts. Landlords often restrict the number of people that can live in a dwelling. For example, two people per bedroom is a common rule. If there will be two or more adults living in the rental unit, each adult may be required to fill out a separate application because each adult would be responsible for the rent. If adults have lived together for several years, separate applications may not be required.
- Numbers requested such as SSN, years at current address, phone, and monthly income. The Social Security Number is needed to order a credit report.
- Addresses requested: current home, place of employment, banking institution. Most landlords want your current and past addresses. They will probably want to check with your previous landlords to determine if you paid your rent on time and if there were problems with upkeep or neighbors. If you have moved several times recently, they will often ask you to list more than one previous landlord.

There are certain questions landlords should not ask. Some examples include, but are not limited to, the following:

- Requests for detailed financial information such as bank account or credit card numbers
- Information about your age, marital status or gender. You do not have to answer such questions. However, persons under 18 cannot legally sign leases; therefore, if you look like you could be under 18, it would be appropriate for the landlord to want to verify your age. If you are applying to live in housing designated as elderly-only, it is also appropriate for the landlord to check your age.

Recommend that participants complete this sample application and take it with them when looking for housing. This will provide all of the necessary information in one convenient document. Suggest that participants do not actually fill in their SSN on the handout. Allow participants a few minutes to begin completing the form. Answer any questions that may arise.

Ask them if there is any information requested that they do not know the answer to – this could be the address of a former landlord or a banking institution. Discuss how to obtain such information.

Activity 4: Application Problems

(Meets Objective 1)

Tools:

- Handout 3: Explaining Negative Information

Suggested Introduction: Some answers on an application form or some of the information landlords obtain from other sources may lead to rejection of the application. Four of the primary reasons for rejecting an applicant include:

- **Omitted or inaccurate information** – It is best to be honest with the landlord. Fill out the application as completely and accurately as possible. Inaccurate and missing information may raise concerns and affect a landlord’s ability to trust you.
- **Credit problems** – Check your credit report before you make any rental applications. It may contain wrong or obsolete information. You can contact the credit bureau to have this corrected. You should have a plan in place for explaining to the landlord any problems he/she will see on the credit report. For example, if you have been behind on your electric bill, contact the company and arrange a payment plan. Get the company’s acceptance of the plan in writing and see if they will add a note to your credit file about the plan. You may be able to do the same for other overdue payments, such as medical bills.
- **Bad landlord references** - If you had problems with a previous landlord, explain this to the landlord. Be sure the landlord hears your side of the story first, what happened from your perspective and back it up with witnesses or documents, if possible. If you were at fault, explain what you have done to correct the situation so the new landlord need not worry. For example, you may have had a roommate that had loud parties. You can explain that the roommate will not be living with you and already has made other living arrangements. If you weren’t paying your rent on time, explain that you have taken a second job or that you will have your rent paid directly by your bank.
- **Inadequate income** - Landlords want to be sure that an applicant will have enough income to pay the rent. They will want to know that you have a steady income and one large enough to pay the rent. If you have changed jobs frequently or only recently started to work, you need to explain this and show that you will have a steady income in the future. If the landlord thinks you don’t have enough income, you should be prepared to document that you have been paying an equal or greater rent for an extended time with the same or less income.

Provide **Handout 3: Explaining Negative Information** and explain that this sheet provides the framework for providing a response to clarify any negative information about the applicant that a potential landlord may have discovered.

Use a white board or flip chart to use the formula as a class to write out a similar explanation from an example volunteered by a participant. If time allows, let participants work individually to write out a note or explanation for themselves.

Activity 5: Reading a Credit Report

(Meets Objective 2)

Tools:

- Handout 4: Sample Credit Report

Provide participants with a copy of **Handout 4: Sample Credit Report**. Review the main sections of the sample report, highlighting the types of information found and how to read a report:

Identification Information Name(s)

- Social Security Number
- Current and former addresses

Employment Data

- Length of employment at current and previous employers

Public Records

- Bankruptcies
- Prior evictions

Bill Paying History

- All loans are listed
- Unpaid or overdue payments are also listed – how much and to whom payment is owed

Inquiries

- Businesses/individuals who have inquired about your credit

Ask participants to review **Handout 4: Sample Credit Report** and identify something on the report that a landlord would consider negative and something that a landlord would find positive.

Information they may identify includes:

- One Public Record is a bankruptcy
- Has one account with one late payment, four open accounts and two different types of accounts
- Currently in good standing with four open accounts
- Numerous inquiries have been made to the report – note the two different types and why

Items landlords check on Credit Reports:

- A record of not paying rent
- Utilities paid on time (utilities may or may not be reported)
- Pattern of unpaid bills
- Number of applications to other landlords
- Addresses consistent
- Social Security Number matches

Activity 6: Obtaining a Credit Report

(Meets Objective 2)

Tools:

- Handout 5: Obtaining a Credit Report
- Handout 6: Annual Credit Report Request Form

Provide **Handout 5: Obtaining a Credit Report**, which contains information about obtaining a free credit report. Review **Handout 6: Annual Credit Report Request Form** that highlights how to secure a credit report.

Suggest that participants check their credit report at least once a year. A new law requires credit reporting agencies to provide any Maine consumer one free copy of his or her credit report annually. This does not change the requirement for credit reporting agencies to provide a free copy if a consumer receives an adverse credit action or is unemployed and actively seeking work. Request a credit report online at www.annualcreditreport.com.

Point out to participants that if they get a copy of their credit report before submitting any housing applications, they will know what is on it and can make corrections, if necessary. Additionally, many landlords will obtain a credit report before accepting an application. To save the tenant some money, they can provide a copy of their credit report that is less than 30 days old to the landlord before he/she requests one from a reporting agency.

For more information on credit reports and credit scores, visit:
https://www.maine.gov/pfr/consumercredit/credit_report.htm.

Activity 7: Improving Your Credit

(Meets Objective 2)

Tools:

- Handout 7: Building and Improving Your Credit Report

Instructors may want to have this local information:

- Who to contact at utility companies for payment plans
- Information on local energy assistance programs and whom to contact to apply
- Information from several local financial institutions on savings accounts, including the required minimum balance to open an account, interest charges, additional fees, etc.
- Name, contact information and cost, if any, for available local financial counseling services

Provide **Handout 7: Building and Improving Your Credit Report**.

Suggested Introduction: Understanding credit helps you to build good credit and avoid pitfalls. You can have a good credit history when you limit your credit use to things that you can afford and when you review your credit report regularly to correct errors and make improvements.

Building good credit requires paying monthly bills and credit cards on time. Improving your credit is more complicated, but starts with checking your report for errors.

Review the handout as a group. Depending on the participants in your group, these may be important items to highlight:

- To correct mistakes, contact the credit reporting company directly, by phone or on its website, to initiate the dispute process. Follow up with a brief letter to both the credit reporting agency and the creditor. Except for correcting errors, a credit report cannot be improved directly. However, a number of steps can be taken to show landlords that you are working to improve your credit.
- Remind participants to get payment arrangements in writing. Often, a creditor will not provide a copy of the arrangements until a certain amount has been paid. Having a copy of the payment arrangements when looking for a rental unit may improve participant's chances of success.
- To make a payment on a bill or listed on the credit report, contact the business listed there. If the company or individual cannot be found or no longer exists, it may be possible to have the balance changed to \$0 or to have the item removed from the credit report.

Activity 8: Fair Housing Rights

(Meets Objective 3)

Tools:

- Handout 8: Groups Protected by Federal and Maine Fair Housing Laws
- Handout 9: Types of Fair Housing Violations

Check local and regional Fair Housing Agencies in the area for guest speakers.

Suggested Introduction: While most landlords are aware of fair housing laws and obey them, some landlords are either not aware of them or refuse to obey them. There have been several cases in Maine in which landlords have been found guilty of violating the provisions of fair housing regulations by either denying housing to applicants or treating them differently in ways that violate their fair housing rights. It is important for tenants to be alert to possible discrimination against them and to know of ways to get help.

Provide **Handout 8: Groups Protected by Federal and Maine Fair Housing Laws** and **Handout 9: Types of Fair Housing Violations**. Introduce the various classes of persons protected under fair housing regulations and the practices that violate fair housing rights. Encourage a discussion about any personal experience with housing discrimination. Conclude by referring participants to the fair housing resources included in their resource list.

Module D – Who’s Responsible for Maintenance, Repairs and Care?

This module discusses the rental team concept, tenant and landlord working together, and looking at who is responsible for maintenance, repairs and care.

Participant Objectives:

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

Before beginning the module, provide each participant with a copy of the Overall Handout and Handout 1: Repairs and Government Regulations.

Activity 1: Who is Responsible?

(Meets Objective 1)

Tools:

- Instructor Materials: Who is Responsible? Answer Key (Options 1 & 2)
- Handout 2: Who is Responsible? (Option 1)
- Instructor Materials: Who is Responsible? Game Board for the Participant (Option 2)
- Instructor Materials: Who is Responsible? Game Cards for the Instructor/Participant (Option 2)

Option 1

Provide **Handout 2: Who is Responsible?** and ask participants to vote on whether the landlord or the tenant is responsible for each item listed. In most cases, there will be some disagreement on each item. Use **Instructor Materials: Who is Responsible? Answer Key** for correct answers.

Refer to the **Overall Handout** for the “Keys to Determining Responsibility”. Review and explain that in the rest of the module, each of these keys will be discussed.

Option 2

In advance, cut apart the **Instructor Materials: Who is Responsible? Game Cards** and give one to each participant or pair of participants, depending upon class size. The items on the cards are the same as those on **Handout 2: Who is Responsible?**. For a large group, you could enlarge **Instructor Materials: Who is Responsible? Game Board** or re-create the Board on a flip chart.

Instruct each participant to read their card to the group. The group then decides where to place the card on the chart, indicating who is responsible for the repair and why by referring to the section on the **Overall Handout** about the “Keys to Determining Responsibility”.

This activity may also be done in smaller participant groups with multiple sets of cards and game boards. After the small group completes the activity, they report out to the group for large group discussion. Use **Instructor Materials: Who is Responsible? Answer Key** for correct answers.

Activity 2: Check-In/Check-Out Forms

(Meets Objective 2)

Tools:

- Handout 3: Check-In/Check-Out Rental Condition Checklist
- Rental Unit Inspection Tools: flashlight, hair drier, lightbulb, and pen/paper/camera/measuring tape (or photos)
- Video Check-In/Check-Out
- Instructor Materials: Photos of rental unit

Provide participants with **Handout 3: Check-In/Check-Out Rental Condition Checklist**.

Suggested Introduction: Most landlords require tenants to make a security deposit when they move into a rental unit. The purpose of the deposit is to provide funds to pay for any damage that occurs while the tenant lives there. However, what if the landlord charges a tenant for damage that was caused by a previous tenant? The best way for tenants to protect themselves from this is to complete a detailed inspection of the unit, with the landlord or a witness who will not live in the rental, before moving in.

The primary goal of the inspection is to identify items that may end up as deductions from your security deposit if you don't call them to the landlord's attention before you move in. However, there are two other important functions of the check-in inspection:

1. Ensure everything is in working order. For example: faucets, drains, electrical outlets.
2. To make sure tenants know how to operate and care for equipment in the rental unit

The best time to identify problems is before you move in. As you are most likely to have the landlord's attention during the inspection, take the opportunity to make sure you know how things work in the rental unit and what maintenance work you are expected to do.

When completing a check-in form, look for missing, damaged or dirty items and/or excessive wear. Use the form to write down everything found wrong with the rental unit when you move in. Be sure to list even very minor "damages"; for example, the number of nail holes in each wall, dents in the kitchen floor, or chipped paint on the baseboards.

Sign and date the Check-In Form; make a copy for yourself and give the original form to the landlord. It is best to have the landlord sign and date your copy to show the original was received. If you cannot get the landlord to sign your copy of the form, mail the form to the landlord by certified mail.

Activity 2: Check-In/Check-Out Forms

(Continued)

Using the examples on the first page of **Handout 3: Check-In/Check-Out Rental Condition Checklist** to show participants how to use the form to document the current condition, not just place a check mark on it. Look for:

- Missing items – lighting/outlet covers, window screens, and broiler pans are examples of items that should typically come with the rental unit.
- Damaged Items – cracked window glass, burned or cracked counter tops or bath fixtures, and holes in plaster are examples of damage.
- Dirty Items – ovens and stovetops may have a build-up of baked on dirt and grease. Bathtubs may have a layer of grime on the bottom that can be hard to remove.
- Excessive Wear – normal wear and tear should not result in deductions from security deposits. However, there can be disputes about what normal wear is and what excessive wear is. It is a good idea to be sure you understand how the landlord defines “normal wear” and to be alert for items that seem to show excessive wear. Carpeting, vinyl flooring, and window treatments are items with which wear and tear can be an issue.

Demonstrate how to use the **Rental Unit Inspection Tools** or show **video** of them in use.

- Pen/Paper – to document the inspection and to use for noting/dating changes or repairs.
- Camera/Video – take pictures of the inspected rooms to have on file, give a set to the landlord. Store the photos until it is time to move out. Take a new set of photos when you move to show before and after.
- Flashlight – to look in dark places, hard to see areas, behind or below. Look for pest infestations, uncleanliness and damage.
- Hair Dryer – use to make sure all sockets work. Additionally, because hair dryers use a lot of electricity, it should indicate if there are any electrical limits.
- Lightbulbs – for use in the areas where a lightbulb should be and there isn’t one. Make sure the light works.
- Measuring Tape – for use in measuring for furniture, window coverings, closets, etc.

Option 1

Have small groups complete an inspection of the site where the class is being held or by using still shots of rental unit rooms. Remind them to look for missing, damaged or dirty items and/or excessive wear. Participants will document their findings on **Handout 3: Check-In/Check-Out Rental Condition Checklist**.

Option 2

Use the **video** of a rental unit “walk through” to inspect the rental unit. Occasionally pause the video to assist participants. Ask them to look for the missing, damaged or dirty items and/or excessive wear. Participants will document their findings on **Handout 3: Check-In/Check-Out Rental Condition Checklist**.

Activity 3: Record Keeping

(Meets Objective 2)

Tools:

- Handout 3: Check-In/Check-Out Rental Condition Checklist (Copy in addition to the copy provided in Activity 2)
- 1-gallon Ziploc bags, 1 for each participant (optional)
- Handout 4: Rental Records
- Handout 5: Family Records – What to Keep Where and for How Long, NDSU Extension, 2/2015

Suggested Introduction: Keeping important family records, which include rental agreement, Check-In/Check-Out Forms, and related documents in an organized manner is a lifesaver when a tenant needs them. It saves time, trouble, money, and frustration of searching for materials. Recordkeeping systems, like spending plans, need to fit your lifestyle. Recordkeeping systems can be a file cabinet, a simple drawer in a bedroom, or a paper box with a cover. You could use file folders, recycled large mailing envelopes or 1-gallon Ziploc bags to organize documents. Getting started on a recordkeeping system may be time-consuming at first, but once it is set up, it will be easy to maintain and most importantly, documents are readily available.

Distribute all of the above handouts and the 1-gallon Ziploc bags (optional) and review each handout and methods participants have used for recordkeeping.

Activity 4: Renter's Insurance

(Meets Objective 2)

Tools:

- Handout 6: Renter's Insurance

Suggested Introduction: Who is responsible for damages or loss of belongings in a rental property? Most landlords carry property insurance that covers damages to the building. Tenants are responsible for insuring their belongings. Renter's insurance protects the tenant's property within the rental unit. Documentation of personal belongings is important when purchasing renter's insurance. Using a camera or video, renters should document their belongings. The photos could be placed with the policy in the recordkeeping system. A record of a tenant's possessions will be invaluable in settling claims with the insurance company. Some rental insurance policies will also cover a tenant's property when it's outside of the rental unit. Some policies offer liability insurance and cover fire or water damage. It is important for a tenant to check all insurance options within a policy that is being considered. For as much as it covers, renter's insurance is relatively inexpensive.

Distribute **Handout 6: Renter's Insurance**. Review information provided in the handout.

Activity 5: Caring for Your Living Space

(Meets Objective 3)

Tools:

- Handout 7: If You Don't Care for Your Living Space

OPTIONAL:

- Handout 8: Cleaning Tips for Renters – Cleaning Institute
- Sticky notes
- Handout 9: Your Plan for Care for Your Living Space
- Handout 10: Bed Bug/Roach Control and Lead Paint Hazards
- Instructor Materials: Photos of Bed Bug and an Infestation (8x10)
- Excerpt from “Don't Let the Bed Bugs Bite” found on the Rent Smart website – Module D, Activity 5, Audio

Depending on your participants, consider if information on caring for the rental living space is appropriate. If a rental unit is not kept reasonably cleaned and cared for, the tenant may lose some or all of their security deposit and incur additional costs when moving out. If this activity is included, emphasize making the care of the rental unit easier and more effective. Note that there is a financial return associated with caring for the rental unit when the tenant's security deposit is returned.

Suggested Introduction: Many landlords are concerned that tenants do not keep rental units clean. This is a problem for landlords, because a poorly cleaned unit can cause pest problems and increased wear on the unit. Likewise, this can be a problem for tenants. If tenants don't keep their units clean, tenants may see deductions from their security deposit and cleaning and/or repair charges when moving out.

Ask participants to list problems that can result from not caring for the rental unit.

Provide **Handout 7: If You Don't Care for Your Living Space**. Review the potential problems associated with a poorly maintained home. Suggest that they may be able to use some of these reasons to motivate family members or other household members to help with the care of the rental unit.

Activity 5: Caring for Your Living Space

(Continued)

OPTIONAL:

Provide **Handout 8: Cleaning Tips for Renters – Cleaning Institute**.

Share that keeping the rental unit clean will not only please the landlord, but it will also make it healthier and save money in the long run for tenants. Having a plan for how one will care for the rental living space will aid in keeping the rental unit clean in a timelier manner, leaving time for other activities.

On the sticky notes, list each of the tasks for care found on **Handout 8: Cleaning Tips for Renters – Cleaning Institute**. Evenly distribute these sticky notes among participants. Instruct them to post each note under signs you have tacked up, designating daily, weekly, and monthly/as needed tasks.

When posting is complete, review where items have been posted. Provide **Handout 9: Your Plan for Care for Your Living Space** and instruct participants to complete their own cleaning plan.

OPTIONAL:

Provide and discuss **Handout 10: Bed Bug/Roach Control and Lead Paint Hazards**.

Share that prevention is the key to bed bug and roach control. This handout goes into detail on these hard to control insects. Use the **Instructor Materials: Photos of Bed Bug and an Infestation** for visual identification. Prevention is also the key to roach control. If you have the capability to play an audio file, play the excerpt from “Don't Let the Bed Bugs Bite”, interview with P.J. Liecsh, Extension entomologist specialist, found on the Rent Smart website, Module D, Activity 5. Following the tips related to roach control will make rental units less hospitable to roaches. Roach poisons should always be used with great care. Follow labels carefully and use only when other controls have proven ineffective.

Discuss the serious health risks associated with lead poisoning and what tenants can do to avoid lead poisoning. Lead poisoning is one of the most common child health problems. Lead paint is common in housing built before 1978. Landlords must alert new tenants to potential lead paint hazards and give them information about lead poisoning and its prevention.

Module E - Communications

This module focuses on the value of communication and offers suggestions of how to create strong and helpful messages.

Participant Objectives:

1. Understand the difference between business and personal relationships
2. Develop active listening skills
3. Practice formulating clear “I” messages

Before beginning the module, provide each participant with a copy of the Overall Handout.

Activity 1: Business Relationship

(Meets Objective 1)

Tools:

- Flip Chart or Whiteboard
- Markers, dry erase for whiteboard use

Suggested Introduction: Think about people with whom you have a business relationship – a phone company, school, bank, etc. How do you talk with them? (Acknowledge any answers.) You probably talk more directly, courteously and with specifics. You do this by: planning ahead, determining the topic, make notes, having direct conversation in a neutral location, and being specific. Business relationships focus on the facts, not the strong emotions that are present in personal relationships.

Ask participants to briefly describe an issue that they have recently experienced with a landlord, neighbor or roommate. List these issues on a flip chart or white board. When five or six issues have been listed, summarize them and point out how resolving each of the issues should involve communicating with facts and a business approach.

Activity 2: Listening

(Meets Objective 2)

Tools:

- Handout 1: Listening Activity
- Flip Chart or Whiteboard
- Markers, dry erase for whiteboard
- Handout 4: Active Listening & Positive Messages

OPTIONAL:

- There are several options for communication exercises. Suggestions might be to “Draw What You Hear” or “Make a Peanut Butter and Jelly Sandwich” (based on directions that a partner writes down) or “Paper Folding” with simple directions. The options are endless, so look for activities that reflect what your audience would appreciate! More can be found at sites like: <http://blog.trainerswarehouse.com/communication-and-listening-exercises/>.

Suggested Introduction: In high stress situations, we are often so busy being angry or worried that we don't listen to what is being said to us. In many cases, we assume we know what the person is going to say and are busy thinking about our response, rather than what is actually being said. Being a good listener is a key component to being a good communicator and requires you to have an active role.

Provide **Handout 1: Listening Activity** and tell participants to listen and follow the instructions. Don't reveal the answers until the end.

1. Put a dot on the “i”
2. BB=Baby Bull, MB= Mama Bull, PB= Papa Bull. Baby Bull gets hurt; who does he go to for help?
3. Write the word “candy” in the spaces
4. Your mother calls and asks you to bring home meat, cereal, cheese, milk, bread, apples, carrots, toilet paper, flour and orange juice. You arrive home with meat, bread, milk, and flour. What did you forget?
5. You are the driver of a school bus. At the first stop, 13 kids get on. At the second stop, 5 get on and 2 get off. At the third stop, 2 get on and 1 gets off. At the fourth stop, 1 kid get on the bus. At the fifth stop, 3 get on and 2 get off. How old is the bus driver?

Activity 2: Listening

(Continued)

When everyone is finished, briefly discuss the responses listed on the activity sheet. This activity can help participants to experience how hard it can be to really listen.

1. I didn't say exactly how to "put a dot on the "i". While some people may have interpreted this to mean dotting the "i", others may take it literally and place the dot on the "i". (Demonstrate on a flip chart or white board.) There are opportunities for misunderstanding, even in very basic communication.
2. A bull is an intact male, so the answer is probably Papa Bull, since there's no such thing as a Mama Bull.
3. Some people might take this literally and put the letters in the spaces like this – C_A_N_D_Y – not on the lines. (Write on flip chart or whiteboard.) We tend to filter everything we hear through our own personal biases. Is one more correct than the other?
4. Missing: cereal, cheese, apples, carrots, toilet paper, and orange juice. Did anybody get this? Sometimes we give too much information at once, which allows for critical pieces of information to get lost.
5. Who is the bus driver? Since "you're the bus driver", the answer is your own age. What got in the way of you hearing this? When we speak off-topic (who got on and off the bus was not relevant), critical information is lost.

Ask participants for examples of how this miscommunication could happen with landlords, roommates or neighbors. Ask participants what would have helped with the communication process in the above statements. Offer **Handout 4: Active Listening & Positive Messages** as a tip sheet to help with communicating more effectively.

Activity 3: Formulating and Using “I” Statements

(Meets Objective 3)

Tools:

- Handout 2: “I” Messages
- Handout 3: Feelings Chart
- Handout 4: Active Listening & Positive Messages
- Handout 5: “I” Messages Scenarios
- Flip Chart or Whiteboard
- Markers, dry erase for whiteboard

Communicating with “I” messages helps train our brain to make smarter choices which helps to deflate barriers to communication. Positive messages go a long way toward solving communication problems. For both options of **Activity 3**, it is important to note that this is the formula to help train our brains to *respond*, not *react*. Anger and stress are natural responses to fear and pain, which can make it harder to communicate.

Suggested Introduction: Just as our emotions can get in the way of listening, they can also get in the way of clearly expressing ourselves. This activity provides some ideas how participants can more successfully communicate their needs and concerns when it is important to be heard. This technique is sometimes referred to as the “I” Message technique, because it stresses speaking for yourself – saying what you feel and what you need.

Have you ever tried to confront someone and planned to be very clear with your communication? Maybe you started the conversation with “You said you would fix the lock on the door”. When we have strong feelings in conflict, especially anger, we often use “You” statements. These are statements that start with “You” and they tend to accuse, blame, or belittle someone. When this happens, typically the conversation turns into a heated argument and people get defensive. “You” messages generally irritate people and can derail the conversation very quickly. People focus on their emotions and feeling and not at all on what you intended to say. As Maya Angelou once said, “People will forget what you said, people will forget what you did, but people will never forget how you made them feel.”

It IS possible to express strong feelings without increasing the conflict by using “I” messages. They help keep the conversation moving in the right direction. We can express our feelings (frustration, disappointment, anger, etc.) and needs without sounding accusatory.

“I” messages usually begin with the words “I feel” so you don’t come across as being critical of the other person. They tell the other person your own feelings, what happened for you to feel this way, and what can be done to help change the situation. “I” messages help you take responsibility for your own ideas and feelings instead of blaming the other person. We always have a choice in how we respond or react; it does take a lot of practice to use “I” messages. **Handout 4: Active Listening & Positive Messages** suggests other things to keep in mind when formulating “I” messages.

Activity 3: Formulating and Using “I” Statements

(Continued)

Failing to talk things over the landlords, roommates and neighbors can result in misunderstanding, hurt feelings, and arguments. Learning to communicate clearly and honestly can keep things from getting out of control. Follow this template as you learn how to communicate in a positive way; asking for your needs to be met.

Provide **Handout 2: “I” Messages**, **Handout 3: Feelings Chart**, and **Handout 4: Active Listening & Positive Messages**. Write the following on the flip chart or whiteboard:

- When _____
- I feel _____
- Because _____
- Would you please _____

Provide **Handout 5: “I” Messages Scenarios**. Practice writing “I” messages in a large group, small group, or individually. Fill in the blanks on **Handout 2: “I” Messages**. Remind participants to not use any hidden “You” messages. Instead, focus on the importance of identifying your feelings (**Handout 3: Feelings Chart**) and the facts.

Potential Responses to these scenarios may include:

Scenario 1 – When I have water dripping through my bathroom ceiling, I feel annoyed because it’s creating a mess and I’m worried about falling on the slippery floor! I’m also concerned for the safety of my family. Would you please fix it today? The leak needs to be stopped.

Scenario 2 - When I’m trying to sleep and there is so much noise in the hallway, I feel tired and annoyed because I work the night shift and am trying to sleep during the day. Could you please have your children play somewhere else or stop screaming?

Scenario 3 - When I can’t pay my bill on time, I feel ashamed. Due to my hours being cut at work, I’ve been unable to keep up with my bills. Would you please allow me to pay \$50 a month until I can figure out a way to make more money? What type of payment plan can I get on?

Scenario 4 – When I moved in, I was promised new screens for my windows, especially since it’s a housing code violation. I feel annoyed, because I haven’t been able to open my windows all summer long while I’ve waited for the screens to be installed. Would you please replace them or update me on the status of them by Friday?

Scenario 5 – When we moved in together, we were friends. I feel concerned and frustrated, because the tension is so high between us. Would you please help me figure out what we can do to get through the next five months of our lease without hurting each other?

Activity 4: When Repairs Are Needed

(Meets Objective 1)

Tools:

- Handout 5: “I” Messages Scenarios
- Handout 6: When Repairs Are Needed Fact Sheet
- Handout 7: Sample Letter Requesting a Repair (This sample letter requests that a landlord make a repair and can be helpful when thinking how to document your request in this “business relationship”.)

Use **Scenarios 1** and **4** on **Handout 5: “I” Messages Scenarios** to have participants think about how to handle the situation if the “I” Message Technique doesn’t work.

Share **Handout 6: When Repairs Are Needed** and **Handout 7: Sample Letter Requesting a Repair** and discuss with participants.

Activity 5: Living with a Roommate

(Meets Objective 1)

Tools:

- Handout 8: Life Skills
- Handout 9: Roommate Agreement

OPTIONAL:

- Roommate Agreement from the T.V. show The Big Bang Theory:
<https://www.youtube.com/watch?v=RVtlx1JCSg8>

If your participants plan to live with a roommate, discuss **Handout 8: Life Skills** and provide **Handout 9: Roommate Agreement**.

Module F – Rental Agreements: Moving In, Moving On

This module focuses on the legal aspect of renting and common problem areas: rental agreements, security deposits, notices and evictions.

Participant Objectives:

1. Increase ability to read and understand a rental agreement
2. Gain knowledge of legal procedures related to rental agreements
3. Understand procedures to follow when ending a rental agreement
4. Increase understanding of the importance of rental records

Before beginning the module, provide each participant with a copy of the Overall Handout.

Note to Instructors: Prior to teaching the module, instructors are encouraged to assemble a list of local resources to help participants with questions about their rental agreements and review references listed. It is imperative that the Instructor does not give legal advice to participants.

Activity 1: Completing the Rental Agreement

(Meets Objective 1)

Tools:

- Handout 1: Sample Rental Agreement and Smoke Detector Notice
- Handout 2: Rental Agreement Checklist
- Instructor Materials: Rental Agreement Checklist Answer Key

OPTIONAL:

- Handout 3: Non-Standard Rental Provisions

Suggested Introduction: A rental agreement is a legal contract, whether written or oral, between the landlord and tenant. The terms of the agreement explain what the landlord expects of the tenant and what the tenant expects of the landlord. Ask for a written agreement. Written agreements give you a record of the terms and are easier to enforce if there is a problem.

Signing a rental agreement means you will follow the terms explained in the agreement. While it may be tempting to just sign the agreement so you can move in, it is very important to read and understand it to know when rent is due, what utilities you will be paying, how long the agreement lasts, and more! Don't feel pressured to sign one that you haven't read completely and/or discussed with the landlord. If you don't feel comfortable reading and understanding the rental agreement, ask a friend or family member to help you.

Most written rental agreements use a standard form; however, some landlords add extra conditions to a rental agreement that are handwritten, typed into, or attached. This is legal, but occasionally the terms are not legal. Very carefully read any language that is added to the pre-printed rental agreement. If it doesn't seem fair to you, check with an attorney or one of the resources listed on the **Overall Handout**. Your rental agreement is a very important document to keep and refer to throughout your tenancy. Keep it secure with your other rental documents.

After introducing participants to the topic, ask them to work in pairs. Distribute copies of **Handout 1: Sample Rental Agreement and Smoke Detector Notice** and **Handout 2: Rental Agreement Checklist**. Handout 1 has been completed for the "Smith family". On the left-hand side of the Rental Agreement, you will see that each of the lines of the Rental Agreement have been numbered. Handout 2 identifies a number of things to look for in the agreement the Smith family signed. For each of the items on the checklist, identify the line where the information is found and the answer to the question. Following the completion of this task, facilitate a discussion using the **Instructor Materials: Rental Agreement Checklist Answer Key**.

OPTIONAL: Provide **Handout 3: Non-Standard Rental Provisions**. Some property owners, especially those with many properties, will also include a "Non-Standard Rental Provision" Agreement with the Rental Agreement. This document details charges the landlord may assess and withhold from security deposits. Share copies of this document and review the types of charges a landlord may deduct from the security deposit.

Activity 2: Rental Agreement Language

(Meets Objective 1)

Tools:

- Handout 4: Rental Agreement Language (Matching Format)

OR

- Instructor Materials: Rental Agreement Language (Card Sort Format)
- Instructor Materials: Rental Agreement Language Answer Key
- Instructor Materials: Background Information

Suggested Introduction: A written rental agreement includes many legal terms and language that may seem “foreign”. As you sign the rental agreement, it is important to know what the terms mean. As we explore the topics of moving in and moving out, we’ll take a look at some of the terms related to each topic.

This activity may be done individually with paper and pencil or in pairs using the cards. Distribute copies of **Handout 4: Rental Agreement Language** or the **Instructor Materials: Rental Agreement Language** cards. If working in pairs, note that the cards will need to be cut and put into envelopes for each group. Ask participants to match the moving in terms with the definitions. Review the matches and provide additional information on the terms from the **Instructor Materials: Rental Agreement Language Answer Key** and the **Instructor Materials: Background Information**.

Activity 3: Written Rental Agreements

(Meets Objective 1)

Tools:

- No Handouts

Suggested Introduction: The Rental Agreement we examined provided detailed information on paying rent, who is in charge of the smoke detector, and when the landlord can enter the property. There are many rental agreement types and the model we used is just an example. Some landlords use verbal agreements with their tenants. Thinking about all the things we’ve talked about and seen in the Smith’s Rental Agreement, what do you think are some of the advantages of having a written rental agreement?

Brainstorm answers with participants and summarize/supplement their responses with:

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

When a landlord does not offer a written rental agreement, you may want to record the conversation using your phone or confirm the details of the agreement by sending an email or text message saying, “just confirming [insert terms of agreement] is what we discussed. Let me know if that’s not accurate”. Another option would be to bring a standard rental agreement form to your meeting with the landlord and ask the landlord to sign it.

Activity 4: Moving On Quiz

(Meets Objective 2)

Tools:

- Handout 5: Moving On Quiz
- Instructor Materials: Moving On Quiz Answer Key

Suggested Introduction: Ending a rental agreement ideally occurs at the end of the term of the agreement. However, sometimes tenants want to leave the property before the term is over and sometimes the landlord wants the tenant to move out. A rental agreement is a legally binding contract, so both parties have obligations to each other as stated in the terms of the agreement. Maine Landlord Tenant Law defines proper notifications and procedures to follow when ending rental agreements. You can also consult a lawyer on how to terminate a lease.

Distribute copies of **Handout 5: Moving On Quiz**. Have participants work individually or in pairs to complete the quiz. Following the completion of this task, facilitate a discussion using **Instructor Materials: Moving On Quiz Answer Key**.

Discuss best practices when a tenant wants to leave the property at the end of the rental agreement term. It is recommended that the tenant notify the landlord of their intent to vacate the premises ahead of time. The notice given to the landlord will depend on the type of rental agreement you have: annual, month-to-month, etc. Read your rental agreement to know what is expected of the tenants when they end the agreement. This helps protect your right to the return of your security deposit, as well as not being charged for rent after you move out. Keep a copy of the notice you give the landlord.

If you need to vacate the property before the rental agreement term ends, talk to your landlord about your options. Find out if you can end the lease early, sublet the property, or if they can offer/have another solution. You can also consult a lawyer about your options.

Likewise, when a landlord wants a tenant to vacate the property at the end of the agreement, the landlord will usually provide written notice of this intent. If the rental agreement has an automatic renewal, the terms of the initial rental agreement remain in place. If a tenant violates a provision of the rental agreement, the landlord must notify the tenant of the violation and follow state laws regarding right to cure the violation or begin the process of evicting the tenant.

Activity 5: Security Deposit and Deductions

(Meets Objective 3)

Tools:

- Handout 6: Security Deposit Deduction Letter

Suggested Introduction: The security deposit paid to a landlord when a tenant moves in is “insurance” should the tenant miss paying rent or damages the property. Maine landlord/tenant law requires the landlord to deliver or mail the security deposit, less any amounts withheld, to the last known address of the tenant within 30 days after you move out and return the keys. If you are a tenant-at-will, your landlord has 21 days after you move out and return the keys. The landlord may withhold money from the security deposit for tenant damages to the property that aren’t just “normal wear and tear” or if you owe the landlord rent when you move out.

Disputes over security deposits are a common problem between landlords and tenants. As discussed in **Module D**, The check-in/check-out form is an important tool in getting back your security deposit. As you get ready to move, determine how does the property compare versus how it looked when you moved in? Complete the check-out portion of the form, take pictures, and/or walk through the property with your landlord. If possible, return the keys to the landlord in person and get a receipt. This lets the landlord know you are no longer living in or using the property. Provide the landlord with a written and dated forwarding address or tell them to send the deposit to your old address and put in a forwarding request with the Post Office. Keep a copy of what you have shared. Be sure to clean and remove all of your belongings.

Distribute **Handout 6: Security Deposit Deductions Letter**. This is an example of a security deposit letter from a landlord. Deductions are itemized and the amount of the security deposit returned to the tenant is listed. If a landlord does not follow the laws on the return of a security deposit, a tenant may be able to sue the landlord for double the amount of the security deposit or double the amount of the security deposit which was wrongfully withheld. It may be important to seek legal advice if there is a dispute.

Activity 6: Eviction Process

(Meets Objective 3)

Tools:

- Handout 7: General Eviction Process Chart

Suggested Introduction: Eviction is the legal process a landlord may follow when a tenant has violated a term of the rental agreement and has not corrected the violation. The process begins as the landlord notifies the tenant of the violation and provides a notice to remedy (cure) the violation or to move out of the rental unit. If the tenant does not fix the violation within the specified timeframe or move out, the landlord may begin an eviction process. It is illegal for a landlord to lock a tenant out, shut off their utilities, or force them out of the unit. The eviction process is outlined on **Handout 7**.

Provide **Handout 7: General Eviction Process Chart**. Review the flow chart with participants, emphasizing it is a legal, court driven process and not a landlord driven process. This chart is only an overview of the process. Participants with specific questions about evictions should consult an attorney. The purpose of this discussion is to help participants understand why they should avoid eviction. Ask participants to identify problems that occur if evicted. Some of the problems eviction can cause for tenants include:

- Eviction judgments result in long-term court records, which future landlords may check when you apply for new housing. Evictions are removed from Public Record after 7 years.
- Evictions may be posted on your credit report and can make it more difficult to get credit. They can remain on your credit report for 7 years.
- The eviction judgment may require you to pay double the rent you owe and statutory costs and fees, such as the filing fee, cost of service, and statutory attorney fees.
- To avoid the sheriff from executing the Writ of Possession, it is in your best interest to vacate the property as promptly as possible. Once the sheriff receives the Writ, they have to give you a copy. Within 48 hours of receiving a copy of the Writ, you must move out of the rental unit. If you do not move out, you will be considered a trespasser. The landlord then, and only then, has the right to have the police remove you by force and place your belongings in storage at your expense. Tenants in Maine have **7 days** after receiving a notice to recover abandoned property. The landlord must include a list of all abandoned items in the notice.

Activity 7: Notice and Eviction Language

(Meets Objective 3)

Tools:

- Handout 8: Notices and Eviction Language (matching format)

OR

- Instructor Materials: Notices and Eviction Language (card sort format)
- Instructor Materials: Notices and Eviction Language Answer Key

Suggested Introduction: When problems occur between landlords and tenants, a landlord may issue a notice to fix the problem or vacate the property. Each type of notice has specific legal processes to follow. As we've discussed through the **Moving on Quiz** and the **General Eviction Process Chart**, it is important to know what each notice means, what is expected of the tenant with each notice, and the language of the eviction process.

This activity may be done individually with paper and pencil or in groups using the cards. Distribute copies of **Handout 8: Notices and Eviction Language** or **Instructor Materials: Notices and Eviction Language (card sort format)**. Ask participants to match the notice and eviction terms with the correct definitions. Review the matches and provide additional information on the terms from the **Instructor Materials: Notices and Eviction Language Answer Key**.

Activity 8: Rental Records

(Meets Objective 4)

Tools:

- Handout 9: Rental Records

OPTIONAL:

- Sealable bags, folders, or envelopes
- Labels

Suggested Introduction: There are important documents to have and keep during a rental period. These documents help both tenants and landlords remember what agreements have been made, if and when rent was paid, how you have communicated with each other during the rental period, and the condition of the property when the tenant moved in/out. Communicating via email provides both the landlord and tenant with copies of who said what to who and when. If you are given paper copies of important rental documents, you can take pictures of them using your phone or a camera.

Brainstorm with participants about what documents would be important to keep. Provide **Handout 9: Rental Records** and suggest ways to retain the records such as a sealable bag, folder, or envelope.

OPTIONAL: Print the list of rental records on a label and attach to a sealable bag, folder, or envelope. Provide each participant with this record holder, along with a Rent Smart Certificate of Completion.

Learning Assessments

Have participants learned the key concepts of the Rent Smart modules? The following questions or activities are recommended to assess participant understanding of the information covered in each module.

Module A:

- List 2 reasons why it is important to compare rental properties before making a selection?
- What are 2 monthly costs to keep in mind when determining the total monthly costs of a rental unit?
- What are your 2 main sources of income?
- What are your 2 largest expenses?
- What are 2 ways to track spending?
- What are 2 ways you could decrease expenses?

Module B:

- Identify at least two features that are important to them in rental housing. Discuss how these features will affect the way in which they shop for housing.
- List resources they would be likely to use in trying to find rental housing.
- Name at least two things they would inspect prior to making a decision to rent the property.
- Share how they will prepare themselves when talking to the landlord/property manager about a prospective rental unit.

Module C:

- Ask participants to list 4 things they would bring with them when filling out rental applications.
- Ask participants to list some ways a credit report can help a landlord when reviewing a new tenant
- Ask for a show of hands to the following questions:
 - Do you have a better understanding of the information on a credit report?
 - Do you know how to obtain a copy of your credit report?
- Ask participants to state one thing they plan to do to improve how a landlord would view their credit reports.

Module D:

- List the 4 Keys to Determining Responsibility.
- From the “Who is Responsible?” Activity—select two repairs—ask who is responsible and why for each.
- Ask participants to identify “What can happen if a tenant does not care for their living space?”.

Module E:

- Identify the difference between an “I statement” and a “You statement”.
- Share the formula for creating an “I statement”.
- Identify ways to actively listen.

Module F:

- Activity 2: *Rental Agreement Language* and/or Activity 7: *Notice and Eviction Language* may be used as a learning assessment.
- Identify at least five things they would look for/check on a rental agreement.
- Ask participants to identify at least two reasons to avoid an eviction.
- List at least three rental documents that should be kept.
- Identify two or three ways in which you can keep rental documents and communication.

Accessing Bridge

To begin using Bridge, Learners will need to contact HMISHelp@MaineHousing.org. The HMIS Training & Support Specialist will create a Learner Profile and assign the Rent Smart training course. After the Learner Profile has been created, Learners will:

- Receive an email regarding account creation
- In the body of the email, click the 'Set a Password' button
- A Bridge webpage will open and you will be prompted to create a password
- Once you have a password, the login screen will appear
- Your User Name will be your email address
- Upon signing in, you will need to review and agree to the 'Terms of Use'
- After agreeing, you will be directed to 'My Learning' where you can access assigned courses
- Another way to access the courses is through a second email, the Course Invitation
- A third email will be received to notify you of the password creation

A Certificate of Achievement will automatically be issued to the Learner by Bridge once a successful score (80+) is achieved for the course. Each course allows three attempts to pass the course. If a Learner has used all 3 attempts and still has not passed the course, they will need to contact HMISHelp@MaineHousing.org to request a Course Reset – in which, additional training may be deemed necessary.

The link to access Bridge is: <https://mainehmis-mainehousing.bridgeapp.com/login>.