

Renting a Home

IDA Education Series
Self-Directed Curriculum

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Introduction

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In this self-directed curriculum, we hope to help you navigate the steps to renting a home, starting with the application process, setting goals, adjusting your spending plan, and understanding your rights as a renter. It will end with the opportunity for you to set a 13 week housing action plan to work toward your future rental home goal!

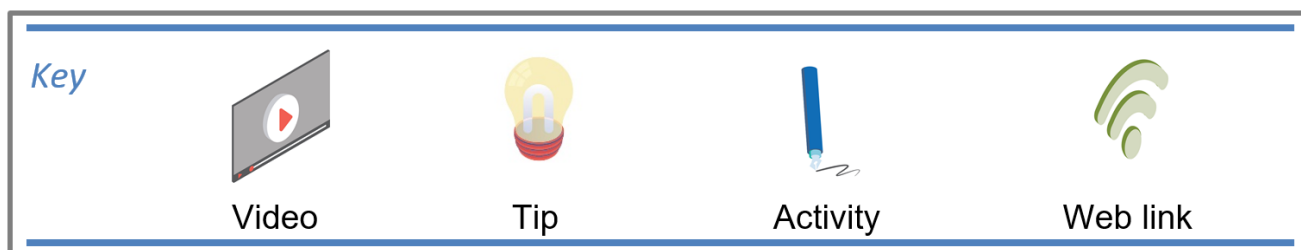


This curriculum was developed in part by DevNW (devNW.org) and has been made available to all Oregon IDA Savers to support their financial goals. This material is provided for educational and informational purposes only.



devNW.org

Estimated completion time: 6 hours



PREPARING TO RENT

The objectives for this learning module are:

- To understand and plan for the application process for renting a new place
- To know what to expect and make a plan for covering the fees and future costs you may come across.

Read the following article and complete the reflection questions



Read the article, “*The Apartment Application Process: What to Expect When Applying for an Apartment*” from *Apartmentguide.com* and reflect on the following questions about the application process for renting a new place:

<https://www.apartmentguide.com/blog/apartment-application-process/>



1) Have you applied for rental housing before? Has it been a positive or negative experience for you in the past?

2) What type of documents will you likely need to have ready when submitting an application?

3) What might you need if you don't have credit or have a lower credit score?

4) Are there any past housing debts that you may have to take care of before applying for a new rental?



5) How much might you expect to need saved up to be able to move? Fill out the chart below. If you aren't sure about something, ask a friend or a family member who has moved recently, or call a few landlords to ask about how much they charge for these items.



	Estimated Cost	Refundable?
Application Fee	\$	
Security Deposit	\$	
First and last month's rent	\$	
Pet Fee/Deposit	\$	
Moving costs	\$	
Other costs	\$	

Creating a SMART Goal for Up-front Move-in Costs

Moving can be expensive! Sometimes community resources can help out, but you will need to save up to cover the up front costs. It can help to create goals that are specific, measurable, actionable, realistic, and time-bound (SMART goal). Use the list you just made to inform a goal for saving for the cost of renting a new home.



6) Create a Goal using the template below for your upfront costs on a new rental

	Example	Your Goal
What is your SPECIFIC goal	Save for deposit, pet deposit, and last month's rent	
Make it MEASURABLE	$\$900+500+\$900= \$2300$	
How much more SAVINGS do you need? How much will you get from your IDA?	I currently have \$500. $\$2300-\$500 = \$1800$	
Make it TIME-BOUND. By when do you hope to move?	6 months	
Make it ACTIONALBLE. What do you need to do to get to your goal?	Save \$100 per month in my IDA on the 1st day of every month for 6 months	
Be REALISTIC	I'll skip December because of the holidays, but deposit double in March from my tax return	

Are you able to meet your savings goal for upfront costs? If not, what adjustments can you make?





Types of homes to rent:

Apartment: Three or more units in a common building.

Single-Family Home: A freestanding single-family dwelling.

Condominium: A complex of dwelling units in which each unit is individually owned, but the owner may rent out the unit, if permitted.

Duplex: Side by side or up and down units in a common building.

Studio: Typically a one-room unit with an enclosed bathroom and limited kitchen facilities.



- 7) What type of home do you hope to rent and why? _____
 What are two things that are most important to you in your new home? Ex. Public transportation, safety, affordability, neighborhood, proximity to school/work.

1. _____

2. _____

- 8) What are some ideas for how you might find your new home? Consider making a list of "needs" (what do you need) and "wants" (what you want) for your new home.



What about affordable rental housing? Finding rental housing within your budget can be a big challenge. "Affordable Housing", or "Subsidized Housing" are general terms used to refer to housing that is paid for in part by the local, state or federal government. Subsidized housing charges rent to income-qualified households for less than market rate – sometimes based on a percentage of the tenant's income, like Section 8 Vouchers. Go to www.oregon.gov/ohcs/housing-assistance/pages/find-affordable-housing.aspx to learn more about affordable housing in Oregon, or call 211 to speak with someone that can help offer additional resources.



- 9) Search local listings, ask friends or family, and call property management companies to find some housing options that might work for you. Fill out the following information for at least two options.

	Option 1	Option 2
Location		
Beds/Baths		
Is there a waitlist? or date of availability?		
Price per Month		
Deposit, pet fee, and other move-in costs		
Are there minimum or maximum income limits or requirements?		

What else is important to you? Are these good options for you?



Adjusting your Spending Plan

Next let's consider how your monthly income or spending may need change after you move into your new home.

Use the chart below to think about which expenses might go up, stay the same, or go down after you move into your new home.

10) What do you currently earn and spend in a month? How might that need to change?

Who in the household has income?	Total Net Household Income	
	\$	
Net Household Expenses	Current Monthly Spending	Will this need to go up, down, or stay the same?
Rent		
Utilities		
Internet/Cable		
Phone		
Vehicle Costs: Can include Car Payment, Auto Insurance, Gas, Maintenance, Parking		
Bus Pass or other transportation		
Renter's Insurance		
Food		
Laundry/Hygiene/Clothes		
Child Care/Pet Care		
Debt Repayment 1. 2. 3.		
Recreation/Gifts/Travel		
Other		
TOTAL		



RENTERS' RIGHTS

The objectives for this learning module are:

- To understand key provisions of the Fair Housing Act, protected classes, and filing a complaint
- To understand the rights and responsibilities of tenants and landlords
- To be aware of no-cause eviction process and timelines

Fair Housing Act History & Protected Classes



Watch the video, "Housing Discrimination in Oregon" to learn about the history of Civil Rights and Fair Housing in Oregon. After the video, answer the questions below.

<http://fhco.org/index.php/learning-resources/videos>



11) What is redlining, and when did congress pass the Fair Housing Act?

12) What are the seven protected classes? What additional protections has Oregon added?

13) The Fair Housing Act has two purposes. The first is to eliminate housing discrimination and the second is _____

Each situation below involves discrimination against a specific protected class. Match each protected class that is being discriminated with the appropriate example:

A. Familial Status B. Race C. Religion D. Disability E. Sex F. Color G. National Origin

___ Landlord charges a couple with children a higher security deposit just in case the kids cause damage

___ Landlord only offers units to Mexicans on the third floor of the building because they all speak Spanish

___ Realtor shows Asian families housing only in Asian neighborhoods

___ Landlord chooses a female applicant over a male applicant assuming she will be neater and quieter

___ Property manager provides a rental unit of inferior quality to a Muslim man with a beard

___ Landlord imposes higher rent to individuals with a service animal



What if my rights are violated?

Here is some information about how to file a complaint or get help



Standing up for your fair housing rights can be extremely hard and scary. The Fair Housing Council of Oregon is a local resource to support Oregonians facing housing discrimination. go to <https://fhco.org/renters/> to learn more about what support is available.



What about Reasonable Accommodations and Dwelling Modifications?

Fair Housing Law also provides for Reasonable Accommodations and Dwelling Modifications to the rental unit if there is a disability-related need for such accommodations/modifications. If the disability is verified, the landlord is legally required to make a reasonable accommodation — e.g., an exception to a no-pets policy — or permit you to make reasonable modifications to your apartment or rental home. Keep in mind that while a landlord cannot charge a pet deposit or pet rent for an assistance animal, they can require you to pay for modifications to your rental unit and removal of the modifications when you move out.

What Does Illegal Housing Discrimination Look Like for Renters?

- “You’d be more comfortable living somewhere else.”*
- “We prefer renters who speak English.”*
- “We don’t accept Section 8 vouchers.”*
- “I’m not sure you can afford this neighborhood.”*
- “Our complex isn’t really suitable for young children.”*



go to <https://fhco.org/report-housing-discrimination/> to report housing discrimination



14) Who does the site say you should contact if you are facing eviction or need legal support?

15) Have you faced housing discrimination before? If you have, were you able to stand up for your fair housing rights? What would help you feel confident standing up for your fair housing rights?



Signing a Lease

A lease is a legal agreement establishing a landlord/tenant relationship. It is a binding document that you cannot break. Make sure all agreements you make with the landlord are in writing on the lease and keep a copy of the signed lease for yourself.

Before signing anything, make sure you understand and agree to it, and that it states everything to which you have agreed. It is a good idea to do a “walk through” with the landlord to determine the condition of the living area, and to note in writing, any dings, holes, or repairs that need to be made. This will assist you when you move out, because damages not noted at the time of move-in may be charged against your security deposit.



Read, “*Example Lease*” *Example Lease*: <https://tinyurl.com/examplelease>

16) Lease Responsibilities Label the following statements as True (T) or False (F):

- a. ___ the lease determines what day the rent is due
- b. ___ the lease does not bar me from using the dwelling for business purposes
- c. ___ the lease does not determine the amount of noise I can produce
- d. ___ a waterbed may only be used in house with a separate written agreement
- e. ___ the landlord will always be responsible for fixing any clogged plumbing
- f. ___ I can charge guests to sleep on my couch whenever I want
- g. ___ upon the termination of the lease, the landlord cannot charge me for light bulbs that are burnt out.

17) Are the following activities something you are committing to by signing a general lease, or are they just part of being a considerate neighbor? Answer "lease" or "neighbor" or "both"

- a. Smoking inside but near open window: _____
- b. Mowing the lawn regularly: _____
- c. Testing and replacing batteries in smoke alarm: _____
- d. Smoking outside near neighbor’s window: _____
- e. Discussing issues before they escalate: _____
- f. Paying rent on-time: _____
- g. Not disturbing other tenants: _____





18) Briefly, describe what makes a considerate neighbor in your opinion?

Four horizontal lines for writing an answer to question 18.

Is being a "good" neighbor part of your lease? If so, can you be evicted for not being a "good" neighbor?

Four horizontal lines for writing an answer to the question about being a good neighbor.



Read the, "Rights and Duties of Tenants" and reflect on the following questions:

Rights and Duties of Tenants: <https://tinyurl.com/tenantsrightsandduties>



19) Briefly describe the difference between a no-cause eviction and a for cause eviction.

Four horizontal lines for writing an answer to question 19.

a. Give an example of something that you cannot be evicted for in a no-cause eviction:

Two horizontal lines for writing an example for part a.

b. How many days' notice must a landlord give you if you have been in the unit for more than one year and you are outside of Portland city limits? _____

- For more on **eviction notices** in Oregon, visit: oregonlawhelp.org/resource/eviction-notice
- go to <https://oregonlawcenter.org/eviction-defense-project/> for help if **your landlord is taking you to eviction court**
- **If you live in Portland-** go to www.portland.gov/phb/rental-services/eviction-help-renters to learn about support for tenants and the Mandatory Renter Relocation Assistance



Read the following about different types of rental agreements:



- A Fixed Term Lease sets the terms for a specific term (usually 1 year, but could be 3 months, 6 months, 5 years, etc.). The terms of that agreement cannot be changed until the end of the set term, that is, the landlord cannot change the rent amount or late charge amount, who will cut the grass, unless otherwise stated in the agreement or agreed to by all parties. Landlord can charge a move-out fee of 1 ½ time the amount of rent or actual damages which could be more if the landlord cannot, after reasonable attempts, rent the property again within a reasonable time. One example is a tenant moves out in May in a college neighborhood, three months before end of lease, and landlord isn't able to find a renter until September – damages could be lost rent for the balance of the lease term. Landlord cannot end this agreement with a no-cause 30-day notice but can with a for-cause notice which could lead to an FED (court action).
- A “Month to Month” rental agreement usually has the same “terms and conditions”, except it's based on whatever period of time parties agree to, it could be a Week to Week Rental Agreement, etc. To change the terms or issue a move out notice, it only needs a 30 day written notice from either party. Landlord still needs to give a 90 day written notice for rent increases.



- 20) What are the main distinctions between a fixed-term lease and a “month-to-month” rental agreement? What are the benefits of a fixed-term lease? What are the benefits of "month-to-month"?





For this activity, you'll need to search for the "Rental Housing Standards" for your city or town. Many cities have their own specific rental habitability standards, while others refer you to the Oregon Community Alliance of Tenants (CAT). Here are links for some municipalities or CAT Renters Rights:

Albany: <http://oregoncat.org/know-your-rights/how-do-i-defend-my-rights-as-a-tenant/>

Corvallis: <https://www.corvallisoregon.gov/cd/page/tenant-resources>

Eugene: <https://www.eugene-or.gov/845/Rental-Housing-Code>

Oregon City: <http://oregoncat.org/know-your-rights/how-do-i-defend-my-rights-as-a-tenant/>

Portland: <https://www.portlandoregon.gov/bds/article/139005>

Salem: <http://oregoncat.org/know-your-rights/how-do-i-defend-my-rights-as-a-tenant/>

Springfield: <http://oregoncat.org/know-your-rights/how-do-i-defend-my-rights-as-a-tenant/>

Other cities: <http://oregoncat.org/know-your-rights/how-do-i-defend-my-rights-as-a-tenant/>

Read about applicable rental standards and complete the following



21) Local Housing Standards

a. What are several housing standards applicable in your area?

b. What is the contact information for more information or for help in filing a complaint?

c. (For Portland Residents only) Briefly explain what options you have if your landlord raises the rent by more than 5% in a 12-month period. <https://tinyurl.com/portlandrelocationfee>





13 Week Housing Action Plan

What steps will you start or continue taking in the next 13 weeks to work towards your goal of renting a new place?

When will you take the steps?

How many weeks will it take to complete?

When do you hope to complete the steps?

Use the following grid to help plan the answers to the questions above

Weekly Actions	1	2	3	4	5	6	7	8	9	10	11	12	13	Start Week	End Week	Complete
Action Steps																
> Complete a goal savings plan for housing																
> Research rental insurance																
> Gather documents for a rental application																
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Verification of Completion

Renting a Home

IDA Education Series

Give this page to your IDA Provider after completing this Renting a Home Curriculum. You keep the rest of this packet.

Name: _____

Date Completed: _____

Sign here to verify that you have completed the IDA Rental Education packet!

➤ Signature: _____

Is there anything related to this topic that you would like to learn more about or discuss with your IDA Provider?

Do you have any recommendations to make this curriculum better?

THANK YOU!

