

# 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!

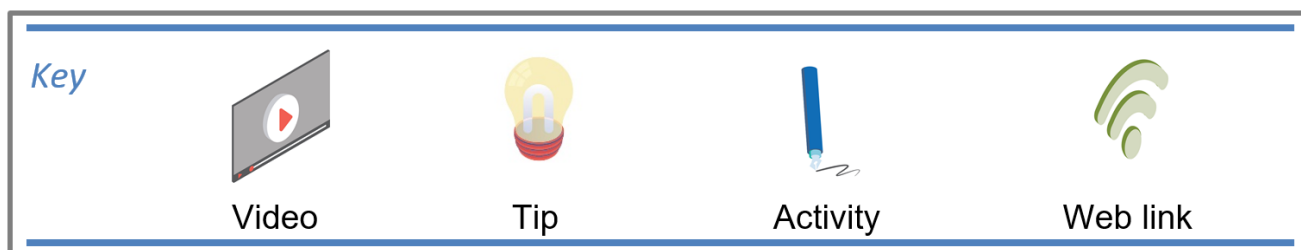


*This curriculum was developed in part by DevNW (devNW.org) and has been made available to all Oregon IDA Savers to support their financial goals. This material is provided for educational and informational purposes only.*



**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?

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

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

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

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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?

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### 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](http://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		



## 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 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.

- 11) 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”?

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Refer to this "Example Lease" for the following questions:

<https://tinyurl.com/examplelease>

12) 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

13) 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: \_\_\_\_\_

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

Is being a "good" neighbor part of your lease? Can you be evicted for not being a "good" neighbor?





# 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. <https://vimeo.com/142433216>

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



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

17) The Fair Housing Act has two purposes. The first is to eliminate housing discrimination and the second is \_\_\_\_\_

## 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."*



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
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- \_\_\_\_\_ 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 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 or 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.

**Standing up for your fair housing rights can be extremely hard and scary.** Here is some information about how to file a complaint or get help

- The Fair Housing Council of Oregon is a local resource to support Oregonians facing housing discrimination. Go to [fhco.org/renters/](http://fhco.org/renters/) to learn more about what support is available.
- Go to [fhco.org/report-housing-discrimination/](http://fhco.org/report-housing-discrimination/) or call 503-223-8197 Ext. 2 to speak with someone about illegal housing discrimination.
- Go to [oregonlawcenter.org/resources/](http://oregonlawcenter.org/resources/) for legal help or resources for renters in Oregon
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18) 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?

## Eviction



Read the, "Rights and Duties of Tenants" <https://tinyurl.com/tenantsrightsandduties> and "[Evictions](#)" from Oregon Community Alliance of Tenants and answer the following questions:

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




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

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? \_\_\_\_\_ days



**Is your landlord taking you or someone you know to eviction court?** The Eviction Defense Project provides free legal assistance to low-income tenants facing eviction court cases. Call 888-585-9638 or go to [oregonlawcenter.org/eviction-defense-project/](https://oregonlawcenter.org/eviction-defense-project/)

### More information and resources:



- **Resources and information for renters in Oregon-** by the Community Alliance of Tenants: [oregoncat.org/know-your-rights-1](https://oregoncat.org/know-your-rights-1)
- **Eviction Notices:** <https://oregonlawhelp.org/resource/eviction-notice> **Portland-** go to [www.portland.gov/phb/rental-services/eviction-help-renters](http://www.portland.gov/phb/rental-services/eviction-help-renters) to learn about support for tenants and the Mandatory Renter Relocation Assistance
- **Corvallis:** [corvallisoregon.gov/cd/page/tenant-resources](https://corvallisoregon.gov/cd/page/tenant-resources)
- **Eugene:** <https://www.eugene-or.gov/845/Rental-Housing-Code>

20) Who can renters contract if they need legal help or are at risk of being evicted?





# JUST CAUSE, NO CAUSE and NON-RENEWAL NOTICES



community  
alliance of  
tenants

www.OregonCAT.org  
f/OregonCATs

*Oregon has passed laws that impact renters. Here's what you need to know:*

## NON-RENEWAL NOTICE (Fixed Term Only)



If you receive **3 written lease violation in 12 months** your landlord can refuse to renew your lease.

**NOTICE:** 90 DAYS

**RELOCATION MONEY:**  
Yes, in Portland only

## NO-CAUSE NOTICE



If you have lived in your place for **LESS THAN 12 MONTHS**

**NO-CAUSE EVICTION:** Allowed

**NOTICE:** 30 days (90 days in Portland, Milwaukie, and Bend)

**RELOCATION MONEY:**  
Yes, in Portland only

## JUST CAUSE NOTICE



If you have lived in your place for **12 MONTHS OR MORE**

**LANDLORD BASED EVICTION:**  
Allowed **ONLY** for the following reasons:

- 1) Demolishing or converting the unit to a non-dwelling
- 2) Making extensive repairs
- 3) Landlord or their immediate family is moving in
- 4) Sold the unit to someone who plans to move in

**NOTICE:** 90 days everywhere

**RELOCATION MONEY:** Landlords that own more than four rental units must pay 1 month's rent. Exceptions apply. Portland renters may qualify for additional relocation money.

## EXEMPTION NOTICE!

Landlords who live with you on a **two-unit property CAN give you a no-cause notice on a month-to-month lease.**



If you believe your landlord is in violation of this law, you can call the Renters' Rights Hotline for general information at (503) 288-0130, **contact your local Legal Aid office or an attorney.**

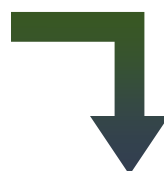
Information is for general purposes only and is not a substitute for legal advice.

# RENT INCREASES

*Oregon has passed laws that impact renters. Here's what you need to know:*

**ALL RENT INCREASES REQUIRE 90 DAYS NOTICE.**

## RENT INCREASE



### MONTH-TO-MONTH

If you've lived in your place **less than 12 months.**

**NO INCREASES ARE ALLOWED!**

### FIXED TERM and MONTH-TO-MONTH

If you've lived in your place 12 months or more, the maximum rent increase you can get is 7% + that year's average inflation (2.9% in 2020).

### EXEMPTION NOTICE!

If your building is less than 15 years old, you can get a rent increase of any amount after 12 months of living there.

If you live in subsidized housing, there are special rules about rent increases. Check with your local housing authority or affordable housing provider for details.

If you live in Portland, and received a rent increase of 10% or more, you might be eligible for relocation money.



If you believe your landlord is in violation of this law, you can call the Renters' Rights Hotline for general information at (503) 288-0130, **contact your local Legal Aid office or an attorney.** Information is for general purposes only and is not a substitute for legal advice.

# 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

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## 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!

