

The Road to Renting Program

Finding a Home



Safe, affordable housing is very important to happiness and independence. The more you learn about how to find a home, the clearer your choices for housing will become.

While completing the Finding a Home section of this course, you will

- Decide your wants and needs in housing.
- Find out what you can afford.
- Learn about different kinds of subsidized housing.
- Make a plan for finding housing.
- Receive resources about how to search for housing.
- Read about how to effectively talk to a landlord.
- Identify questions to ask a landlord.
- Receive a sample rental application for reference.
- Read about screening reports and how to get one.
- Look at information found in a lease.
- Identify addendums to a lease
- Find out what to do if your application is refused.
- Receive templates for letters of recommendation



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The information contained in The Road to Renting curriculum is intended for general informational purposes only and does not constitute legal advice. The law is constantly changing and information in this packet cannot be relied upon to be completely accurate in your personal situation. Refer to appropriate legal resources to seek out advice and assistance to address your needs.

Finding a Home Housing Search Plan

Step 3 What can you afford?

Ideally, your rent should be no more than 30%-35% of your monthly income.

MY INCOME	
Wages and Tips	\$
Child Support	\$
Government Assistance (TANF, SSD, etc.)	\$
Other	\$
Total	\$
MY RENTAL ALLOWANCE (30%)	\$

*Note: At a wage of \$15.00/hour, the monthly take-home pay is about \$1964.40

Put in your income information

Use a calculator to determine your rental allowance



But what if I don't have enough money to rent ANY apartment?

You could be eligible for subsidized housing.



Section 8 Voucher	You pay 30% of your income and it can be used in almost any rental housing with any landlord who can accept it (as long as the unit passes inspection).
HUD Housing	You pay 30% of your income, but it's only for a HUD unit or apartment complex.
Tax Credit Property	The amount of rent you have to pay can vary. You pay a percentage, depending on your income.

These are the three most common kinds of subsidized housing, although there are other possibilities in every town or county.



How do I find out if I'm eligible *and then* how do I find subsidized housing?

- Call 2-1-1. They might be able to tell you if you're eligible for subsidized housing in your area.
- <http://www.spokanehousing.org> Go to this website for the Spokane Housing Authority. They will have a list of rentals or assistance programs.
- Go to a website like: <https://craigslist.org>
- www.zillow.com
- www.forrent.com
- www.zumper.com



Finding a Home Online Search

Craigslist <https://geo.craigslist.org/iso/us/wa>
(Click on the city where you plan to live.)

MILES FROM ZIP
 from zip

PRICE

BEDROOMS
 -

BATHROOMS
 -

1

Click on
apts / housing



housing

apts / housing

housing swap

housing wanted

office / commercial

parking / storage

real estate for sale

rooms / shared

2

Choose your
criteria



3

Choose your
apartment



Did you hear the
one about the
renter who
found a place on
Craigslist?

Read on and beware...
Not every listing is real...



There was this guy who knew he couldn't pay the rent...so he moves out, cleans the place, and advertises it for rent as if he's the landlord. He has the keys and a fake lease. After he gets the rent and deposit, he skips town. Then the real landlord shows up.

Then there was the so-called landlord who was willing to rent at a very low rate if only the tenants would take care of the place for them until they could return from Africa where they've been missionaries. It's too good to be true...

Another good one is the landlord who sends the tenants a rental application and tells them to return the application by mail or fax and they will be considered. Of course, the application has their bank account numbers, their social security numbers, and other personal information. Say good-bye to your identity.

WHAT IS THE LESSON TO BE LEARNED?

- Be sure you have a real landlord. Talk to neighbors, Google the name, or go to: cp.spokanecounty.org/scout/propertyinformation
- Be sure you meet the landlord face-to-face, so you know what kind of person is in charge.
- Never send money or personal information by mail, email, or fax. Deliver applications in person.

Finding a Home Search Plan Sheet

Name of Property: _____

Address: _____

Landlord/Management Company: _____

Contact Information: _____

Type of Home: Apartment House
 Duplex _____

Bedrooms one two three _____

Bathrooms one covered _____

Amenities:

- Storage Cable Hook-up
- Bus Line Air Conditioning
- Bathtub Dishwasher
- Shower Computer Lab
- Parking (covered uncovered)
- Laundry (on-site in unit)

Fees: Application/Screening _____
 Refundable Deposit _____
 Non-refundable Fees _____
 Pet Deposit _____
 Other: _____

Notes

Monthly Rent: \$ _____

Storage yes no

Other Rooms _____

Pets Allowed? yes no

Smoking Allowed? yes no

Other: _____

Other: _____

Other: _____

Other: _____

Utilities NOT included in rent:

- Electricity Gas
- Garbage Sewer
- Water _____

Questions to Ask the Landlord

Answers

This property found on Craigslist.com Other _____

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Finding a Home

Talking to the Landlord

WHEN YOU FIND A PLACE THAT YOU'RE INTERESTED IN...

SEND AN EMAIL

OR LEAVE A MESSAGE

- Give your full name and contact information.
- Ask to make an appointment to talk to the landlord in person about the rental.



TALK TO THE LANDLORD

Remember: Your voice is the landlord's first impression.

- Be clear and authentic.
- Ask questions about the rental and make notes about the conversation.
- Make an appointment to talk to the landlord in person.

IMPORTANT RULE!

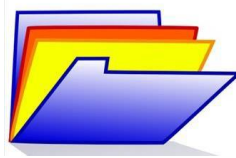
If possible, do not give out personal information over the phone.
(Don't identify yourself as someone the landlord doesn't want.)



BE PREPARED TO TALK TO THE LANDLORD

Make a good impression

- Prepare answers to questions to the Landlord and from the Landlord.
 - Show up with other adults you will be living with (but not your friends).
 - Be on time (or better yet ... early).
 - Look professional.
 - Clean your car.
 - Bring your portfolio



- Proof of Income
- Picture ID
- Reference Letters
- Debt Reduction Plan
(Debt Management Class)
- Diplomas
- Awards
- Certificates
(Road to Renting)

Finding a Home

Questions from the Landlord

BE PREPARED!

THINK ABOUT THE QUESTIONS THE LANDLORD MIGHT ASK YOU AND PREPARE YOUR ANSWERS.

THIS PROCESS IS SIMILAR TO A JOB INTERVIEW. HAVING PREPARED ANSWERS GIVES YOU THE POWER TO PRESENT YOURSELF AS YOU WANT TO BE SEEN.

Rental History

Why are you moving?

Have you ever been evicted? (explain)

Have you ever been late with rent payments?

Did you get your deposit back? (explain why not)

Can you provide references from your current and former landlords?

When do you want to move in?

Employment

Do you have a job?

How long have you been in your current job?

What is your monthly income?

Can you provide references from your employer?

Household Information

Who will be living with you in the unit?

Do you have any pets or service/comfort animals?

Personal Information

Have you ever been convicted of a crime? (explain)

How is your credit? (explain)

Do you have the security deposit?

Are there any issues I should know about before I run a background check?

Finding a Home

Talking to the Landlord

THESE ARE TYPICAL QUESTIONS TO ASK A LANDLORD. CHOOSE THE ONES THAT ARE IMPORTANT TO YOU. IF YOU HAVE A LOT OF QUESTIONS, JUST PICK YOUR TOP THREE OR FOUR.

Expenses

- How much is the rent each month? _____ Is it expected to change when the lease is up? Yes No
- How much is the deposit? \$ _____ Non-refundable fees? \$ _____
- How do you expect the rent to be paid?
 personal check? money order? other? _____
- How much is the late fee? \$ _____ Are there any other fees? \$ _____
- Which utilities do you, the landlord, pay and which ones do I pay?

Cable	<input type="checkbox"/>	Landlord	<input type="checkbox"/>	Tenant		Garbage	<input type="checkbox"/>	Landlord	<input type="checkbox"/>	Tenant
Internet	<input type="checkbox"/>	Landlord	<input type="checkbox"/>	Tenant		Recycling	<input type="checkbox"/>	Landlord	<input type="checkbox"/>	Tenant
Electricity	<input type="checkbox"/>	Landlord	<input type="checkbox"/>	Tenant		Sewer	<input type="checkbox"/>	Landlord	<input type="checkbox"/>	Tenant
Gas	<input type="checkbox"/>	Landlord	<input type="checkbox"/>	Tenant		Water	<input type="checkbox"/>	Landlord	<input type="checkbox"/>	Tenant
Other	<input type="checkbox"/>	Landlord	<input type="checkbox"/>	Tenant		Other	<input type="checkbox"/>	Landlord	<input type="checkbox"/>	Tenant
- What are the average costs of the utilities each month? _____
- Is there any maintenance I will be responsible for (plumbing clogs, washing windows, ice/snow removal, etc.)? _____

Management

- Does the landlord/manager live onsite? Yes No
- Does a property management company oversee the property? Yes No
- Who owns the property and is the owner out-of-state? _____
- What do I do if there's an emergency? (leaking pipes, broken appliances, etc.)

- What kinds of pets are allowed? _____
- Is there a pet deposit? Yes No How much? _____
- Is smoking allowed on the property? Yes No

Rules and Regulations

- Are there community rules in writing? Yes No
- Are there rules about parties? _____ guests? _____ noise? _____
- What changes can I make to the apartment (painting, putting in shelves, etc.)?

Finding a Home Talking to the Landlord

Safety

1. Does the front door have a peephole, deadbolt, and chain? Yes No
2. Do the windows lock? Yes No
3. Have there been any break-ins or burglaries in the unit/apartment complex?
 Yes No
4. Have there been any problems with illegal activity? Yes No _____
5. Can you hear noise from other tenants (footsteps, crying babies, etc.)? Yes No
6. Have the locks been changed since the last tenants moved out? Yes No
7. Where are the smoke and CO² alarms? _____
8. Where is the fire extinguisher? _____

Lease

1. What is the length of the lease? month-to-month 6 months 1 year
2. How much notice do I have to give before I move out? _____
3. Is the move-in inspection at the same time that I sign the lease? Yes No
4. Can I schedule a move-out inspection? Yes No _____
5. How do I get my deposit back? _____

Facility/Rental Issues

1. Where is the mailbox located? _____ Is it locked? Yes No
2. Will the landlord or manager hold packages that are delivered to tenants?
3. Where are the garbage/recycling facilities? _____ When is garbage/recycling picked up? _____
4. Is there a laundry room on the property? Yes No How many washers and dryers? _____ How much does it cost to do laundry? _____
5. Are there assigned hours when different tenants can use the laundry room?
 Yes No
6. Have there ever been any water leaks in the unit? Yes No
7. Has mold ever been a problem? Yes No
8. Is there a dishwasher? Yes No a microwave? Yes No
a garbage disposal? Yes No
9. Is there an exhaust fan over the stove/oven? Yes No
10. Does the refrigerator have an icemaker? _____ Is the freezer-frost-free? _____
11. What type of heating does the unit have? gas electric baseboard other
12. Where are the cable hookups? _____

Finding a Home

How to Talk to a Landlord

WHAT MIGHT I SAY? WHAT MIGHT I DO?

So, how do I make a good impression?



- Be polite and respectful; be authentic.
- Tell the landlord what you like about the property. *(Maybe it is well kept, or there are special features that you like.)*
- Know your needs and wants so you can communicate clearly with the landlord. *(You might need that air conditioner in the window because of your disability, and you want a washer and dryer in the unit.)*
- Show that you are interested in what the landlord has to say. *(Ask questions and be an active listener.)*
- Let the landlord know why you would be a good tenant. *(You pay your rent on time; or you value peace and quiet.)*
- In other words, make a good impression. *(Try to look at yourself through the eyes of the landlord.)*



So, how do I tell the landlord about my personal history?



- Show the landlord your budget and debt reduction plan, if you have them, and explain your financial situation. *(These are explained in the Money Management/Debt Management part of the Road to Renting Program.)*
- Tell the landlord why you were evicted but don't bad-mouth other landlords. *(More information about this can be found in the Tenant Rights & Responsibilities part of the Road to Renting Program.)*
- Talk about your criminal conviction history and how your life has changed. *(Show them your Road to Renting certificates, letters of reference, and other awards, diplomas, or trainings.)*

Ask the landlord if it's possible to make an exception if you don't meet the criteria for renting.

Finding a Home The Rental Application

WHEN FILLING OUT RENTAL APPLICATIONS, IT'S A GOOD IDEA TO HAVE ALL THE INFORMATION ALREADY AT HAND. COMPLETE THIS WORKSHEET BEFORE YOU START LOOKING. THEN YOU JUST HAVE TO COPY THE INFORMATION ONTO THE LANDLORD'S APPLICATION. REMEMBER, EVERY ADULT WHO PLANS TO LIVE WITH YOU IN THE UNIT MIGHT HAVE TO FILL OUT AN APPLICATION AND PASS A BACKGROUND CHECK.

Personal Information		
Last Name	First Name	Middle Name
Birthdate	Driver's License # and State	Social Security #
Apartment Occupants (Names)	Phone Number	Do you have pets? Types & Size?

Residence History				
Present Address	Apt	City	State	Zip
Monthly Payment	Move In/Move Out Dates		Reason for Leaving	
Name of Present Landlord	Landlord Day Phone		Landlord Night Phone	
2 nd Previous Address	Apt	City	State	Zip
Name of 2 nd Previous Landlord	Landlord Day Phone		Landlord Night Phone	
Monthly Payment	Move In/Move Out Dates		Reason for Leaving	

Employment and Income History			
Employed by	Position	Gross Monthly Salary	Dates Employed
	Phone		
Previous Employment	Position	Gross Monthly Salary	Dates Employed
	Phone		
Additional income such as child support, alimony, or separate maintenance need not be disclosed unless it is to be included for qualification.			
Source:		Amount:	
Source:		Amount:	

Credit and Loan References			
Bank or Credit Union	Branch/Address		
Phone	Account #	Kind of Account (savings, checking, etc.)	
Auto (Make & Model)	Car Payment Made To (name & address)		
License #	State	Monthly Payment	Total Car Debt
Loan / Charge Account	Bank or Company & Address		
	Monthly Payment	Debt	
Loan / Charge Account	Bank or Company & Address		
	Monthly Payment	Debt	

Important Information			
Name of Nearest Relative	Relationship	Phone	
Address	City	State	Zip
Emergency Contact	Relationship	Phone	
Address	City	State	Zip
Have you ever been convicted of a criminal offense? <input type="checkbox"/> yes <input type="checkbox"/> no			
Have you ever been evicted for non-payment of rent? <input type="checkbox"/> yes <input type="checkbox"/> no			
Have you ever declared bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no			

References (non-family)		
Last Name	First Name	Relationship (friend, pastor, etc.)
Address	City	State Zip
Phone	E-Mail	
Last Name	First Name	Relationship (friend, pastor, etc.)
Address	City	State Zip
Phone	E-Mail	

Finding a Home The Screening Report

Tenant screening is done by landlords and property managers to help them decide if the applicants are likely to be good tenants. The tenant pays an application fee, then the landlord usually uses a screening company to do the background check. With information from the screening report, the landlord can decide to approve the applicant, to require more deposit or a co-signer, or to deny the applicant completely.

Question: What's in a screening report?

- ✓ Full Credit Report
- ✓ Sex Offender Registry
- ✓ Criminal Records
- ✓ Eviction Records
- ✓ Employment Verification
- ✓ Rental References

Question: Will the landlord tell me what's in my screening report?

Landlords should tell you what information they will receive in a screening report, as well as the requirements they are looking for in a positive report. If the landlord denies your application or requires that you pay an additional deposit or have a co-signer, you must be told why your application wasn't completely accepted. If your application is rejected, the landlord must give you the name, address, and telephone number of the tenant screening company that made the report so you can get the report yourself *for free* within 30 days. You can dispute wrong information through the screening company, so it's a good idea to get this report before you pay another landlord to get the same information.

Question: Can I get my own screening report?

Yes, you can. It's called *portable screening*. Some landlords will accept it, and some won't, so ask them if they'll accept it before you buy your own screening report.

<http://www.myscreeningreport.com/>

It will cost you between \$35.95 and \$49.95.



Question: What information must I give the landlord for a screening report?

Usually, landlords take your personal information from the rental application. This could include your date of birth and Social Security number. By signing the rental application, you authorize the landlord to conduct a background check.

Question: Should I tell landlords about my bad credit, evictions, or criminal history before they get my screening report?

Ask the landlord what the criteria is for becoming a tenant. If you know that you don't fit the criteria, carefully and truthfully explain your situation, and ask for an exception.

Don't waste money on a screening report if you know that the landlord won't accept you.

Finding a Home What's in a Lease?

Ask for a copy of the lease when you submit an application with the screening fee. Read it carefully and check off the items on this list as you find them in the lease. The lease is the legal contract between you and the landlord. If you sign it, then you agree to it. Be informed about your rights and responsibilities.

Landlord / Manager <input type="checkbox"/> The name of the landlord and/or manager <input type="checkbox"/> Emergency contact information for the landlord/manager	↪The tenants must be able to contact someone in an emergency. This is especially true if the landlord lives out of town.
Tenants <input type="checkbox"/> Names of all persons living in the unit	↪All those 18 and over will probably need to be screened.
Rental Property <input type="checkbox"/> Address of the rental unit <input type="checkbox"/> General description of the rental unit (<i>rooms, baths</i>)	↪The exact street address with the apartment number should be included.
Term of the Lease <input type="checkbox"/> Beginning and end dates <input type="checkbox"/> If the lease is renewable or not (<i>Some leases become month-to-month while others are year-to-year.</i>)	↪If leases are not renewed, they automatically become month-to-month agreements unless stated differently in the original lease.
Rent <input type="checkbox"/> The amount of rent <input type="checkbox"/> When it is due <input type="checkbox"/> When late fees will be added <input type="checkbox"/> How the rent must be paid (<i>check or money order</i>) <input type="checkbox"/> What happens if the payment is returned	↪If the rent isn't paid on the day it is due, it is late, even if it's paid before the late fees kick in. ↪Ideally, rent should not be paid in cash. Get a receipt from the landlord.
Security Deposit / Fees <input type="checkbox"/> The amount of the deposit <input type="checkbox"/> The name and address of the bank where the trust account for all deposits is located <input type="checkbox"/> What the tenant must do to get the deposit back <input type="checkbox"/> The amount of other fees (pets, carpet cleaning, etc.) and if they are refundable or not <input type="checkbox"/> The amount the tenant pays if guests stay longer than the number of days stated in the lease <input type="checkbox"/> The amount the landlord charges the tenants for labor for cleaning and repairing damages in the unit after they move out (<i>It could be prevailing wage.</i>) <input type="checkbox"/> The amount the landlord charges to replace lost keys, replace locks or let tenants in if they've locked themselves out.	↪ <u>Any exchange of money between the landlord and tenant must be in the lease.</u> ↪By definition A deposit is refundable, but a fee is not. A condition report must be done if a deposit is charged. ↪The LL can spend the deposit only on damages or fees that are owed after the tenant moves out. ↪The LL must return the deposit within 3 weeks of move out or tell the tenant in writing why it isn't being returned.
Utilities & Services <input type="checkbox"/> The utilities to be paid by the tenant and those included in the rent or paid by the landlord	↪The landlord can't turn off utilities, even if the tenant doesn't pay.

continued on the next page...

Finding a Home What's in a Lease?

Addendums

These are required by law in Washington.

- Smoke & CO² detectors
- Lead (if it was removed or not)
- Mold (how to prevent it; what to do if it's in the unit)
- Condition Report

These are others a landlord could have.

- Pet Agreement
- Smoke-Free Lease Addendum
- Roommate Addendum
- Marijuana Addendum
- Bedbugs Addendum
- Forbidden Conduct / Community Rules

Addendums are additional information, expectations, and rules that the tenant agrees to follow.

↳ The landlord supplies the smoke & CO² detectors, but the tenants are responsible for replacing the batteries and keeping them operational (even if you always burn the toast ☺).

↳ Houses built before 1978 were painted with lead paint, which is toxic, especially to young children.

REMEMBER!

***ADDENDUMS ARE PART OF THE LEASE SO THEY ARE A LEGAL PART OF THE CONTRACT.
YOU MUST FOLLOW THE TERMS OF THE LEASE AND ALL THE ADDENDUMS.***

Important Words to Know in a Lease

Lessor	The Landlord; the owner or manager of a rental. <i>The lessor may take any legal action to collect the rent.</i>
Lessee	The person renting the apartment/house. Also called Tenant or Renter. <i>The lessee agrees to pay the rent each month.</i>
Tenant	The person who lives in a house or apartment and pays rent to the person who owns it. Also called a Renter or Lessee. <i>The tenant who lived upstairs moved out last week.</i>
Term	The leasing period. The amount of time from the beginning to the end of the lease. Usually, it's 1 year. <i>I'm leasing this apartment for a term of one year.</i>
Tenancy	The period of time that someone rents an apartment or house. <i>Her tenancy was for only 6 months.</i>
Occupancy	A tenant's right to use of the space they rent; usually used in a formal document such as a lease. <i>The landlord and tenant fill out a condition report before occupancy.</i>
Premises	The building and land that someone rents. <i>The tenants are not allowed to smoke on the premises.</i>

Finding a Home Review Your Lease

SINCE YOUR LEASE IS A LEGAL CONTRACT BETWEEN YOU AND A LANDLORD, IT INCLUDES SPECIFIC RESPONSIBILITIES FOR BOTH OF YOU. IT'S IMPORTANT FOR YOU TO KNOW EXACTLY WHAT IS IN IT. WHEN YOU SIGN IT, YOU AGREE TO IT. READ YOUR LEASE VERY CAREFULLY AND ANSWER THESE QUESTIONS. IF YOU DON'T UNDERSTAND SOMETHING, ASK YOUR LANDLORD.

1. When does the lease start and when does it end?
2. How much is the rent?
3. When is the rent due?
4. How much are the late fees?
5. When do I pay for a late fee?
6. Where do I pay the rent? Who do I give it to?
7. How do I pay the rent? (money order, check, bank transfer, etc.)
8. What utilities do I pay?
9. How much is the security deposit?
10. How do I get the security deposit back?
11. What do I do if I need something fixed?
12. How long can guests stay?
13. What are the rules about having an animal?
14. What are some reasons I can be evicted?
15. What are other specific responsibilities that I have?

Questions:

Finding a Home Can a Landlord Do That?

CAN A LANDLORD DO THAT?

THESE ITEMS ARE PARTS OF REAL LEASES BUT THERE'S SOMETHING NOT QUITE RIGHT WITH EACH OF THEM. LOOK *CAREFULLY* AT EACH ITEM AND DECIDE WHAT'S WRONG WITH EACH ONE.

Lease	What's not quite right?
Landlord hereby agrees to rent to Tenant the real property located in the City of Spokane, State of Washington described as follows: basement unit.	
The apartment is rented with the following appliances: Refrigerator and Stove. Other appliances may be included in the rental property that are the sole responsibility of the tenant to upkeep.	
Lessor reserves the right to enter the premises at all reasonable hours for the purpose of inspection, and whenever necessary to make repairs and alterations to the premises.	
By no means may Tenant allow any additional persons to occupy premise beyond limit proposed by the law.	
Rents can be increased between \$5 and \$15 per month at any time due to increased costs to include property taxes, utilities, and maintenance expenses.	
Tenant agrees to pay the ENTIRE AMOUNT on bills for all sewer cleaning services resulting from clogged pipes/sewer back-up.	
Resident agrees not to assign this agreement, nor to sub-let any part of the property, nor to allow any other person to live therein without first requesting permission from the owner and paying the appropriate surcharge.	

Finding a Home Changes to the Lease



Can I change something in the lease before it ends?

Yes you can, if both you and the landlord agree.



If you make an agreement with a landlord that is not in the lease, be sure that you make it legally binding.



- ✓ Put it in writing.
- ✓ Both you and the landlord should sign it.
- ✓ Date it.

HAVE IT NOTARIZED.
(if possible)

INFORMATION ABOUT NOTARIZING DOCUMENTS

When you get something notarized, it becomes a legal document. To get something notarized, you must go to a Notary Public. You must show your ID card and prove that you are authorized to sign the document. Then they must watch you sign it.



Where can I find a Notary Public and how much does it cost?



Your bank or credit union will probably do it for free.

You can also go to several other places. Sometimes you need an appointment.

It costs between \$2 and \$20 for each signature on the document.



And other postal services.



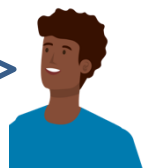
And other tax services.



What do I bring with me when I get something notarized?

Bring...

- ✓ the document,
- ✓ your government-issued ID,
- ✓ the fee for the service if they charge one OR proof that you're a client of the business, like the bank or tax service.



Finding a Home Lead in the Home

Lead from paint, dust and dirt can be dangerous!

Before 1978, lead-based paint was used in houses and apartments. Lead is poisonous to both children and adults.

In Children

- ✓ Learning Disabilities
- ✓ Decreased Growth
- ✓ Behavior Problems

In Adults

- ✓ Muscle and Joint Pain
- ✓ High Blood Pressure
- ✓ Memory Loss

Usually lead poisoning occurs if you breathe in lead dust or put your hands or objects covered with lead dust in your mouth.

LANDLORDS must give tenants known information on lead-based paint and its dangers before the lease is signed.

What can you do if you think that your house or apartment has a lead problem?

- Tell your landlord about peeling or chipping paint.
- Clean up loose or fallen paint chips immediately.
- Clean floors, window frames, windowsills, and other surfaces weekly.
- Thoroughly rinse sponges and mops after cleaning dirty or dusty areas.
- Wash children's hands often, especially before they eat and before nap time and bedtime.
- Keep play areas clean.
- Keep children and animals from chewing on painted surfaces like windowsills.
- Clean or take off shoes before entering your home to avoid tracking in lead from dirt.
- Make sure children eat nutritious, low-fat meals high in iron and calcium to help the body deal with lead.

Other Sources of Lead

- Drinking Water. If your home has plumbing with lead pipes, you could be at risk. You cannot see, smell, or taste lead and boiling your water will not get rid of it.
- Employment. If you work with lead, you could bring it home on your hands and clothes. Wash your clothes separately from your family's clothes.
- Toys and Furniture. If these items are old and painted or if they come from certain countries, they could be made with lead.
- Lead Crystal or Lead-Glazed Pottery. If you store food or liquids in these kinds of dishes, you could get lead poisoning.
- Hobbies. If you make pottery or stained glass or if you refinish furniture, you could be using lead-based materials.

If you would like more information, you can download a copy of Protect Your Family From Lead In Your Home at <http://www.epa.gov/lead/pubs/leadpdf.pdf> or call 800-424-LEAD

Finding a Home Mold and Mildew

MOLD AND MILDEW SPORES ARE PRESENT EVERYWHERE, BOTH INDOORS AND OUTDOORS, AND CANNOT BE DESTROYED. TOO MUCH MOISTURE IS THE LEADING CAUSE OF MOLD OR MILDEW GROWTH INDOORS. MOST SOURCES OF MOISTURE, HOWEVER, CAN BE EASILY CONTROLLED. THE TENANT IS RESPONSIBLE FOR ALL DAMAGE RESULTING FROM NOT PREVENTING MOLD AND MILDEW. HERE IS AN EXAMPLE OF A MOLD AND MILDEW ADDENDUM.

MOLD AND MILDEW ADDENDUM

In order to reduce mold and mildew and to protect your health and your rental, please follow these guidelines.

1. Let fresh air into the rooms and keep the temperature down.
 - Keep the temperature between 50 and 70 degrees at all times.
 - Open several windows for cross-ventilation when possible, for one hour each time.
 - Allow at least one inch between the furniture and walls to help air movement.
 - Open closet doors to allow air movement.
2. Keep the humidity below 40%.
 - Use the bathroom fan during and for 30 minutes after bathing or showering. If no fan is available, open the bathroom window slightly for the same duration of time.
 - Use the fan in the laundry area for 20 minutes after using the washer or dryer. If no fan is available, open a window for air movement while using the appliances.
 - Use the fan above the stove whenever cooking, especially if steaming. If no fan is available, open a window slightly.
 - Use only electric space heaters indoors.
 - Use a dehumidifier during humid months.
 - Cover fish tanks.
 - Do not keep a large number of house plants.
3. Clean thoroughly and regularly. The following is the recommended cleaning method:
 - Mold growth can be removed with commercial cleaning products or a weak bleach solution (one cup bleach in one gallon water). Wear gloves during cleanup and be careful not to spread the mold. If possible, wear a tight-fitting face mask.
 - Use mold-killing products when cleaning kitchens and bathrooms.
 - Immediately remove mold from walls, ceilings, floors, tubs, sinks, or showers.
 - Immediately dry any water that spills from showers, tubs, or sinks.
 - Clean up spills on carpets, rugs, or floors and thoroughly dry the rug or carpet.
 - Regularly check and clean the window tracks and keep them free of moisture.

Initial Tenant _____

Initial Landlord/Manager _____

You must notify the Landlord of excess moisture problems such as water leaks, leaking plumbing, leaking tubs or showers, or running toilets. If you have tried to clean mold or mildew and it reappears quickly or if you are not able to remove it, tell the Landlord immediately.

For additional information on mold, go to this web site:

<http://www.doh.wa.gov/YouandYourFamily/HealthyHome/Contaminants/Mold>

Finding a Home Bedbug Addendum

BEDBUG ADDENDUM

Unit#: _____ Property Address: _____

Resident(s): _____ Owner/Agent (Landlord): _____

Tenants agree to furnish and occupy the premises in a manner that prevents an infestation of bedbugs in the unit and premises. Tenants agree to comply with the following rules to prevent infestation.

1. Resident will practice good housekeeping, including:
 - a. Tenants will remove clutter. Bedbugs like dark and concealed places, such as around piles of shoes, clothing, or stuffed animals.
 - b. Tenant will keep the unit clean. Tenant will clean the unit regularly and thoroughly by vacuuming and dusting, particularly in the bedroom.
 - c. Tenant will avoid using secondhand furnishings that have not been thoroughly inspected for the presence of bedbugs, especially bed frames, mattresses, and box springs. Never accept an item that shows evidence of bedbug infestation. Never take discarded items from the curb or trash receptacles.
 - d. Tenant will use mattresses and box springs with zippered covers that are impermeable to bedbugs.
 - e. Tenants will arrange furniture to minimize places for bedbugs to hide. If possible, keep upholstered furniture and beds several inches away from walls.
 - f. Tenants will check for bedbugs after they have stayed at a home that might be infested with bedbugs. Tenants will inspect clothing, luggage, shoes, and all other belongings for signs of bedbugs before entering the premises.
2. Tenants will report any signs of infestation immediately. Specifically, tenant will:
 - a. Report any signs of bedbugs immediately. Do not wait. Bedbug infestation can spread rapidly from a few bugs to an infestation of the whole building.
 - b. Report any maintenance needs immediately. Bedbugs can spread through cracks, crevices, and any other openings. Request that all openings be sealed to prevent the spread of infestation.
3. Tenants will cooperate with all pest-control efforts. If your unit or a neighboring unit is infested with bedbugs a pest management professional may be called to apply a pesticide. Tenant must comply with recommendations from the pest management professional.
4. Tenants agree to reimburse the landlord for treatment costs if it is determined that any infestations of bedbugs start in the resident's apartment.

I have a read and agree to the above Terms and Conditions.

Tenant Signature _____ Printed Name _____ Date _____

Tenant Signature _____ Printed Name _____ Date _____

Landlord Signature _____ Printed Name _____ Date _____

Finding a Home When the Landlord Says NO

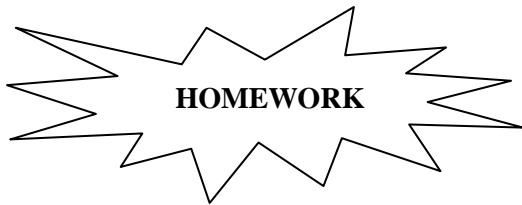
IF YOU APPLY FOR HOUSING AND ARE TURNED DOWN, THERE ARE SEVERAL QUESTIONS YOU CAN ASK. REMEMBER, THE PROPERTY MANAGERS/LANDLORDS ARE ONLY DOING THEIR JOB.

Why was my application rejected? By law, they must tell you in writing why you are rejected. Ask for specific reasons if they aren't explained fully in the rejection letter. You can go to the screening company and get a free copy of the same screening report. You can dispute incorrect items through the screening company.

Can I appeal this decision? Sometimes you have to re-submit paperwork; or, you have to talk to someone in a higher position. It's a great time to talk about any positive changes you are making in your life and tell them why they should rent to you. Make sure you bring copies of your Road to Renting certificates!

What can I do differently? Try to find out how you can improve your application. Maybe you need different references; or you need to show a payment plan to a landlord; or you need paperwork to show your recent successes and progress in life.

When can I reapply? Especially with subsidized housing, there is a time limit on when you can reapply. Even if you can't reapply for several years, find out what the time limit is in case you need housing later.



Why should the landlord rent to you? Write about what you have done to overcome your barriers to housing. Give specific examples.

Finding a Home

Review What You Know

Q-1 Why is it important to know your wants and needs in housing before you start looking?

Q-2 How much of your monthly income should be spent on rent? What can you do if you don't have enough money to rent any apartment?

Q-3 Give an example of a scam listing on Craigslist.

Q-4 What other websites can help you in a housing search?

Q-5 Why should you wait until you meet a landlord before telling them about your personal situation, especially if it's negative?

Finding a Home

Review What You Know

Q-6 What information can you put in a portfolio that will make a good impression (List at least 3 things)?

Q-7 When talking to landlords in person, what will impress them in a positive way? (List at least 3 things.)

Q-8 If a landlord refuses your application because of a negative screening report, what can you do before you put in an application with another landlord?

Q-9 Why should you know exactly what's in your lease?

Q-10 If you or the landlord want to change your lease, what should you do?

Finding a Home Cover Letter

WHEN YOU ARE TURNING IN HOUSING APPLICATIONS IT IS A GOOD IDEA TO ADD A COVER LETTER. THIS ALLOWS YOU TO HAVE CONTROL OF HOW YOU ARE PRESENTED AND GIVES A POSITIVE FIRST IMPRESSION. COVER LETTERS ARE USEFUL BECAUSE YOU CAN BRIEFLY TELL WHY YOU ARE INTERESTED IN A PROPERTY. IT ALSO ALLOWS YOU TO EXPLAIN ANYTHING THAT MIGHT BE PROBLEMATIC TO A SCREENING COMPANY.

(Your name)

(Address)

(City, State ZIP Code)

(Date)

(Landlord or property manager name)

(Address)

(City, State ZIP Code)

Re: (Your name) Renter Cover Letter for (Address or property name)

Dear (Landlord name),

My name is (Your name) and I'm writing to you because I'm very interested in renting the home that's available at (Address or property name). I was particularly interested in this place because (Reasons you want to rent there).

I currently am a renter at (Current address) but am wanting to move because (Reason for wanting to move).

I'm sure you receive several rental applications each day, so I wanted to take some time to help you get to know me a little better and show you why I'm the best applicant for this vacancy.

- (Highlight of employment history)
- (Rental history highlight)
- (Something about your hobbies, passions, or interests)
- (Note about how you're a good neighbor and tenant)
- (Quote from a reference about your character)

Based on these facts listed above, I think you'll find that I'm a reliable, good neighbor and tenant who will pay my rent on time, keep the apartment in good condition and communicate with you about any and all needs.

Please feel free to reach out to my references or to me personally with any questions or concerns you may have. I'm eager to rent from you and look forward to your decision.

Thanks for your consideration,

(Signature)

(Printed name)

(Email address)

(Phone number)

Finding a Home

Letters of Recommendation

WHETHER YOU ARE APPLYING FOR A RENTAL ON THE INTERNET OR HANDING IN A PAPER APPLICATION, IT IS A GOOD IDEA TO HAVE LETTERS OF RECOMMENDATION FROM SOMEONE WHO KNOWS YOU AS WELL AS A PREVIOUS LANDLORD IF POSSIBLE. WHEN ASKING FOR A LETTER, YOU CAN USE THESE TEMPLATES AS A STARTING POINT. BE SURE TO ASK PEOPLE WHO YOU KNOW WILL SAY ONLY GOOD THINGS ABOUT YOU.

Example template from former landlord

(Name of Individual Providing the Recommendation)
(Their Street Address)
(Their City, State, Zip Code)
(Date)

(Potential Landlord Or Apartment Company's Name)
(Street Address)
(City, State, Zip Code)

Re: Tenant Recommendation Letter for (Your Name)

Dear (Name of landlord or leasing office manager),

I am writing to let you know that (Your Name) lived at (your previous place of residence) from (Date to date). (He, She, They) was/were an excellent tenant who was dependable and trustworthy. (He, She, They) paid (his, her, their) rent on time without fail for the entire length of (his, her, their) lease. We highly recommend (him, her, them) as a tenant in your complex.

If you have any questions regarding (Your Name's) reliability as a potential tenant, I am available by (phone or email).

Sincerely,

(Name and Signature)
(Phone Number or Email Address)

Finding a Home

Letters of Recommendation

WHETHER YOU ARE APPLYING FOR A RENTAL ON THE INTERNET OR HANDING IN A PAPER APPLICATION, IT IS A GOOD IDEA TO HAVE LETTERS OF RECOMMENDATION FROM SOMEONE WHO KNOWS YOU AS WELL AS A PREVIOUS LANDLORD IF POSSIBLE. WHEN ASKING FOR A LETTER, YOU CAN USE THESE TEMPLATES AS A STARTING POINT. BE SURE TO ASK PEOPLE WHO YOU KNOW ONLY SAY GOOD THINGS ABOUT YOU

Example template from friends or family

(Name of Individual Providing the Recommendation)
(Their Street Address)
(Their City, State, Zip Code)
(Date)

(Potential Landlord Or Apartment Company's Name)
(Street Address)
(City, State, Zip Code)

Re: Tenant Recommendation Letter for (Your Name)

Dear (Name of landlord or leasing office manager),

I am writing to let you know that (Your Name) has been my friend for the last (number of years). [Alternative statement: (Your Name) is my sister, cousin, daughter, etc.] (He, She, They) is/are a person of integrity and character who you can depend on. (He, She, They) will make an excellent tenant and will pay (his, her, their) rent on time as agreed upon by the rental lease. [IF COSIGNER IS REQUIRED, ADD] I believe in them, and I will co-sign the lease on (his, her, their) behalf.]

If you have any questions regarding (Your Name) reliability as a potential tenant, I am available by (phone or email).

Sincerely,

(Name and Signature)
(Phone Number or Email Address)

If you are interested in viewing additional examples of cover letters, letters of recommendation, and rental tips please go to:

www.apartmentguide.com

Finding a Home Social Media Presence

MANAGEMENT COMPANIES CAN'T USE SOCIAL MEDIA IN WAYS THAT VIOLATE FAIR HOUSING LAWS, BUT THEY CAN USE IT TO HELP WITH MAKING THE APPLICANT POOL SMALLER AS LONG AS THEY ARE USING THE SAME CRITERIA FOR ALL APPLICANTS.

In the same way that a potential employer might look at your social media profiles, potential landlords are now doing the same. Some management companies have a system that automatically pulls social media profiles based on an applicant's email address. They use this as part of their screening process to verify information that was provided on the application. Although this information can't be used in ways that violate Fair Housing Laws, they have to search the same platforms (for example Facebook, Twitter, Indeed) and use the same screening criteria for every applicant.

NOT ALL HOUSING APPLICATIONS WILL INVOLVE A SOCIAL MEDIA SEARCH, BUT IT IS A GOOD IDEA TO ASSUME THAT THEY WILL. AS MORE HOUSING APPLICATIONS GO ONLINE, SO WILL THE SCREENING PROCESS.

Here are some things that you can do before sending out applications

- Set your pages to private, delete posts, and review photos that you are tagged in
- Make sure you aren't tagged in any photos that may show you in a negative light, such as:
 - Illegal activity
 - With animals that aren't being mentioned in the application
 - Damaging property
 - Offensive content
 - Violent content
 - Anything related to criminal activity
 - Inappropriate images