

# Road to Renting Program

## Goals and Outcomes



### **Debt Management & Money Management**

#### **General Description**

**Debt Reduction / Money Management** Participants who take this section receive information about how to get a free credit report online. They also learn the parts of their credit report and how to dispute errors. An important part is learning how to develop a debt reduction plan to use as talking points with a landlord. In the second part of this section, participants learn concepts and skills for improving their methods of managing their money. This includes looking at templates for a personalized budget, examining ways to save money for unexpected expenses, and using problem solving strategies to make ends meet.

#### **Learner Outcomes**

- Read about credit reports, what they are, who can see them
- Learn how to get a free credit report
- Learn how to read a credit report
- Identify errors and learn how to dispute/resolve them
- Find out how to deal with collection agencies
- Examine choices about loan sources, rent-to-own options, pawn shops, and no-interest loans.
- Make a debt reduction plan for personal finances
- Identify fixed and flexible expenses.
- Recognize needs, obligations and wants.
- Analyze spending after keeping track of expenses.
- Learn how to create a weekly budget and a spending plan.
- Problem solve ways to increase income and/or cut spending.
- Learn about banking and saving; and, prepaid credit cards

### **Tenant Rights & Responsibilities**

#### **General Description**

**Tenant Rights & Responsibilities** participants learn the basic rights of being tenants and the responsibilities of renting a home. Some of the topics addressed include fair housing, accommodation, Landlord / Tenant guidelines and law, deposits, insurance, and problem solving tips.

#### **Learner Outcomes**

- Identify the legal responsibilities of the tenant and landlord
- Recognize legal and illegal evictions
- Review fair housing laws and requirements (reasonable accommodations, service and comfort animals)
- Gain knowledge about deposits, the condition report, and illegal actions of a landlord
- Receive tips on finding housing when a criminal history is a barrier
- Know the process for evictions and terminations
- Learn when and how to talk to a lawyer
- Recognize the need for insurance
- Decide an ideal landlord and tenant relationship
- Problem solve practical renting dilemmas

## Finding A Home

### General Description

**Finding a Home** participants learn the steps involved in finding a home. This includes deciding personal housing priorities, searching for a home, and talking to a landlord, understanding screening reports and reading a lease.

### Learner Outcomes

- Find out what you can afford
- Decide your wants and needs in housing
- Identify the 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
- Understand Rental Agreements/Leases
- Find out how to change a lease
- Identify addendums to a lease
- Find out what to do if your application is refused

## Roommates

### General Description

**Roommates** participants read about Washington State Landlord/Tenant law as it relates to people living together in one unit. Since compatibility and mutual responsibilities are often a big concern, the unit takes participants through identifying compatible characteristics and creating a *Roommate Agreement* that includes rules and responsibilities. A problem solving section also helps to identify problem areas with possible solutions.

### Learner Outcomes

- Learn aspects of the law that are related to roommate living situations.
- Identify aspects of living together that are compatible with one's personal beliefs and lifestyle by taking a personal assessment.
- Engage in problem solving with real-life situations
- Create a practical *Roommate Agreement* that addresses all aspects of living together.