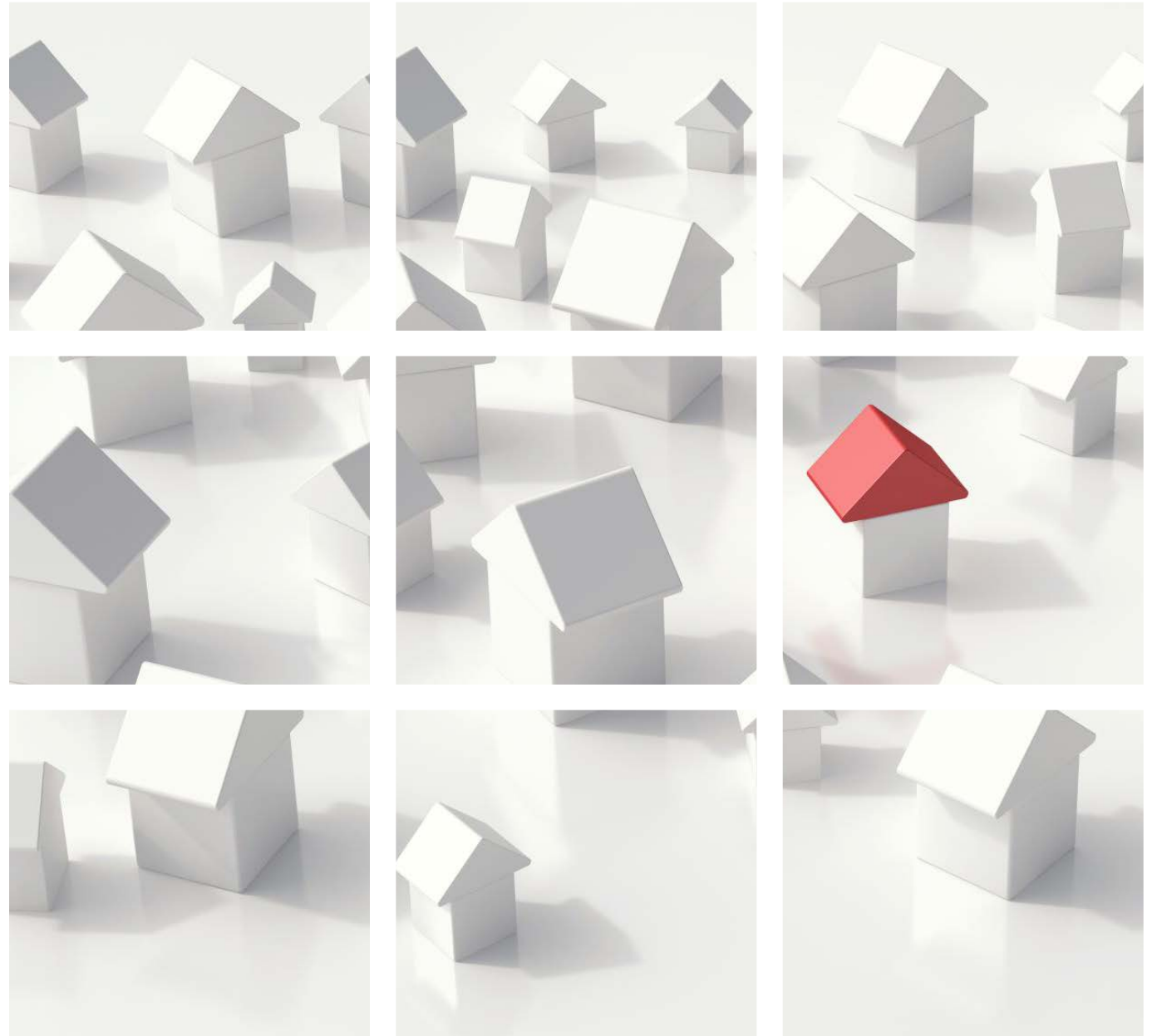




Finding Your Place: Overcoming Barriers in Rental Housing



Renter Certification
Helping renters find a home





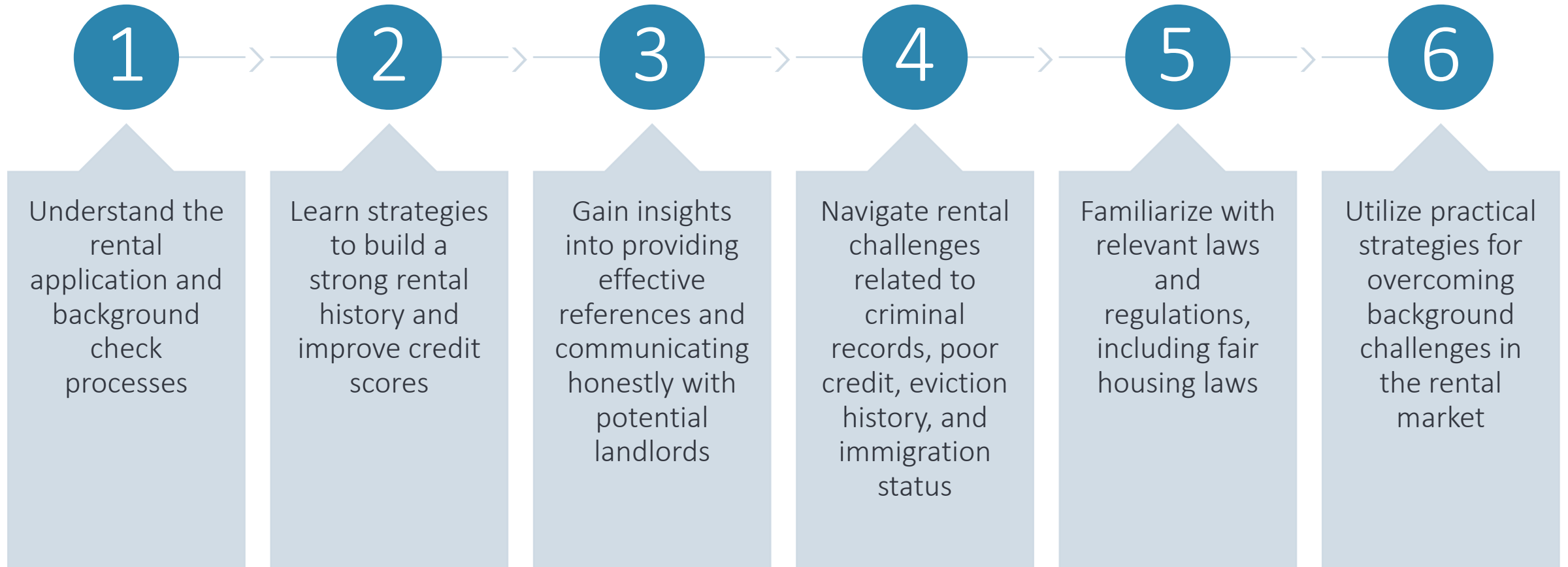
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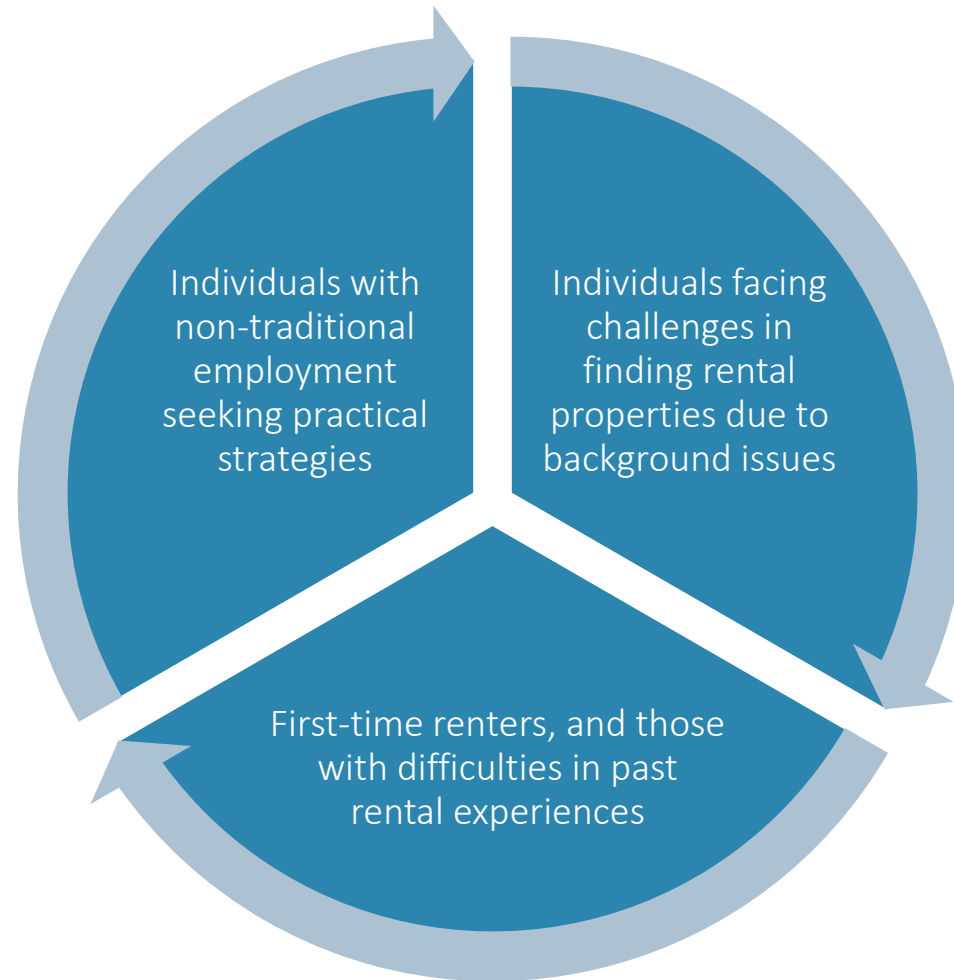
Introduction

- This course offers comprehensive guidance to tenants facing challenges in the rental market due to background issues such as criminal records, poor credit scores, eviction histories, and immigration status
- It covers the rental application process, background checks, building a strong rental history, improving credit scores, and effective communication with landlords
- The course is designed for a diverse audience, including those with non-traditional employment, first-time renters, and property managers and landlords who work with such tenants

Learning Objectives



Target Audience





Introduction to the Course

Lesson 1



Introduction to the Course



The course provides guidance on how the REAL world of renting works with information from experienced landlords with decades in the business and covers the whole process from application through to moving out

We will also cover how to overcome background challenges such as criminal records, poor credit scores, eviction histories, immigration status and other challenges when searching for rental properties

We will cover topics such as how the rental application process and background checks are used by landlords, how to build a strong rental history, improving credit scores, collecting references, and understanding leases, violation notices, moving out, security deposits and evictions

The goal



- The goal for this course is to equip tenants with the necessary knowledge and skills to navigate the rental market successfully and unlock rental opportunities despite challenges they may face, and provides practical strategies for overcoming these challenges at each step of the rental journey



Determining Your Budget and Managing Expenses

Lesson 2



Determining Your Budget and Managing Expenses



A budget is simply a written plan that lets you keep track of how much money you are bringing in, how much you are spending, and what you're spending it on



Making a budget helps you see where your money goes every month, which can help you figure out where you can cut back if you need to save more or if you're spending too much on things you don't really need



Having a budget is important if you want to get a control of your finances, especially if you're trying to get out of debt, improve your credit score, or find a good place to live

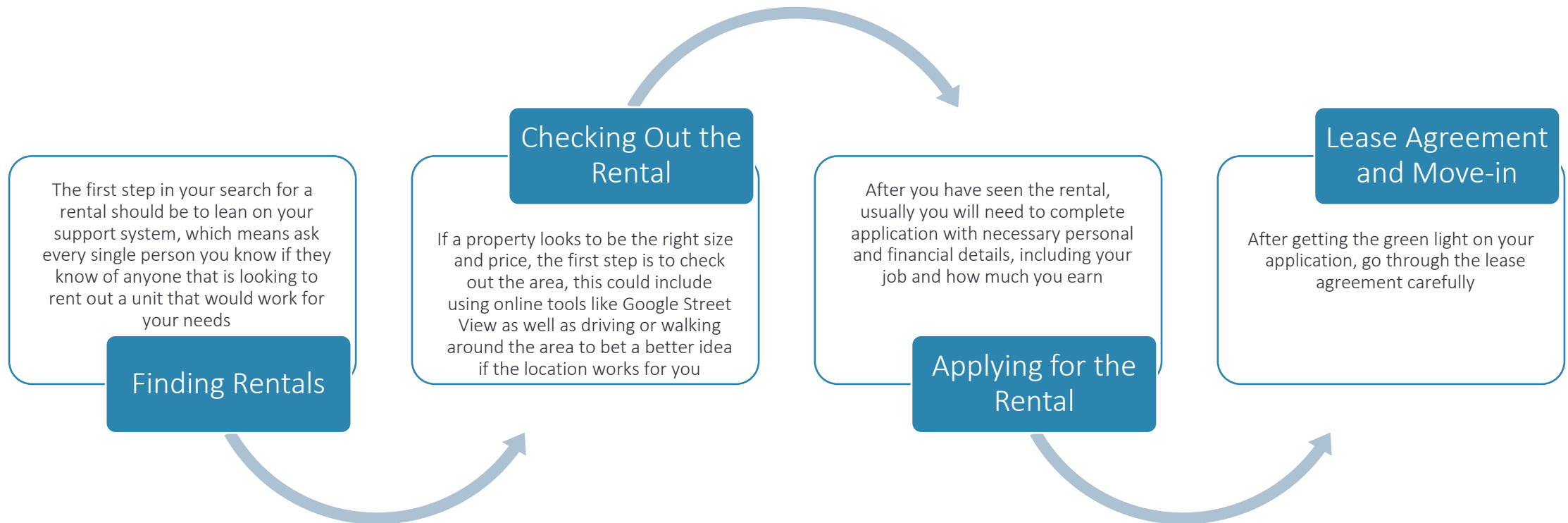


Understanding the Application Process

Lesson 3



Understanding the Application Process





Housing Assistance

Lesson 4



Housing Assistance

- **Research rental assistance programs:** Look into rental assistance programs in your area that may be able to provide financial support or connect you with affordable housing options
- Examples of rental assistance programs include Section 8 Housing Choice Voucher Program, Housing Opportunities for HIV+ status persons, and Homeless Prevention and Rapid Re-Housing Program
- The housing authority is a government agency that is responsible for overseeing affordable housing programs and can provide information and assistance to individuals seeking rental assistance





Alternative Living Arrangements

Lesson 5



Alternative Living Arrangements



Subleasing offers a flexible and, often more affordable housing option



Renting a Room, Airbnb, or VRBO: For temporary stays or while searching for permanent housing, renting a room or using platforms like Airbnb and VRBO can be practical solutions



Seeking Community Support: Engaging with local religious organizations, non-profits, and support organizations can uncover housing opportunities not widely advertised



Finding Roommates: Sharing a rental can significantly reduce living costs and make more locations accessible



RV or Camp Trailer Living: For a more unconventional approach, consider renting an RV or camp trailer



Leveraging Word of Mouth: Never underestimate the power of asking around



Refining Your Strategy: Lesson 1- Gathering Documentation

Lesson 6



Refining Your Strategy:

Lesson 1- Gathering Documentation

Proof of Income:

- This could be recent pay stubs, tax returns, or bank statements that show you have a stable income to cover the rent

Reference Letters:

- Letters from previous landlords, employers, teachers, religious leaders etc that can vouch for your reliability as a tenant

Rental History:

- Details of your previous rentals, including addresses and dates of tenancy, can demonstrate your experience as a tenant

Criminal Record Documentation:

- If you have a criminal record, getting a copy of your record, this can help you understand any potential hurdles and address them directly with landlords

Certificate of Rehabilitation :

- This document proves you've made significant positive changes following any past criminal or substance abuse issues

Refining Your Strategy:

Lesson 1- Gathering Documentation

Letter from Your Probation Officer, counselor or sponsor :

- A letter detailing your compliance with probation, counseling or treatment that can support your application by showcasing responsibility

Support Animal Documentation:

- If you have a service or support animal, include any relevant documentation, like a letter from a healthcare provider, counselor or other entity or person that certifies that your support animal qualifies for an exemption and is a medical necessity, not a pet

Utility Payment Plan Options:

- If you've had trouble with utility bills in the past, showing that you've researched prepaid plans or assistance programs can be helpful as well as showing that you have paid off any back utility bills that you owe or have setup a payment plan

Rental Assistance Program Information:

- If you're exploring or already part of a rental assistance program, having documentation on hand can clarify your financial arrangements for potential landlords

Credit Report:

- Grab a copy of your credit report to know where you stand, Federal Law makes one free credit report available to all persons each year, resources like www.CreditKarma.com are a great free way to get access to your credit report.



Refining Your Strategy: Lesson 2- Making a Plan

Lesson 7



Refining Your Strategy:

Lesson 2- Making a Plan

Identify Your Preferred Areas:

- Consider the neighborhood's accessibility to public transportation, schools, grocery stores, and job opportunities

Set a Rental Budget:

- Determine how much you can afford to spend on rent, keeping in mind that living closer to work or public transportation might save you money on commuting, even if the rent is a bit higher

Utility Costs:

- Find out if the rental price includes utilities like water, sewer, trash, gas, or electricity

Prepare Your Documents:

- Gather your financial documents, such as pay stubs, tax returns, and bank statements, to prove your income

Rental History:

- Compile a list of previous addresses, dates of residence, and landlord contact information

Refining Your Strategy:

Lesson 2- Making a Plan

Addressing Past Issues:

- If you have a criminal record or past evictions, gather any documents or letters that can help explain these situations positively, such as a certificate of rehabilitation or a letter from a probation officer

Rental Assistance Programs:

- If applicable, research rental assistance programs in your area and prepare any necessary documentation to apply for these programs

Know Your Rights and Responsibilities:

- Understand your legal rights as a tenant, including what you are and aren't required to disclose about your background, and familiarize yourself with the responsibilities you'll have under a lease agreement

Make Your List:

- Create a list of possible rentals either on paper, on your phone, or online in order to stay organized

Make a Schedule:

- You will want to set aside time where you can focus on the rental process, this is especially true if you will be making phone calls, you will want to be in a quiet place free of distractions and noise



Finding a Rental

Lesson 8



Finding a Rental



Online rental websites:

Check popular rental websites like Zillow, Apartments.com, Craigslist, Facebook Marketplace and Rent.com to search for available rental units in your area



Join Online Groups:

Facebook groups or other social media communities that focus on rental listings or housing information



Word of mouth:

Ask family, friends, and coworkers if they know of any available rental units in your area



Local ads:

Check community bulletin boards like ones at grocery stores, cafes etc and local newspapers to find potential rental options

Finding a Rental

- Check with churches or other faith-based organizations in your area, as they may know of available rental units or support programs for those in need
- Contact non-profit organizations that provide rental assistance or connect tenants with housing for specific at-risk communities
- If you are a veteran, check with veteran support organizations, which may have resources or listings for available rental units for veterans
- **Expand your search area:** Consider looking for rental units outside of your preferred location or neighborhood to find more available options



Subleasing and alternate housing options



Consider

Subleasing: Subleasing can be a great option for those who are looking for temporary housing arrangements or for those who want to avoid the long-term commitment of a traditional rental lease. Here are some reasons why you should consider subleasing:



Flexibility:

Subleases are often more flexible than traditional rental agreements. You can typically find subleases for shorter periods of time, which can be ideal if you're in between apartments or looking to move to a new city soon.



Lower costs:

Subleasing can often be less expensive than renting a traditional apartment. Subleases may have lower monthly rents or may include utilities and other amenities in the cost.



Location:

Subleasing can be a great way to live in a desirable location that may be out of your budget for a traditional rental agreement.

Find Subleases

- In some cases, the requirements for subleasing may be less strict than those for a traditional rental agreement. This is because the landlord may be more focused on finding someone to cover the cost of rent while they are away or for the remaining duration of their lease.
- Sites such as Airbnb and Vrbo can be great options for emergency housing if you're in a situation where you need a place to stay on short notice.
- It's worth noting that Airbnb and Vrbo may not be the most cost-effective options for long-term emergency housing, as the costs can add up quickly. However, they can be a good option for short-term stays or for those who need a place to stay on short notice. Additionally, these platforms may offer additional support and resources in the case of unexpected issues or emergencies during your stay.
- When using Airbnb and Vrbo as emergency housing, it's important to keep in mind that the hosts may be open to more permanent rental arrangements or to providing references for future housing opportunities. This is especially true if you've been a responsible and respectful guest during your stay.
- To maximize your chances of getting a positive reference or potential future rental opportunity, it's important to be a responsible guest. This means following the terms and conditions of the rental agreement, being respectful of the host's property, and communicating any issues or concerns in a timely and respectful manner.
- If you're looking for more permanent housing and are interested in potentially renting from the host in the future, it can be helpful to express your interest early on in your stay. Let the host know that you're interested in finding more permanent housing in the area and ask if they have any recommendations or if they would be open to renting to you in the future. By being a responsible and respectful guest, you can increase your chances of getting a positive reference or potential future rental opportunities.



Making Contact

Lesson 9



Making Contact



Voice calls:

When making a voice call to a potential landlord or property manager, be sure to introduce yourself professionally and clearly state your purpose for calling



Emails/Social Media Messages:

When sending an email or messaging on social media to a potential landlord or property manager, be sure to use a professional email address and to check your grammar and spelling carefully



Leaving a message:

If you need to leave a message for a potential landlord or property manager, be sure to speak clearly and slowly, and provide your name and contact information at the beginning and end of the message



Texts:

When sending a text message to a potential landlord or property manager, keep the message brief and to the point

Examples of contacting a potential landlord



Voice calls

Formal: “Hello, my name is John Smith and I am calling to inquire about the rental property you have advertised on

Normal: “Hello, this is John

Informal: “Hey, it’s Jane



Leaving a message

Formal: “Good afternoon, my name is Susan and I am calling to inquire about the rental property you have advertised

Normal: “Hi, this is Tom

Informal: “Hey, it’s Dave



Emails

Formal: “Dear , I hope this email finds you well

Normal: “Hello, I saw your rental ad and I’m interested in checking it out



Texts Messages

Formal: “Hello, my name is Sarah and I saw your rental property ad

Normal: “Hi, it’s Dave

Informal: “Hey, it’s Jane

Things that you should avoid saying or disclosing

Don't disclose	Don't disclose personal or medical information that isn't relevant to the rental application process
Don't discuss	Don't discuss personal problems or issues that may raise concerns for the landlord
Avoid	Avoid using slang, abbreviations, or informal language in your communication with the landlord
Don't badmouth	Don't badmouth your current or previous landlords
Don't lie or misrepresent	Don't lie or misrepresent your situation
Avoid	Avoid making promises or commitments that you cannot keep



Applications

Lesson 10



Applications



Be Prepared: Before reaching the application stage, ensure you've gathered all necessary information and documentation



Communicate First: Before submitting your application, make an effort to speak with the landlord or property manager



Know the Law: Familiarize yourself with your state's laws regarding application fees



Be Honest: Integrity is key in your rental application



Attach Documents: If the application process allows for it, attach all relevant documentation

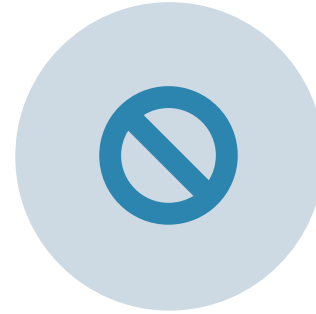
Potential Issues



IF YOU DON'T HAVE ANY PETS, MAKE SURE TO HIGHLIGHT THIS FACT TO LANDLORDS



IF YOUR PRIMARY INCOME IS NONTRADITIONAL, CONSIDER GETTING A PART-TIME JOB THAT PROVIDES REGULAR PAY STUBS



BE WILLING TO FOLLOW THE RULES OF THE RENTAL PROPERTY, SUCH AS NOT SMOKING INSIDE OR COMPLYING WITH NOISE RESTRICTIONS



CONSIDER OFFERING TO TAKE CARE OF CERTAIN TASKS OR RESPONSIBILITIES AT THE RENTAL PROPERTY, SUCH AS LANDSCAPING OR MINOR REPAIRS



Following Up

Lesson 11



Following Up



After submitting your rental application, remember to send a brief message or call letting them know you have completed it and to contact you if they have any questions or need additional information



If you haven't heard back within a week or so, it's appropriate to follow up again to ask for an update on the status of your application



If the landlord has given you a specific timeline for when they will make a decision or get back to you, it's appropriate to follow up after that timeline has passed if you haven't heard back



It's generally not recommended to follow up more than once a week or to be too persistent, as this can come across as pushy or annoying to the landlord

Examples of appropriate follow up messages or calls



A polite email or text message checking in with the landlord after a few days: “Hello , this is , I just wanted to check in and see if you had any updates on my rental application



A phone call after a week or so: “Hi, this is and I recently submitted a rental application for



Sending a thank-you text or email after an initial viewing or meeting with the landlord: “Dear , Thank you for taking the time to show me the rental property at



An email or text message that is short and to-the-point: “Hi, just wanted to follow up on my rental application for

Tips

Avoid	Avoid making any negative comments about the property or location, as this can make the landlord think that you may not be happy living there
Don't demand	Don't demand that the landlord make any repairs or changes to the property before you move in
Don't try	Don't try to negotiate the rent or lease terms before you have been approved as a tenant
Avoid	Avoid asking for special favors or exceptions to the rental requirements, as this may make the landlord feel like you are trying to take advantage of them
Don't forget	Don't forget to proofread your communication with the landlord and ensure that it is free of spelling or grammatical errors



Leases and Rental Agreements

Lesson 12



Leases and Rental Agreements

- **Read Every Word:** Before you sign anything, read the entire lease
- **Get It in Writing:** Ensure all terms, including rent, deposit, pet fees, and utilities, are clearly outlined in the lease
- **Check the Dates:** Confirm the lease start and end dates are what you agreed upon
- **Document Condition:** Before moving in, do a walkthrough with the landlord
- **Understand the Rent:** Know exactly when rent is due, where and how you pay it, the acceptable payment methods, and the consequences of late payments
- **Clarify Utilities:** Make sure the lease specifies which utilities you're responsible for and what the landlord covers

Leases and Rental Agreements

- **Pet Policy:** If you have pets, double-check the lease for pet policies, fees, rules or restrictions
- **Maintenance and Repairs:** Understand how maintenance requests should be handled and who's responsible for what repairs
- **Subletting and Guests:** Know the rules about long-term guests and subletting
- **Lease Termination:** Be clear on the conditions under which you or the landlord can terminate the lease early and any penalties involved
- **Renewal Terms:** Check if your lease renews automatically, switches to a month-to-month agreement, or if you need to sign a new lease when the term ends

Leases and Rental Agreements

- **Get a Copy:** After you and your landlord sign the lease, make sure you get a copy for your records
- **Ask Questions:** If anything is unclear, ask
- **Know Your Rights:** Familiarize yourself with tenant rights in your state or city
- **Seek Help if Needed:** If you're unsure about the lease or if something feels off, consider consulting with a consumer advocate or a legal assistance agency



Moving In

Lesson 13



Moving In

- **Notify Important Contacts:** Make a list of everyone who needs to know you've moved
- **Update Legal and Support Contacts:** If you're reporting to any agencies, like probation or social services, inform them of your new address immediately
- **Set Up Utilities:** Before you move in, arrange for utilities like water, gas, electricity, and internet to be switched over to your name
- **Ask About Utility Assistance:** If you're concerned about utility deposits, reach out to local assistance programs
- **Submit Driving License** or other ID address changes, most of these are required by law within a certain number of days of a change of address
- **Do a Thorough Walkthrough:** Before unpacking, do a detailed walkthrough of your new place
- **Submit Repair Requests:** Identify any issues that need to be submitted to the landlord for repair, be patient as excluding major life or property threatening problems like fires, broken water pipes and major leaks, landlords typically have a reasonable amount of time to complete repairs

Moving In

- **Clean Before Unpacking:** Give your new place a good clean, even if it looks spotless
- **Plan for Pest Control:** This is a good time to install pest prevention items like roach or ant bait stations which can be placed under sinks, behind and under appliances
- **Plan Your Unpacking:** Unpack methodically, starting with essentials like bedding, toiletries, and kitchen items
- **Meet the Neighbors:** Introduce yourself to your neighbors
- **Learn About Emergency Exits:** Familiarize yourself with emergency exits and protocols for your building
- **Locate Necessary Services:** Find out where the nearest grocery store, pharmacy, hospital, and public transport options are located
- **Review the Rules:** If you're moving into a place with a homeowners' association or similar, review the community rules
- **Secure Your Space:** Make sure you know how to secure all access points to your home, including any windows
- **Connect with Local Resources:** If you need furniture or household items, look into local community groups or organizations that offer support for those setting up a new home



Being a GREAT Tenant

Lesson 14



Being a GREAT Tenant

- Pay Rent on Time or EARLY!!
- **Maintain Open Communication:** Keep the lines of communication open with your landlord
- **Respect Property Rules:** Adhere to all property rules and regulations
- **Keep the Property Clean and Tidy:** Regularly clean and maintain the rental unit
- **Report Maintenance Issues Early:** Don't wait for small issues to become big problems
- **Be a Good Neighbor:** Foster a positive relationship with your neighbors
- **Seek Permission for Changes:** Always get written permission from your landlord before making any alterations to the space, including painting or installing fixtures

Being a GREAT Tenant

- **Follow the Lease Terms:** Thoroughly understand and comply with the lease terms
- **Minimize Wear and Tear:** Treat the rental as if it were your own home by avoiding unnecessary wear and tear Use fixtures and appliances responsibly and keep them clean
- **Renew Contact Information:** Keep your landlord updated with any changes in your contact information to ensure they can always reach you when needed, this is especially true if you change phone numbers or email addresses
- **Be Proactive About Lease Renewal:** If you're interested in renewing your lease, don't wait until the last minute
- **Request a Reference:** If you've adhered to these practices, don't hesitate to ask your landlord for a reference



Property Issues and Repairs

Lesson 15



Property Issues and Repairs

- **Understand Your Lease:** Know what repairs and maintenance are your responsibility and which fall to the landlord
- **Perform Minor Repairs:** Simple fixes like changing light bulbs or unclogging drains can often be done by yourself
- **Report Major Issues Promptly:** For significant issues like leaks, electrical problems, or anything that could worsen over time, contact your landlord immediately
- **Keep a Record:** Document the condition of the property and any damages or issues when you move in and as they arise
- **Communicate in Writing:** For important repairs, follow up verbal communications with a written request
- **Clean Regularly:** Regular cleaning can prevent many maintenance issues, especially in areas prone to mold or pests

Property Issues and Repairs

- **Prevent Damage:** Take proactive steps to avoid causing damage
- **Notify Landlord of DIY Fixes:** If you've made any minor repairs yourself, let your landlord know
- **Emergency Procedures:** Familiarize yourself with emergency procedures for urgent property issues
- **Seek Permission for Improvements:** If you're considering making any improvements, get your landlord's permission first
- **Be Present for Repairs:** If possible, be present when repairs are being done
- **Maintain Appliances:** Proper use and regular cleaning of appliances can prevent breakdowns and prolong their life
- **Landscaping and Exterior Maintenance:** If your rental agreement includes upkeep of outdoor spaces, stay on top of these tasks to keep the property looking its best
- **Report Even Small Issues:** Sometimes, a minor issue can be a symptom of a larger problem



Paying Rent

Lesson 16



Paying Rent

- **Always Use a Trackable Payment Method:** NEVER pay rent in cash due to risks of misunderstandings or theft
- **Keep Receipts of Money Orders:** If you use money orders, always keep the receipts
- **Pay Directly to Authorized Recipients:** Ensure your rent payments go directly to the landlord, their authorized representative, or through an approved online platform
- **Avoid Cash Deposits in Payment Boxes:** Never deposit cash into drop boxes for rent payments
- **Check for Online Payment Fees:** Some online payment methods may include additional fees
- **Do Not Rely on Others to Pay Rent:** Avoid giving money to friends or family members to make rent payments on your behalf to prevent any potential issues
- **Stay Informed About Payment Policies:** Familiarize yourself with your landlord's payment policies, including acceptable payment methods and due dates, grace periods and late fees
- **Set Up Payment Reminders:** Use calendar reminders or automatic payment setups to ensure you never miss a rent payment

Paying Rent

- **Understand Your Lease Agreement:** Know the specifics of your lease agreement concerning rent payments, including grace periods and consequences for late payments
- **Be Cautious of Scams:** Never pay rent or any other fees in gift cards, including prepaid credit cards
- **Verify Identity for Phone or Online Contact:** If you are contacted by phone or online for payments, verify the identity of the caller or sender through known, official channels before proceeding
- **Report Payment Issues Immediately:** If you encounter issues with online payments or other methods, report them to your landlord immediately
- **Request a Payment Receipt:** For every payment made, ask for a receipt or confirmation number for your records
- **Review Rent Increase Policies:** Be aware of how and when your rent might increase according to your lease agreement and state or local laws
- **Budget Wisely for Rent:** Ensure that rent payment is a priority in your monthly budgeting to avoid any financial stress or potential eviction



Guests

Lesson 17



Guests

- **Know Your Lease Terms:** Understand your lease's policies on guests, including any limits on how long they can stay
- **Notify Your Landlord:** For extended stays, inform your landlord or property manager in advance, as required by your lease agreement
- **Respect Quiet Hours:** Ensure guests are aware of and respect the property's quiet hours to avoid disturbing neighbors
- **Limit Overnight Stays:** Be mindful of how often and how long guests stay overnight to prevent them from being considered tenants under the law
- **Guest Responsibility:** Remember, you're responsible for your guests' behavior
- **Handle Pet Guests Carefully:** If your guests bring pets, ensure they follow the property's pet policy, including leash, noise, and waste management rules

Guests

- **Parking Courtesy:** Make sure your guests use designated guest parking to avoid inconveniencing neighbors or violating parking policies
- **Address Complaints Promptly:** If neighbors or your landlord raise concerns about your guests, address these issues courteously and promptly
- **Avoid Unauthorized Changes:** Don't allow guests to make any alterations to the property or its furnishings
- **Know the Guest-Tenant Laws:** Be aware of local laws regarding when a guest might gain tenant rights and take steps to prevent unintended tenancy
- **Maintain Privacy and Security:** Ensure guests do not access private or restricted areas in shared housing situations

Guests

- **Guest Limits:** Follow any lease stipulations regarding the maximum number of guests allowed at one time to prevent overcrowding
- **Community Rules:** Educate your guests on the community rules and amenities' proper use, such as pools, gyms, and recreational areas
- **Communicate with Neighbors:** If planning a larger gathering, consider informing your neighbors in advance as a courtesy
- **Security Deposits:** Be aware that significant damage caused by guests could result in deductions from your security deposit
- Following these guidelines can help maintain a good relationship with your landlord and neighbors, ensuring a pleasant living environment for everyone involved



Increases

Lesson 18



Increases

- **Understand Your Lease:** Know when your lease is up for renewal and the terms regarding rent increases, how much notification you will be given and what options you might have
- **Negotiate Early:** Start discussions with your landlord about renewing your lease well before it ends, expressing your desire to stay if rent increases are reasonable
- **Inquire About Longer Leases:** Ask if a longer lease term could lock in your current rate or reduce future increases
- **Offer to Take on Tasks:** Propose taking over some property maintenance tasks in exchange for lower rent or fewer increases
- **Demonstrate Good Tenancy:** Remind your landlord of your punctuality with rent payments and care for the property, making a case for why keeping you is beneficial
- **Research Market Rates:** Arm yourself with information on local rental prices to ensure any proposed increase is in line with the market

Increases

- **Ask About Payment Timing:** Suggest a longer payment period or a slight delay in the increase to give you time to adjust financially
- **Seek Compromise on Improvements:** Offer to forgo certain upgrades or amenities in exchange for lower rent
- **Explore Barter Opportunities:** Propose bartering skills or services you can offer, like web design or landscaping, for a rent discount
- **Join a Tenants' Union:** Get support and advice from local tenants' unions on negotiating rent increases
- **Check Rent Control Laws:** Make sure any proposed increase complies with local rent control ordinances

Increases

- **Propose an Incremental Increase:** If an increase is inevitable, suggest spreading it out over time to make it more manageable
- **Ask About Referral Discounts:** See if referring new tenants could secure you a rental discount
- **Discuss Lease Renewal Bonuses:** Negotiate terms where longevity could lead to benefits, like a month of free rent after a certain period
- **Plan for the Future:** Set aside a little extra in savings when possible to cushion against future rent increases



Evictions

Lesson 19



Evictions

- **Understand Your Lease:** Familiarize yourself with your lease terms and obligations to ensure compliance and avoid breaches that could lead to eviction
- **Maintain Open Communication:** Keep lines of communication open with your landlord
- **Know Your Rights:** Educate yourself about tenant rights and eviction laws in your state to protect yourself from unlawful eviction practices
- **Prompt Payment:** Ensure rent is paid on time
- **Seek Financial Assistance:** If you're struggling to pay rent, look into local government and non-profit organizations that offer rental assistance
- **Negotiate with Landlords:** If you anticipate payment issues, proactively negotiate with your landlord for a payment plan or extension

Evictions

- **Cash for Keys:** Explore the “cash for keys” option where you voluntarily move out in exchange for money, avoiding an eviction on your record
- **Legal Consultation:** Consult with a tenant attorney or legal aid service if you face potential eviction, to explore all legal avenues for defense
- **Document Everything:** Keep a detailed record of all communications, payments, and notices related to your tenancy and any disputes
- **Understand the Eviction Process:** Be aware of the steps involved in an eviction and the timeline to better prepare and respond effectively
- **Resolve Issues Early:** Address lease violations or complaints from the landlord immediately to prevent escalation to eviction

Evictions

- **Plan for the Worst:** Have a contingency plan in place, including savings for moving costs and a list of alternative housing options
- **Get a Signed Release:** If you negotiate an exit before an eviction, obtain a signed release from the landlord to ensure there are no future claims
- **Don't Walk Away:** Avoid abandoning the property without notice, as this can lead to detrimental legal and financial consequences



Resources



Finding a Rental

Veterans: Veterans Affairs Supportive Housing (VASH) Program: <https://www.va.gov/homeless/housing.asp>

- Housing Assistance for Veterans: <https://www.usa.gov/housing-help-for-veterans>
- Veterans Matter: <https://veteransmatter.org/>
- Homes for Our Troops: <https://www.hfotusa.org/>

LGBTQ+:

- National LGBTQ Task Force: <https://www.thetaskforce.org/housing/>
 - LGBTQ-Friendly Senior Housing: <https://www.seniorliving.org/lgbtq/>
 - National Center for Transgender Equality: <https://transequality.org/issues/housing-homelessness>
 - Trans Housing Coalition: Provides resources and support for transgender individuals, including sex workers, to find safe and affordable housing options. They offer emergency shelter and assistance in finding long-term housing solutions.
Website: <https://tranhousingcoalition.org/>

Undocumented:

- United We Dream: <https://unitedwedream.org/>
 - National Immigration Law Center: <https://www.nilc.org/>
 - Immigrant Legal Resource Center: <https://www.ilrc.org/>

Trafficked and Exploited:

- National Human Trafficking Resource Center: <https://humantraffickinghotline.org/housing-assistance>
 - Polaris Project: <https://polarisproject.org/what-we-do/housing/>
 - National Network to End Domestic Violence: <https://nnedv.org/content/housing/>

Finding a Rental

Victims of Domestic Violence:

- National Domestic Violence Hotline: <https://www.thehotline.org/help/housing/>
 - National Network to End Domestic Violence: <https://nnedv.org/content/housing/>
 - The National Coalition Against Domestic Violence: <https://ncadv.org/resources/housing>
- Women's Shelters: <https://www.womenshelters.org/>
- Finding rentals that accept tenants with a history of sex work can be challenging due to the stigma associated with the profession. Here are some resources that can help:
- The Cupcake Girls (<https://thecupcakegirls.org/>): A non-profit organization providing support, advocacy, and resources for those involved in sex work and sex trafficking, including housing assistance.
- The Sex Workers Project: Provides legal services, advocacy, and resources for sex workers. They have a housing program that helps sex workers find safe and affordable housing options. Website: <https://sexworkersproject.org/housing-support/>
- National Coalition for Sexual Freedom (NCSF): Provides resources and support for individuals and communities impacted by discrimination against sexual minorities, including sex workers. They have a housing resource center that can help connect individuals with rental options. Website: <https://www.ncsfreedom.org/our-programs/consent-counts/consent-counts-housing-project/>



Statistics



Chart 1

Chart Title

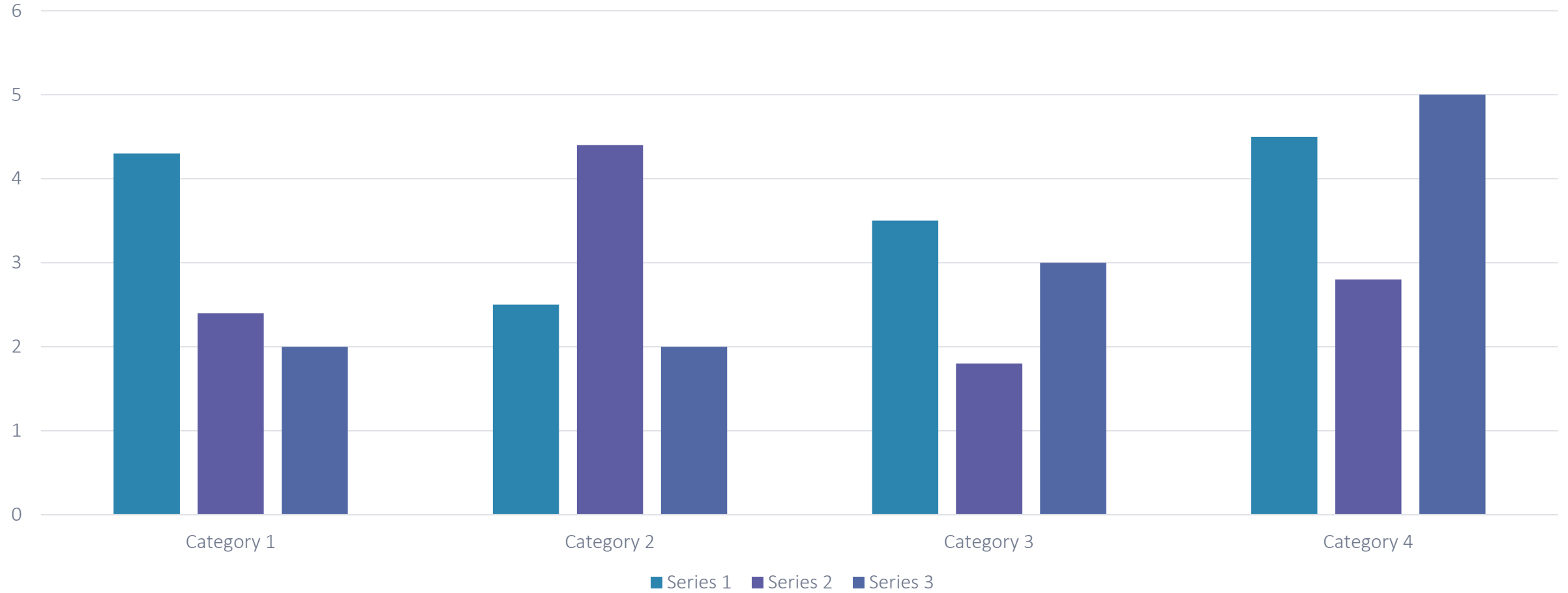


Chart 2

Chart Title

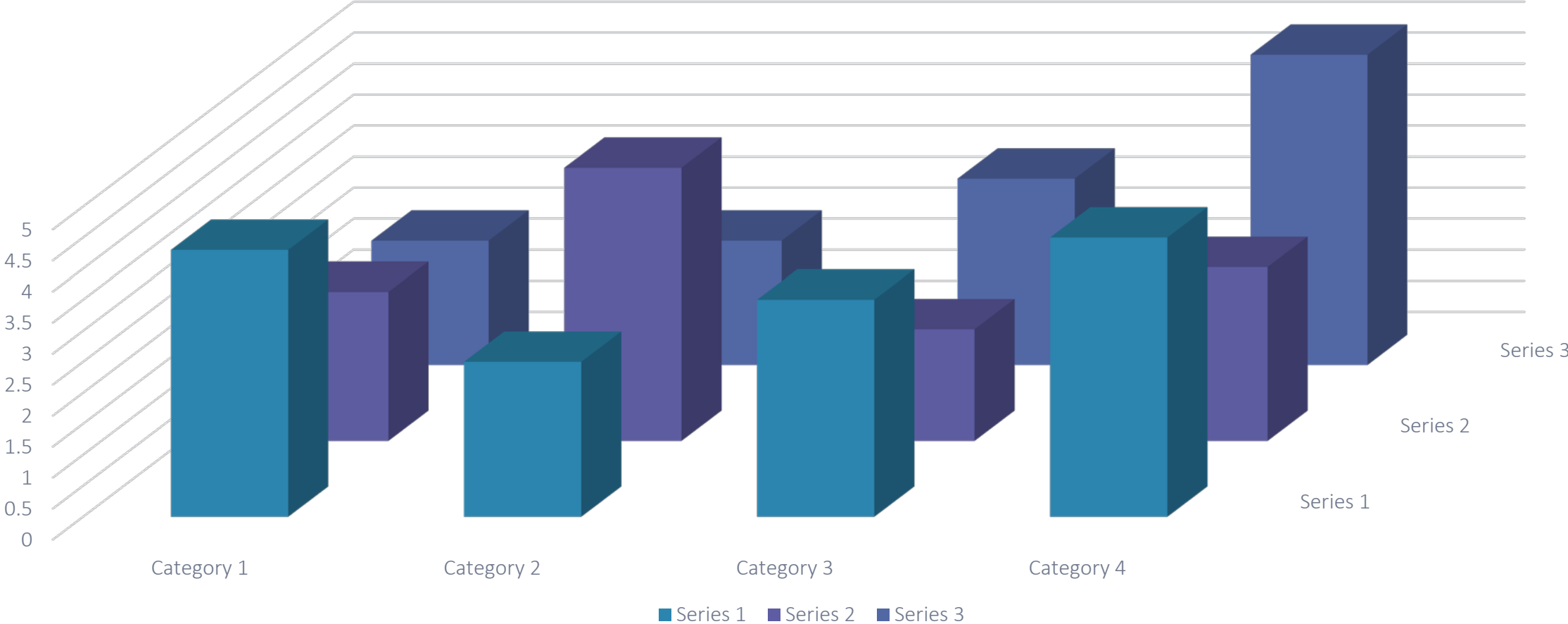


Chart 3

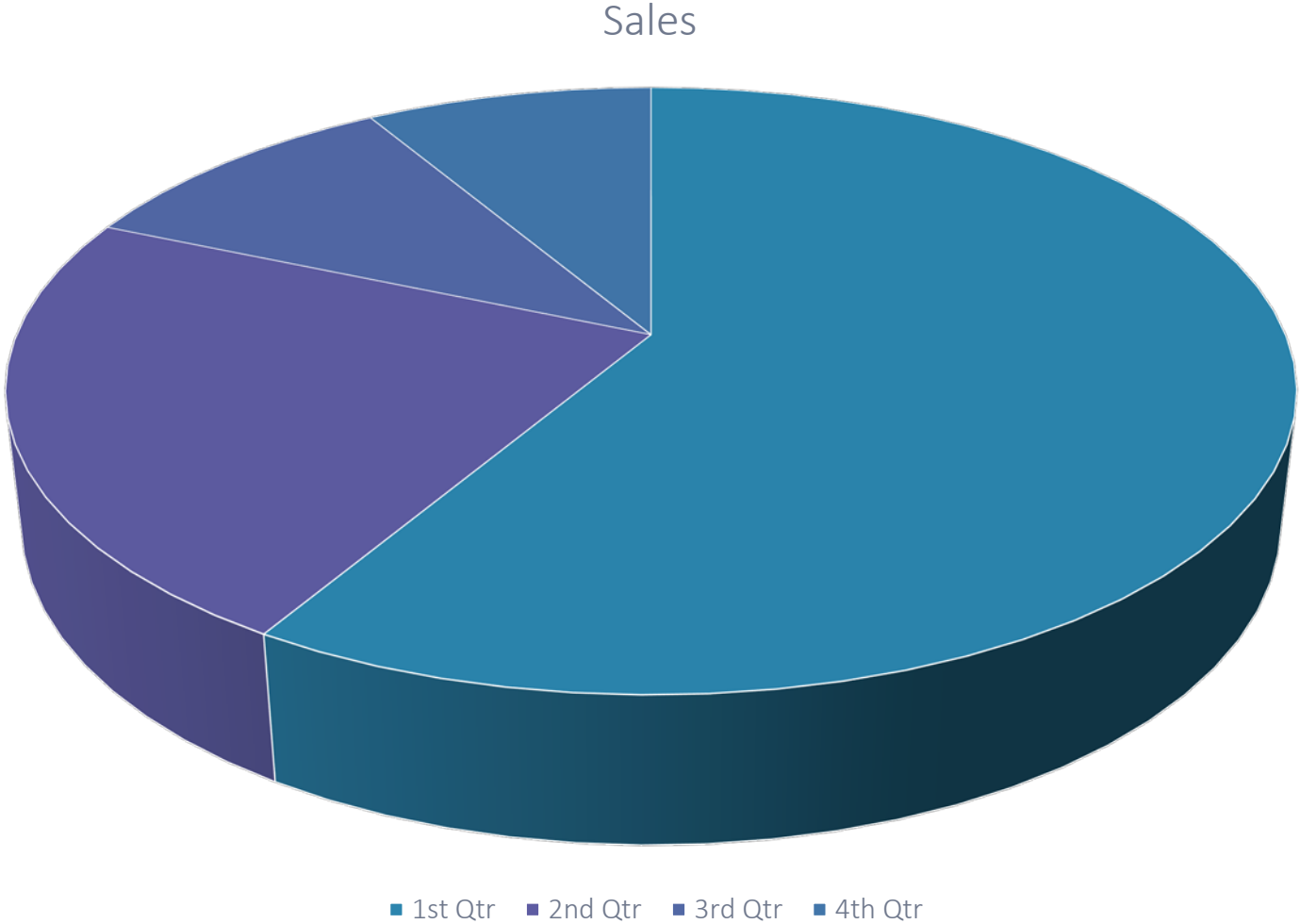


Chart 4

Chart Title

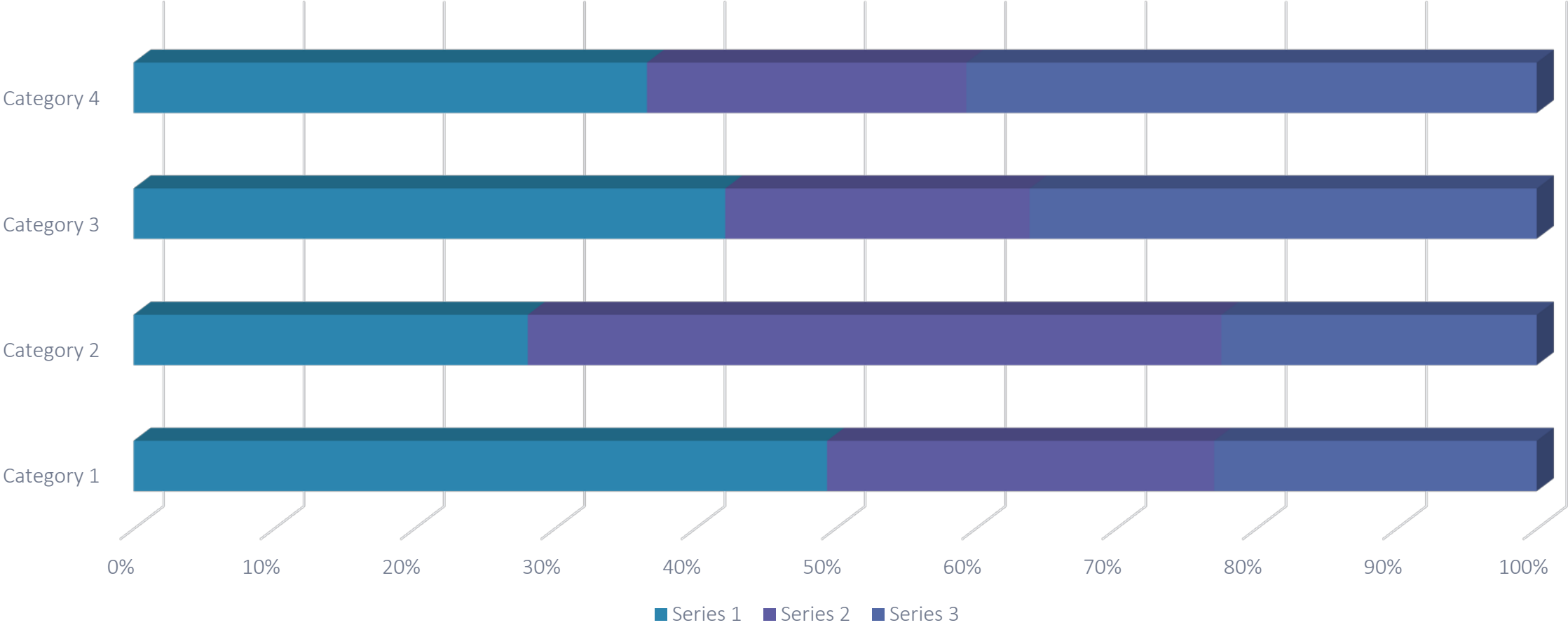
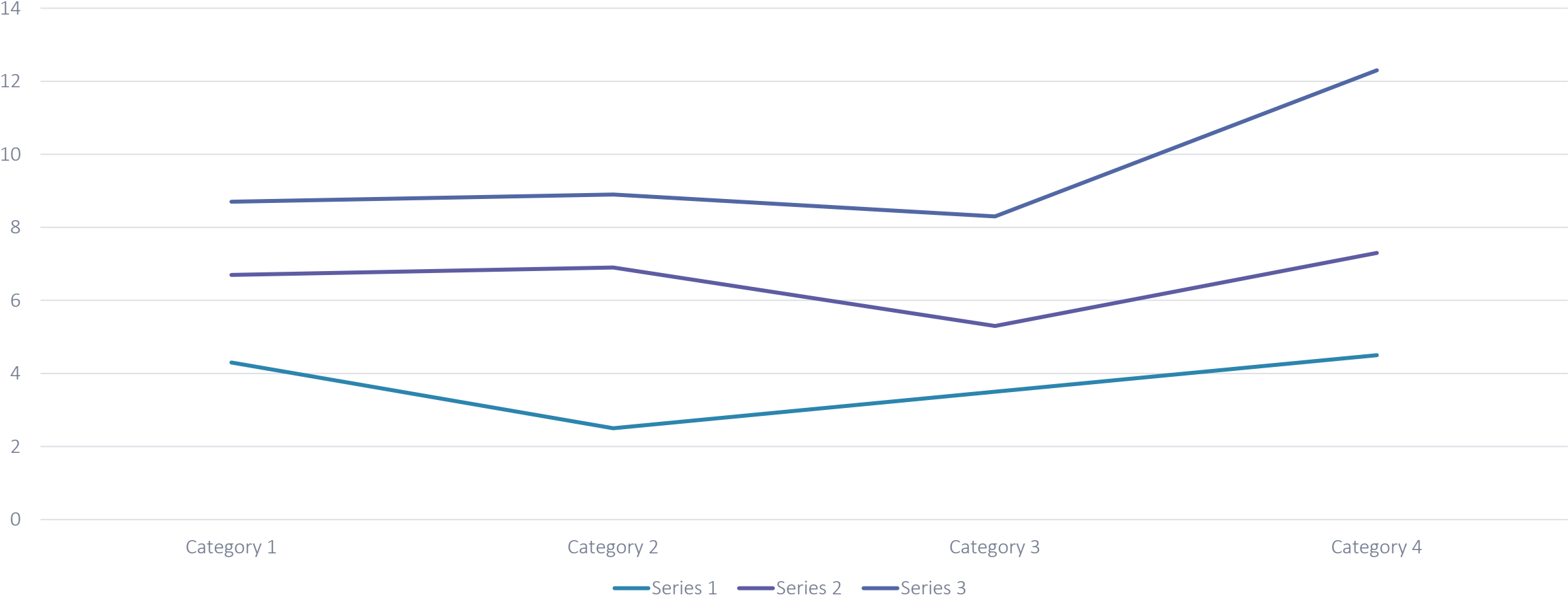


Chart 5

Chart Title





Q&A

