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# PREP

## Prepared Renter Education Program

Self-Determination  
Housing of Pennsylvania





# About SDHP

SDHP's mission is to promote self-determination and control in housing for persons with disabilities and older adults in the Commonwealth of Pennsylvania. SDHP works to:

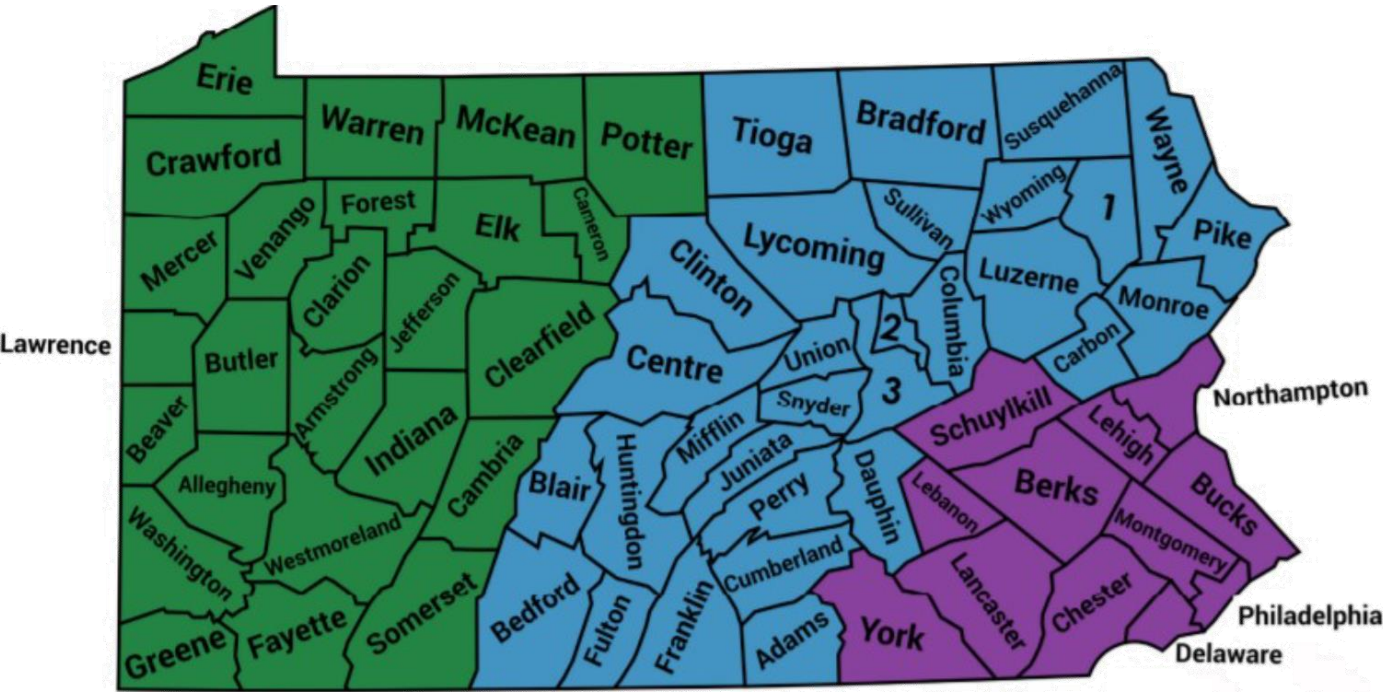
- Bridge the information gap between the housing and disability/older adult communities
- Promote partnerships that enable people with disabilities/older adults to choose and control housing
- Increase access to affordable, accessible and integrated housing

Regional Housing  
Coordinators

Housing Programs and  
Coalitions, Landlords,  
Service Providers

Consumers and  
Program Participants

# Regional Map



Region 1 

Region 2 

Region 3 

1 Lackawanna

2 Montour

3 Northumberland

[region1@sdhp.org](mailto:region1@sdhp.org)

[region2@sdhp.org](mailto:region2@sdhp.org)

[region3@sdhp.org](mailto:region3@sdhp.org)



# PREP Training Goals

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By the end of this training, you should feel prepared to assist your clients with...

- addressing their personal history
- preparing their personal pitches to appeal to landlords
- locating housing
- understanding a lease
- preventing or dealing with potential eviction
- moving on to a new unit
- and more!



# Vocabulary

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## Self-determination: *noun*

- the process by which a person controls their own life
- supported decision-making!

## Equity: *noun*

- the quality of being fair or impartial





# PREP Chapters

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1. Renting Fundamentals
  2. Preparing to Rent
  3. Understanding Your Personal History
  4. Putting It All Together– PREP Folder
  5. Locating Housing
  6. Understanding a Lease
  7. Starting Off Right
  8. Welcome to the Neighborhood
  9. Working with the Landlord
  10. Dealing with Money Problems
  11. Dealing with Eviction
- \* Appendices







# PREP Appendices

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1. Obtaining a certified copy of a birth record
2. Contacting the Social Security Administration
3. Obtaining a PA photo ID card
4. Annual credit report request form
5. Procedure to file a complaint to HUD
6. List of PA housing authorities
7. Legal advice from PA Legal Network (and agencies that provide legal services in different regions of the state)



# PREP Appendices cont.

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8. Rules about security deposits
9. Articles with outline of rights as a tenant for a safe, sanitary, habitable home
10. Legal steps if a tenant believes their rights are being violated
11. How tenant can request repairs from landlord that violate housing code
12. Sample letters
13. Legal process of evictions for landlords
14. Cleaning guide



# Common Barriers





# Preparing to Rent

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- Create a household budget
- Consider the hidden cost of renting
- Complete the PREP Rental Affordability Worksheet
- Collect documentation
- Review fixed costs to discover places to save \$\$\$



# Inside the Mind of a Landlord

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Don't overshare

Spin things in a positive light

What does a landlord care about?

- Rent paid on time
- Good neighbor
- Property maintained/well taken care of

## Trainer Takeaway:

Think about what the landlord wants in a tenant and highlight those qualities in your client.



# Personal History

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Credit  
History

Housing  
History

Criminal  
History



# Credit History

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- 3 agencies for FREE ANNUAL credit reports
  - ME TO ADD NAMES
- Evictions/judgements/collections stay for 7 years
- Professional Credit Counseling
- Prioritize credit concerns

## Trainer Takeaway:

There is no quick fix for credit history.



# Housing History

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## Consider non-traditional history

- Paid rent for a room
- Group home
- Long-term care facility
- Roommate without being on a lease

### Trainer Takeaway:

Collect documentation and explore creative alternatives.





# Criminal History

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Know what's on the criminal record

Everyone has the right to appeal

Barriers to government subsidized housing:

- Meth production in Federally Subsidized Housing
- Sexual Offender List
- Drug related criminal activity within past 3 years

## Trainer Takeaway:

Refer to the tenant selection plan and consider appealing.



# Tenant Selection Plans

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*"The Playbook"*

Proactive

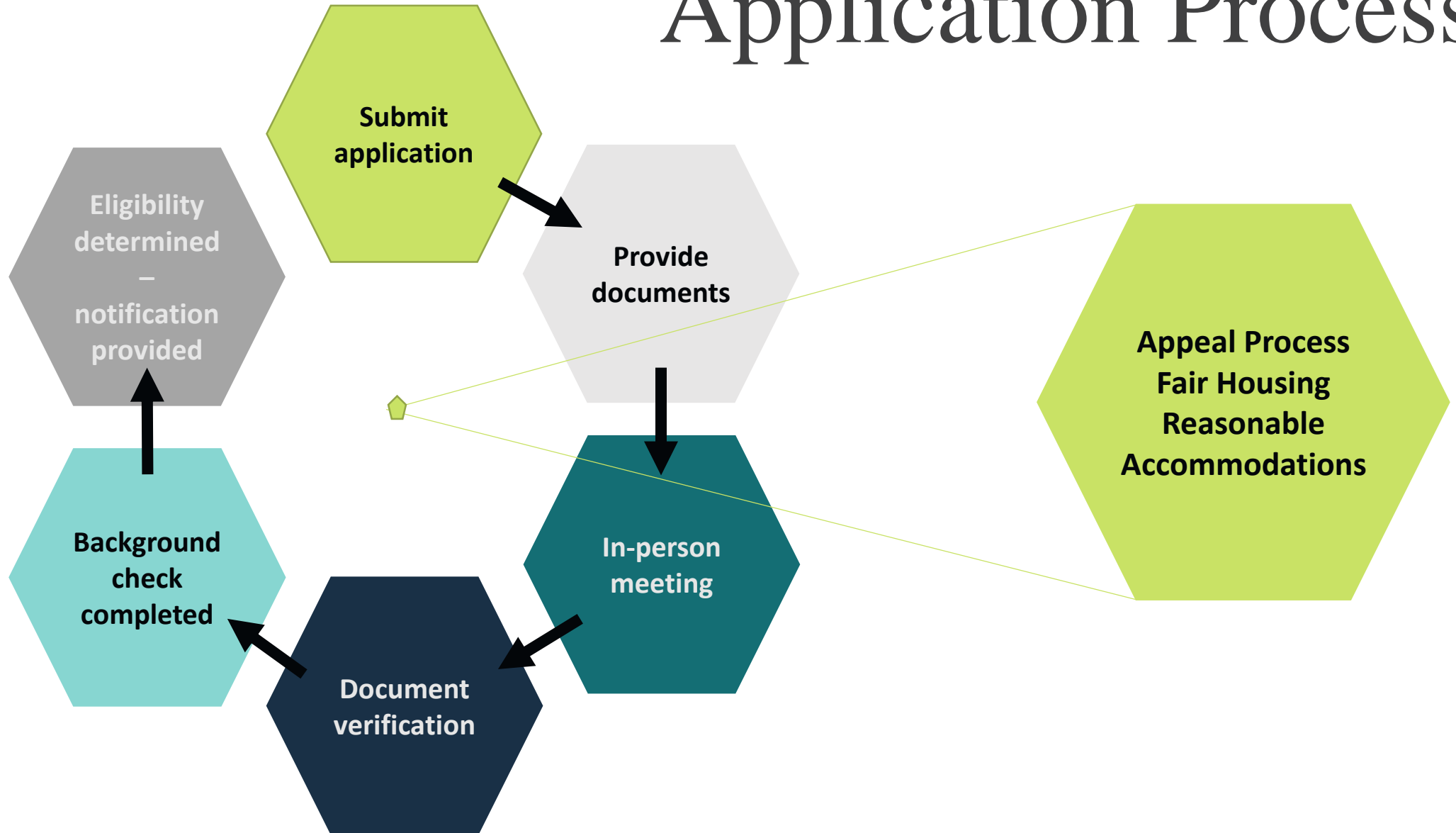
- Should your client apply here?
- Should they prepare an explanation ahead of time?
- What documents do they need to have prepared ahead of time?

Reactive

- Does the property have regulations related to the occupancy standards?
- What are they expecting in an appeal?
- What do they allow if a different unit is necessary?



# Application Process





# Appealing a Denial

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Explanation for denial must be sent in writing

- All housing: Must state reason for denial
  - Must tell time frame for requesting hearing/meeting and how to request
- Public housing: must also notify the right to a hearing/review
- Multifamily housing: will often require meeting/communication with the owner

**5**

Days for a decision notice—  
multifamily application

**10**

Days for a decision notice— public  
housing or housing authority



# Supports: Preparation

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Assist with the collection of documents

Create digital copies for your client

Utilize the appendices within the back of the PREP manual

- Affordable Rent Worksheet
- Basic Household Data Sheet, Financial Data Sheet
- Previous Housing References
- PREP Checklist

Create a budget

Map out a timeline

Help set-up bank account





Break



# Locating Housing

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PAHousingSearch.com

Written advertisements: newspapers, bulletin boards, for rent signs

Craigslist

Additional Internet sites

- Rent.com
- Apartmentguide.com



# Personal Pitch: What can this look like?

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Ask probing questions to find your client's strengths:

- Tell me about some of your biggest challenges- how did you overcome them?
- What skills do you always receive compliments on?
- What areas of your life have you been the most successful?

## Trainer Takeaway:

Get creative and look into the detail of their answers- strengths may be hidden, even to them!





# Personal Pitch: Case Study Example

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- 31-year-old parent, one 4-year old, one 1-year old
- Parent has multiple sclerosis (MS), which impacts “Activities of Daily Living” (ADLs)
  - Receives in-home supportive services
- Receives SSDI check on the second Wednesday of every month
- Currently living with family friend– hoping to move out as it’s getting too crowded
- On waitlist for Housing Choice Voucher
- Receives child support
- Has a lot of medical debt, has one credit card with balance
- Still paying toward previous utility bill

## Trainer Takeaway:

Use yourself and your relationship with your client as a positive.



# Personal Pitch: Your Turn!

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1. Choose a client you are currently working with
2. Be careful not to share personal information
3. Discuss ways to pitch your client with your neighbor/group



# Creating a PREP Folder

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- Birth certificates (all)
- Photo IDs (18 and above)
- Social Security Cards (all)
- Proof of income
  - ✓ Social Security Award letter
  - ✓ 3 months of paystubs
  - ✓ Compass printout
  - ✓ Child support
  - ✓ Any form of income

## Trainer Takeaway:

Keep the PREP folder in a safe and secure location, along with a copy of the signed lease once your client secures housing.



# Working with Clients to Locate Housing

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Understanding different affordable housing types

Consider the area

Bring another person on the walkthrough

Complete the Rental Search Tracking Sheet

Utilize the Apartment Hunting Checklist

## Trainer Takeaway:

It never hurts to ask, and help your client keep an open mind in considering different communities and housing types!



# Supports: Application

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- Practice personal pitch
- Discuss how to dress, information to share, etc.
- Put together a PREP folder
- Provide phone conversation guide
- Fill out practice applications
- Assist with real applications
- Discuss how to avoid scams
- Go over lease terminology





# Fair Housing

The Fair Housing Act protects individuals from housing discrimination based upon the following protected classes:



Disability



Race



Sex



Color



National  
Origin



Religion



Familial  
Status

The state of Pennsylvania covers:



Age (+40)



Ancestry



Pregnancy



# What is in a Lease?

- Amount of rent & security deposit
- Due date & grace period
- How to pay rent
- Other responsibilities
- Maintenance requests
- Required notice
- Pet/smoking policy
- Renewal process

86 13. **APPLIANCES INCLUDED** \_\_\_\_\_ 81  
87  Stove  Refrigerator  Dishwasher  Washer  Dryer  Garbage Disposal  Microwave 87  
88  Air Conditioning \_\_\_\_\_  Other \_\_\_\_\_  Other \_\_\_\_\_ 88  
89 Landlord is responsible for repairs to appliances listed above unless otherwise stated here: \_\_\_\_\_ 89  
90 \_\_\_\_\_ 90

91 14. **UTILITIES AND SERVICES** Landlord and Tenant agree to pay for the charges for utilities and services provided for the 91  
92 Property as marked below. If a service is not marked as being paid by the Landlord, it is the responsibility of Tenant to pay for 92  
93 that service. Landlord is not responsible for loss of service if interrupted by circumstances beyond the Landlord's control. 93  
94 Landlord Tenant Landlord Tenant 94  
95 pays pays pays pays 95  
96   Cooking Gas   Air Conditioning 96  
97   Electricity   Cable Television 97  
98   Heat   Condominium Fee 98  
99   Hot Water *Non-Bldg*   Parking Fee 99  
100   Cold Water *Tenant's 7pm*   Maintenance of Common Areas 100  
101   Trash Removal *Trash out*   Pest/Rodent Control 101  
102   Sewage Fees   Snow/Ice Removal 102  
103   Sewer Maintenance   Telephone Service 103  
104   Lawn and Shrubbery Care   *NO WASHER REPAIRS INCLUDED* 104  
105   Heater Maintenance Contract   *AS ALLOWED* 105  
106 Comments: \_\_\_\_\_ 106  
107 \_\_\_\_\_ 107

108 15. **TENANT'S CARE OF PROPERTY** 108  
109 (A) Tenant will: 109  
110 1. Keep the Property clean and safe. 110  
111 2. Dispose of all trash, garbage and any other waste materials as required by Landlord and the law. 111  
112 3. Use care when using any of the electrical, plumbing, heating, ventilation or other facilities or appliances on the 112  
113 Property, including any elevators. 113  
114 4. Tell Landlord immediately of any repairs needed and of any potentially harmful health or environmental conditions. 114  
115 5. Obey all laws. 115  
116 (B) Tenant will not: 116  
117 1. Keep any flammable, hazardous and/or explosive materials on the Property. 117  
118 2. Destroy, damage or deface any part of the Property or common areas. 118  
119 3. Disturb the peace and quiet of other tenants or neighbors. 119  
120 4. Make changes to the property, such as painting or remodeling, without the written permission of Landlord. Tenant 120  
121 agrees that any changes or improvements made will belong to the Landlord. 121  
122 5. Perform any maintenance or repairs on the Property unless otherwise stated in the Rules and Regulations, if any. 122  
123 (C) Tenant is solely responsible to pay the costs for repairing any damage that is the fault of Tenant or Tenant's family or 123  
124 guests. 124

125 16. **SUBLEASING AND TRANSFER** 125  
126 (A) Landlord may transfer this Lease to another landlord. Tenant agrees that this Lease remains the same with the new landlord. 126  
127 (B) Tenant may not transfer this Lease or sublease (rent to another person) the Property or any part of the Property without 127  
128 Landlord's written permission. 128

129 17. **PETS** 129  
130 Tenant will not keep or allow any pets on any part of the Property, unless checked below. 130  
131  Tenant may keep pets with Landlord's written permission according to the terms of the attached Rules and Regulations. 131

132 18. **RULES AND REGULATIONS** 132  
133 (A) Rules and Regulations for use of the Property and common areas are attached.  Yes  No 133  
134 (B) Any violation of the Rules and Regulations is a breach of this Lease. 134  
135 (C) Landlord may change the Rules and Regulations if the change benefits the Tenant or improves the health, safety, or welfare 135  
136 of others. Landlord agrees to provide all changes to Tenant in writing. 136  
137 (D) Tenant is responsible for Tenant's family and guests obeying the Rules and Regulations and all laws. 137

138 19. **SMOKE DETECTORS AND FIRE PROTECTION SYSTEMS** 138  
139 (A) Landlord has installed smoke detectors in the Property. Tenant will maintain and regularly test smoke detectors to be sure 139  
140 they are in working order, and will replace smoke detector batteries as needed. 140  
141 (B) Tenant will immediately notify Landlord or Landlord's agent of any broken or malfunctioning smoke detectors. 141  
142 (C) Failure to properly maintain smoke detectors, replace smoke detector batteries or notify Landlord or Landlord's agent of any 142



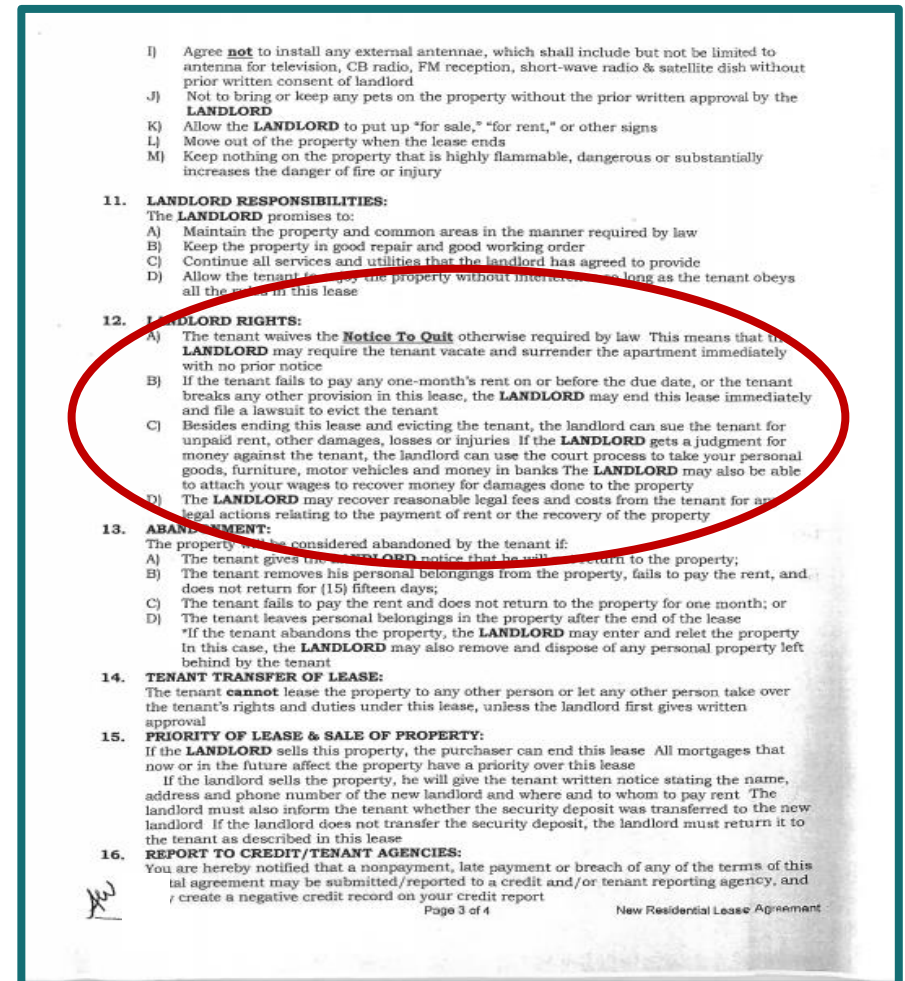
# Understanding a Lease

Verbal or written contract

Lease timelines

Important considerations

- Guest policies
- Notice to quit
- Damage policy







# Moving On

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Provide written notice (per lease requirements)

Breaking a lease

Additional walkthrough

Security deposit

- Forwarding address
- 30 days
- Itemized receipt



# Supports: Lease & Move Out

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- Ask for a blank copy of the lease ahead of time
  - Lease with large print
  - Interpreter
- Discuss actual accommodations/modifications of unit before signing
- Attend the first/final walkthrough, take pictures, etc.
- Send digital copy of finalized lease to client

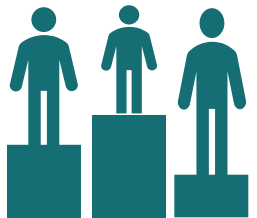




# Supports: Successful Living

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- Assist with utilities, change of address, renter's insurance, etc.
- Utilize Craigslist or Facebook Marketplace for furniture (go with your client if possible)
- Use Cleaning Checklist
- Mediate with tenant and landlord
- Revisit budget
- Discuss when/how to request repairs





Break



# Needing Major Repairs?

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1. Repair and deduct
2. Withhold rent
3. Move out
4. File a lawsuit
5. Report to disrepair to local code enforcement department – consider potential condemnation!

## Trainer Takeaway:

Communicate early and often with the landlord on repairs.  
If possible, consult with legal aid/tenant rights resources.



STOP!

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[PALawHelp.org](http://PALawHelp.org)

Document everything.



# Financial Planning Strategies

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PA Rent/Property Rebate Program

LIHEAP/UESF/Crisis

The PA Utility Law Project

Earned Income Tax Credit

VITA

PA ABLE

Communicate with the landlord!



# Evictions

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## Invalid Reasons

- Having an assistance animal
- Having children or becoming pregnant
- Retaliating against reports of fair housing violations
- Discriminating against protected classes

## Valid Reasons

- Not paying rent
- Violating terms of lease
  - Too many occupants
  - Noise violations
  - Not following pet rules

**Trainer Takeaway:**

KNOW the lease terms!





# Evictions

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Self Help eviction is **ILLEGAL**

- changing locks, removing their possessions from the unit, or shutting off utilities

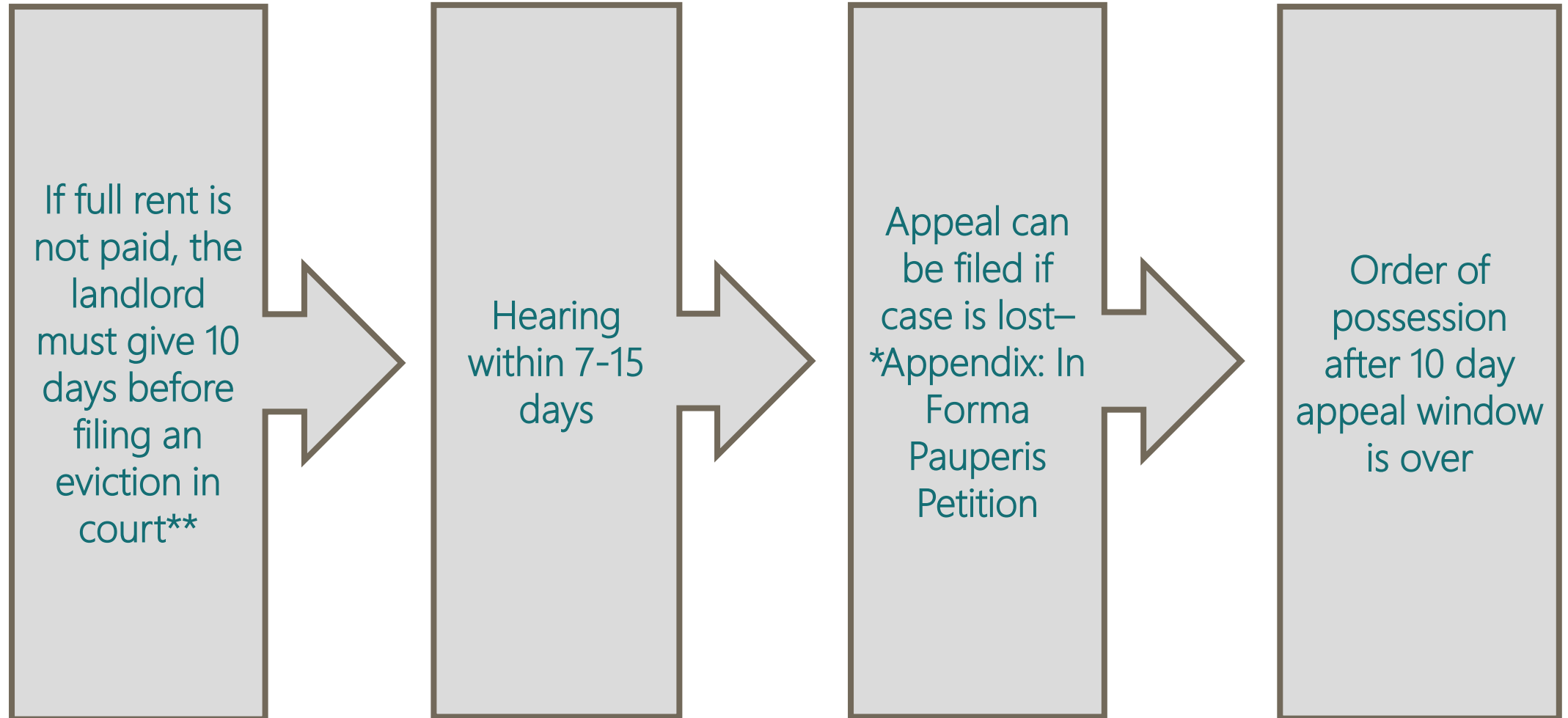
Call legal aid and if safe, call the police.

## Trainer Takeaway:

Eviction is a legal process and should not be ignored.



# Eviction Process





# Exit Poll

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Which of these topics do you think will be most useful while working with your clients?

1. Understanding a lease
2. Knowing personal history
3. Developing personal pitch
4. Creating PREP folder



# Contact & Certificate of Attendance

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Learn more about SDHP at [www.sdhp.org](http://www.sdhp.org)



Connect with us on Facebook and LinkedIn

**Dawn Edwards**

*Regional Housing Coordinator*

[dedwards@sdhp.org](mailto:dedwards@sdhp.org)

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