

RESPONSIBLE RENTER PROGRAM

ARE YOU LOOKING FOR A PLACE TO LIVE?



DO YOU HAVE BAD CREDIT?

HAVE YOU EVER BEEN EVICTED?

DO YOU HAVE A CRIMINAL HISTORY?

DO YOU RUN OUT OF MONEY BEFORE THE END OF THE MONTH?

ARE YOU READY FOR A CHANGE?

TAKE CLASSES TO LEARN WHAT YOU CAN DO

Money Management

- Decide your most important expenses
- Determine your needs, wants and obligation
- Receive information about making a written budget
- Learn about banking options and pre-paid credit cards
- Discuss pay day loans and rent-to-own

Debt Management

- Find out how to get a free credit report
- Learn how to read a report and how to dispute items
- Receive information about collection agencies and reducing debt
- Discuss a debt reduction plan to use as talking points with a landlord

Tenant Rights & Responsibilities

- Read about the rights and responsibilities of tenants and landlords and landlord-tenant law
- Receive information about deposits, condition reports, repairs, and rental insurance
- Discuss the laws around assistance animals and service animals
- Get tips on how to deal with evictions and crimi-

Finding a Home

- Receive information about different kinds of subsidized housing.
- Learn the steps to finding housing
- Receive tips and strategies on talking to a landlord about negative personal situations
- Discuss the screening report and what to do if the landlord refuses your application.
- Talk about the parts of a lease;
- Receive resources for solving housing problems



**RECEIVE CERTIFICATES
OF COMPLETION FOR
EACH SECTION THAT
YOU FINISH.**

Landlords are often more willing to rent to people who have completed the program. They know that the certificates show that their tenants are more likely to understand their responsibilities and be successful.

Classes are held several times each month

Check the calendar for times and places. <http://www.help4women.org/responsible-renters>