



St. Vincent de Paul
Society of Lane County, Inc.

Build Your Housing Toolkit

Second Chance Renter's Education Program

St. Vincent de Paul of Lane County

Homeless and Emergency Services Department

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Melissa Swick, Jeff Wolfe, and our Second Chance Intern Team Members



Legal Disclaimer

Please read this legal disclaimer before moving forward with our housing toolkit documents.

The Second Chance Program is here to walk you through this text, show you how to use these resources correctly, and answer any questions you have about this process to the best of our abilities. **Our staff are not legal professionals nor are they certified HUD Counselors, so they cannot and will not provide legal advice.** However, staff draw from their own academic knowledge and lived experiences to help you understand fair housing resources. We are excited to go on this journey with you, so get ready!

- The content in this course is meant for general legal information, not legal advice.
- I am not a lawyer.
- If you have a specific legal problem, the Oregon Law Center provides free legal services to low-income people.
- You can also contact the Oregon State Bar Attorney Referral Program.

If you need legal aid, you can reach out to the following organizations for help.

- Domestic Violence Survivors
- People in Foreclosure
- The trouble with Government Benefits
- Immigration Issues
- Housing Law
- Record Expungement

Fair Housing Council of Oregon

1221 SW Yamhill St. #305

Portland, OR 97205

Ph: (503) 223-8197

Oregon Law Center - Lane County Legal Aid & Advocacy Center

101 E Broadway

Eugene, OR 97401

Ph: (541) 485-1017

Housing & Urban Development

909 1st Ave #200

Seattle, WA 98104

Ph: (206) 220-5101

If you have any questions or edit suggestions for this activity please contact Chelisa Hernandez at chelisa.hernandez@svdp.us

Write Your Contact Information

Personal Contact Information

Name: _____

Date: _____

Phone: _____

Email: _____

Personal Contact Information

Name: _____

Date: _____

Phone: _____

Email: _____

Case Management Contact Information

Case Manger: _____

Organization: _____

Phone: _____

Email: _____

Case Management Contact Information

Case Manger: _____

Organization: _____

Phone: _____

Email: _____

Case Management Contact Information

Case Manger: _____

Organization: _____

Phone: _____

Email: _____

Goals Overview

In preparation for your Housing Journey, we need to know what your personal goals are. What are some personal goals you have? Please write any goals you may have in the space below.

Goals:

1. _____

2. _____

3. _____

4. _____

5. _____



Activity: Focus on Self Love Daily

In preparation for your Housing Journey, it is important that you are taking time to care for yourself and improve your quality of life. Please write any activities or ways to spend time that bring you happiness, calm, joy or good feeling in the space below.

Daily Self Love:

1. _____

2. _____

3. _____

4. _____

5. _____



Activity: Check the barriers impacting you

Example:

- References
- Letter
- Certificate



Eviction

- Landlord References
- Letter of Explanation
- Letter of Reasonable Accommodation
- Letter from Parole or Probation Officer
- Letter from Case Manager or Therapist
- Letter from Employer or Educator
- Certificate of Completion of Renters Education
- Certificate of Completion of Treatment
- Personal References
- Renter's Resume (Personal Use Only)



Poor Landlord References

- Landlord References
- Letter of Explanation
- Letter of Reasonable Accommodation
- Letter from Case Manager or Therapist
- Letter from Employer or Educator
- Certificate of Completion of Renters Education
- Certificate of Completion of Treatment
- Personal References
- Professional References
- Renter's Resume (Personal Use Only)



Homelessness

- Letter of Explanation
- Letter of Reasonable Accommodation
- Letter of Intent
- Letter from Parole or Probation Officer
- Letter from Case Manager or Therapist
- Certificate of Completion of Renters Education
- Certificate of Completion of Treatment
- Personal References
- Professional References
- Renter's Resume (Personal Use Only)



Activity: Check the barriers impacting you

Landlord or Neighbor Disputes

- Landlord References
- Letter of Explanation
- Letter from Case Manager or Therapist
- Certificate of Completion of Renters Education

- Professional References
- Renter's Resume (Personal Use Only)

Money Owed to Past Landlord

- Landlord References
- Letter of Explanation
- Letter from Employer or Educator
- Certificate of Completion of Renters Education
- Certificate of Completion of Treatment
- Personal References

- Professional References
- Renter's Resume (Personal Use Only)

Past Utilities Owed

- Landlord References
- Letter of Explanation
- Letter from Employer or Educator
- Certificate of Completion of Renters Education

- Renter's Resume (Personal Use Only)

Past Damages

- Landlord References
- Letter of Explanation
- Letter of Reasonable Accommodation
- Letter of Intent
- Letter from Parole or Probation Officer
- Letter from Case Manager or Therapist
- Certificate of Completion of Renters Education
- Certificate of Completion of Treatment
- Personal References

- Professional References
- Renter's Resume (Personal Use Only)

Activity: Check the barriers impacting you

Substance Use Disorder

- Letter of Explanation
- Letter of Reasonable Accommodation
- Letter from Parole or Probation Officer
- Letter from Case Manager or Therapist
- Letter from Employer or Educator
- Certificate of Completion of Renters Education
- Certificate of Completion of Treatment
- Personal References

- Professional References
- Renter's Resume (Personal Use Only)

Lack of Rental History

- Letter of Explanation
- Letter of Intent
- Letter from Parole or Probation Officer
- Letter from Case Manager or Therapist
- Letter from Employer or Educator
- Certificate of Completion of Renters Education
- Personal References

- Professional References
- Renter's Resume (Personal Use Only)

Low/Fixed Income

- Letter of Reasonable Accommodation
- Letter of Intent
- Letter from Parole or Probation Officer
- Letter from Employer or Educator
- Certificate of Completion of Renters Education

- Professional References
- Renter's Resume (Personal Use Only)

Low Credit Score

- Landlord References
- Letter of Explanation
- Letter of Intent
- Letter from Case Manager or Therapist
- Letter from Employer or Educator
- Certificate of Completion of Renters Education

- Professional References
- Renter's Resume (Personal Use Only)

Activity: Check the barriers impacting you

No Co-signer

- Landlord References
- Letter of Explanation
- Letter from Case Manager or Therapist
- Letter from Employer or Educator
- Certificate of Completion of Renters Education

- Professional References
- Renter's Resume (Personal Use Only)

Criminal Background

- Letter of Explanation
- Letter of Reasonable Accommodation
- Letter from Parole or Probation Officer
- Letter from Case Manager or Therapist
- Certificate of Completion of Renters Education
- Certificate of Completion of Treatment
- Personal References

- Professional References
- Renter's Resume (Personal Use Only)

Mental Health/Mental Illness

- Letter of Explanation
- Letter of Reasonable Accommodation
- Letter of Intent
- Letter from Parole or Probation Officer
- Letter from Case Manager or Therapist
- Certificate of Completion of Renters Education
- Certificate of Completion of Treatment
- Personal References

- Professional References
- Renter's Resume (Personal Use Only)

Emotional Support Animal

- Letter from Case Manager or Therapist
- Renter's Resume (Personal Use Only)
- Reference Letters for Pet(s)

- Emotional Support Animal Documentation

Service Animal

- Letter from Case Manager or Therapist
- Renter's Resume (Personal Use Only)
- Reference Letters for Pet(s)

- Service Animal Documentation

Activity: Circle the right documentation for you

In preparation for your Housing Journey, you will need to collect and produce documents. Please review the list below and circle what documents you may need to apply to housing. The documents are categorized into mandatory and optional.

Ensure that you have the following mandatory documentation:

- Contact Information
 - Phone
 - Email
- Social Security Number
- State Issued Drivers License/Real ID
- Employment/Income Verification
 - Employment
 - Financial Aid
 - Co-Signer
 - Housing Voucher
 - SSDI/SSI
- Bank Account/Bank Statements
- Housing History
- Landlord References

Circle the documentation on the list below that applies to you.

- Letter of Explanation
- Letter of Reasonable Accommodation
- Letter of Intent
- Letter from Parole or Probation Officer
- Letter from Case Manager or Therapist
- Letter from Employer or Educator
- Certificate of Completion of Renters Education
- Certificate of Completion of Treatment
- Personal References
- Professional References
- Renter's Resume (Personal Use Only)
- Reference Letters for Pet(s)
- Emotional Support Animal Documentation
- Service Animal Documentation
- Checkbook
- Passport
- Birth Certificate
- Social Security Card
- Marriage Certificate/Domestic Partnership Verification

What do Letters of Explanation look like?

As we begin our housing journey, it is important that we make a list of everything you will need. We will start with a letter of explanation. This letter will describe any issues that will automatically disqualify you when a background check is processed. This letter allows you to communicate barriers to housing you may have with your landlord or property management. This document should include information about your protected class statuses, barriers to housing and what you have done to overcome those barriers. The goal is to be upfront and honest with landlords **Activity: If it is relevant to you, follow the template and create your own letter of explanation so it can be submitted during your application process. When you are done, save the letter digitally and print it out to keep with this toolkit.**

Template: Letter of Explanation

Date:

Dear “Landlord/Property Management Name,”

I am interested in your rental unit located at the (add in the unit address). The property is wonderful, and I would like to be considered as a future tenant. In addition to submitting my rental application to this unit, I would like to provide information that will help you understand who I am and my goals related housing. While screening my application you will see barriers to housing such as (list each barrier identified in the activity above).

When you process my application, you will find (list first barrier). Since that time, (communicate what have done or are doing to address this barrier) To verify this, (list the document you have included with your application to show your progress or the name and contact information of the person that can verify this). (You should then repeat this paragraph for as many barriers as you have so everything is clearly communicated)

As a tenant, you will find that I am (list the qualities you have that will make you a good renter). Thank you for your time and consideration.

Sincerely,
(Your Name)

If you have more questions about drafting these letters we recommend reviewing resources made available through Legal Aide Services of Oregon, Oregon Law Center, or other online resources prepared by legal, advocacy, or social service organizations.

What do Reasonable Accommodation letters look like?

So, you may be wondering. What does a reasonable accommodation letter look like? Not all reasonable accommodation letters are written the same way or for the same reasons.

However, this template is a great model for writing your own letter that can be used during the application process. A reasonable accommodation is never a burden to a landlord. It is actually a sign that you know who you are and what you need. It is a very professional look for you! The first step to requesting reasonable accommodation is a written letter or email to the landlord. You can model from the template below, and always keep a copy of the request for your records. You should hear back within a week, or so. If you do not hear back from the landlord or you are denied, you can file a complaint online with the Department of Housing and Urban Development, online with the Bureau of Labor and Industries, or call the Fair Housing Council of Oregon for guidance. **Activity: If it is relevant to you, follow the template and create your own letter of reasonable accommodation so it can be submitted during your application process. When you are done, save the letter digitally and print it out to keep with this toolkit.**

Template: Reasonable Accommodation Letter

[Date]

“Landlord/Property Management Name,”

I am writing today to a request for a reasonable accommodation during the application screening process. I have a (protected class status) that impacts (or impacted) my ability to (insert how this protected status impacts your life). This status has impacted my (insert barriers such as low credit, rental history, criminal record, references, or income). I would like to ask you to make an accommodation to your prescreening process to overlook screening criteria associated with or directed impacted by my (insert protected class status).

This accommodation will support my housing goals. I look forward to your response to this request and I look forward to the future of our landlord-tenant relationship.

Best Regards,
(Your Name)

If you have more questions about drafting these letters we recommend reviewing resources made available through Legal Aide Services of Oregon, Oregon Law Center, or other online resources prepared by legal, advocacy, or social service organizations.

Example: Build Your 3-Year Housing History

Please review this example to learn how to document your three year housing history. The licensed front door assessor will help you complete this activity and guide you on the level of detail they need to complete your assessment.

	Year: 2019	Year: 2020	Year: 2021	Year: 2022
January			↓	EUGENE IN CAR
February		SPRINGFIELD IN CAR	↓	↓
March	SANTA ROSA IN APT	↓	EUGENE ON COUCH	↓
April	↓	↓	↓	↓
May	↓	↓	↓	↓
June	↓	BEND IN TENT	↓	↓
July	EUGENE IN HOTEL	↓	EUGENE ON COUCH	TODAY
August	EUGENE IN CAR	↓	↓	
September	↓	EUGENE IN TENT	↓	
October	↓	↓	EUGENE IN SHELTER	
November	↓	EUGENE AT D2D	EUGENE IN TENT	
December	↓	↓	↓	

Activity: Build Your 3-Year Housing History

In preparation for your Housing Journey, please take a moment to write where you have lived over the past 3 years in the space below. Please complete this activity to the best of your ability. If you have questions, our staff will help you.

	Year:	Year:	Year:	Year:
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

Activity: Build your Renter's Resume

In preparation for your Housing Journey, please take a moment to write your housing history over the past 5-10 years in the space below. When you complete a lease agreement, you will need to report your housing history. This includes your property management company, their contact information, and the address of the unit. Keeping track of this information can be a challenge, so use this activity to help you stay organized. All answers are approximate, so if you have questions or concerns they can be addressed during your application. Do your best to be accurate and complete.

Let's get started! Complete the activity below.

What is today's date? _____

What was the date 5 years ago? _____

Great job! Now start the activity below with the date from 5-10 years ago or earlier.

Move-In Date: _____/_____/_____

Move-Out Date: _____/_____/_____

Property Management Company: _____

Landlord Name: _____

Phone: _____ **Email:** _____

Unit Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Housing Type: Apartment Shelter Program Tent Car Other: _____

In one sentence or less, please tell us why you left this location?

Do you have a good landlord reference from this location? Yes No Unsure

Move-In Date: _____ / _____ / _____

Move-Out Date: _____ / _____ / _____

Property Management Company: _____

Landlord Name: _____

Phone: _____ Email: _____

Unit Address: _____

City: _____ State: _____ Zip Code: _____

Housing Type: Apartment Shelter Program Tent Car Other: _____

In one sentence or less, please tell us why you left this location?

Do you have a good landlord reference from this location? Yes No Unsure

Move-In Date: _____ / _____ / _____

Move-Out Date: _____ / _____ / _____

Property Management Company: _____

Landlord Name: _____

Phone: _____ Email: _____

Unit Address: _____

City: _____ State: _____ Zip Code: _____

Housing Type: Apartment Shelter Program Tent Car Other: _____

In one sentence or less, please tell us why you left this location?

Do you have a good landlord reference from this location? Yes No Unsure

Move-In Date: _____ / _____ / _____

Move-Out Date: _____ / _____ / _____

Property Management Company: _____

Landlord Name: _____

Phone: _____ Email: _____

Unit Address: _____

City: _____ State: _____ Zip Code: _____

Housing Type: Apartment Shelter Program Tent Car Other: _____

In one sentence or less, please tell us why you left this location?

Do you have a good landlord reference from this location? Yes No Unsure

Move-In Date: _____ / _____ / _____

Move-Out Date: _____ / _____ / _____

Property Management Company: _____

Landlord Name: _____

Phone: _____ Email: _____

Unit Address: _____

City: _____ State: _____ Zip Code: _____

Housing Type: Apartment Shelter Program Tent Car Other: _____

In one sentence or less, please tell us why you left this location?

Do you have a good landlord reference from this location? Yes No Unsure

Move-In Date: _____ / _____ / _____

Move-Out Date: _____ / _____ / _____

Property Management Company: _____

Landlord Name: _____

Phone: _____ Email: _____

Unit Address: _____

City: _____ State: _____ Zip Code: _____

Housing Type: Apartment Shelter Program Tent Car Other: _____

In one sentence or less, please tell us why you left this location?

Do you have a good landlord reference from this location? Yes No Unsure

Move-In Date: _____ / _____ / _____

Move-Out Date: _____ / _____ / _____

Property Management Company: _____

Landlord Name: _____

Phone: _____ Email: _____

Unit Address: _____

City: _____ State: _____ Zip Code: _____

Housing Type: Apartment Shelter Program Tent Car Other: _____

In one sentence or less, please tell us why you left this location?

Do you have a good landlord reference from this location? Yes No Unsure

Activity: Create a Housing Profile

In the activity below, you will be asked to circle all the things you want out of an apartment. This will help you search for apartments and make sure you find the right fit for your needs.



Circle the apartment type(s) you want.

Studio

1-Bed Room

2-Bed Room

3-Bed Room

Other: _____



Circle whether you want house/roommates or not.

Yes

No

Maybe

Domestic Partnership/Married

Other: _____



Circle what amenities you want or need.

On-Site Parking

On-Site Laundry

Gym/Common Area

Bike Storage

Other: _____



Circle the location you want or need.

Anywhere

Downtown

Rural Area

By My Work

By A Bike Path

By A Bus Stop

Other: _____



Circle the cost(s) of rent you want or need.

Takes Section 8

Less than \$400

\$400-600

\$601-800

\$801-1000

\$1001-1200

\$1201-1400

\$1400-1600

More than \$1600

Other: _____



Circle or write anything else you want or need.

Utilities Included

Wheelchair Friendly

Elderly Friendly

Pet Friendly

Furnished

Dishwasher

Describe any special needs or desires you have for your future unit

Activity: Discover Housing Near You

In the activity below, find places in your local community you might be able to rent. You should apply to private and public options for the most results in the least amount of time. Public housing authorities offer various voucher programs for public housing programs and subsidies. If you are eligible, you should complete a master application for housing. You can source private property management agencies that you can apply to using personal funds or public subsidies. Google search key words like "Metropolitan Housing Authority" or "Apartments Near Me." Please write details about prospective apartments to look like the example below.

Property Management Company: _____

Landlord Name: _____

Phone: _____ **Email:** _____

Unit Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Circle Housing Type: Studio 1-Bed Room 2-Bed Room 3-Bedroom Other: _____

Application Date: _____ / _____ / _____

Follow-Up Date: _____ / _____ / _____

Date Accepted: _____ / _____ / _____

Date Rejected: _____ / _____ / _____

Property Management Company: _____

Landlord Name: _____

Phone: _____ **Email:** _____

Unit Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Circle Housing Type: Studio 1-Bed Room 2-Bed Room 3-Bedroom Other: _____

Application Date: _____ / _____ / _____

Follow-Up Date: _____ / _____ / _____

Date Accepted: _____ / _____ / _____

Date Rejected: _____ / _____ / _____

Property Management Company: _____

Landlord Name: _____

Phone: _____ **Email:** _____

Unit Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Circle Housing Type: Studio 1-Bed Room 2-Bed Room 3-Bedroom Other: _____

Application Date: _____/_____/_____

Follow-Up Date: _____/_____/_____

Date Accepted: _____/_____/_____

Date Rejected: _____/_____/_____

Property Management Company: _____

Landlord Name: _____

Phone: _____ **Email:** _____

Unit Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Circle Housing Type: Studio 1-Bed Room 2-Bed Room 3-Bedroom Other: _____

Application Date: _____/_____/_____

Follow-Up Date: _____/_____/_____

Date Accepted: _____/_____/_____

Date Rejected: _____/_____/_____

Property Management Company: _____

Landlord Name: _____

Phone: _____ **Email:** _____

Unit Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Circle Housing Type: Studio 1-Bed Room 2-Bed Room 3-Bedroom Other: _____

Application Date: _____/_____/_____

Follow-Up Date: _____/_____/_____

Date Accepted: _____/_____/_____

Date Rejected: _____/_____/_____

Property Management Company: _____**Landlord Name:** _____**Phone:** _____ **Email:** _____**Unit Address:** _____**City:** _____ **State:** _____ **Zip Code:** _____**Circle Housing Type:** Studio 1-Bed Room 2-Bed Room 3-Bedroom Other: _____**Application Date:** _____/_____/_____**Follow-Up Date:** _____/_____/_____**Date Accepted:** _____/_____/_____**Date Rejected:** _____/_____/_____**Property Management Company:** _____**Landlord Name:** _____**Phone:** _____ **Email:** _____**Unit Address:** _____**City:** _____ **State:** _____ **Zip Code:** _____**Circle Housing Type:** Studio 1-Bed Room 2-Bed Room 3-Bedroom Other: _____**Application Date:** _____/_____/_____**Follow-Up Date:** _____/_____/_____**Date Accepted:** _____/_____/_____**Date Rejected:** _____/_____/_____**Property Management Company:** _____**Landlord Name:** _____**Phone:** _____ **Email:** _____**Unit Address:** _____**City:** _____ **State:** _____ **Zip Code:** _____**Circle Housing Type:** Studio 1-Bed Room 2-Bed Room 3-Bedroom Other: _____**Application Date:** _____/_____/_____**Follow-Up Date:** _____/_____/_____**Date Accepted:** _____/_____/_____**Date Rejected:** _____/_____/_____

Property Management Company: _____**Landlord Name:** _____**Phone:** _____ **Email:** _____**Unit Address:** _____**City:** _____ **State:** _____ **Zip Code:** _____**Circle Housing Type:** Studio 1-Bed Room 2-Bed Room 3-Bedroom Other: _____**Application Date:** _____/_____/_____**Follow-Up Date:** _____/_____/_____**Date Accepted:** _____/_____/_____**Date Rejected:** _____/_____/_____**Property Management Company:** _____**Landlord Name:** _____**Phone:** _____ **Email:** _____**Unit Address:** _____**City:** _____ **State:** _____ **Zip Code:** _____**Circle Housing Type:** Studio 1-Bed Room 2-Bed Room 3-Bedroom Other: _____**Application Date:** _____/_____/_____**Follow-Up Date:** _____/_____/_____**Date Accepted:** _____/_____/_____**Date Rejected:** _____/_____/_____**Property Management Company:** _____**Landlord Name:** _____**Phone:** _____ **Email:** _____**Unit Address:** _____**City:** _____ **State:** _____ **Zip Code:** _____**Circle Housing Type:** Studio 1-Bed Room 2-Bed Room 3-Bedroom Other: _____**Application Date:** _____/_____/_____**Follow-Up Date:** _____/_____/_____**Date Accepted:** _____/_____/_____**Date Rejected:** _____/_____/_____

What should you ask yourself before you apply?

Ask yourself

- Do this unit fit my needs?
- Does this unit fit my budget?
- Does this unit fit my household?
- Does this unit fit my desires?

Ask the property manager

- How many units are available?
- How many applicants are ahead on this unit?
- What is your screening fee, deposit, and rent?
- What criteria does your screening process use?
- Do you require a co-signer?

What are the costs when you apply?

Before you submit your application you need to make sure you have the funds to cover four costs; Application Fees, Deposits, Renter's Insurance, and Rent.



Application Fees



Deposits



Renter's Insurance



Rent

What happens after you apply?

Your application is sent to a pool of applications where property management agencies process applications and conduct background checks including consumer credit reports, public records checks, and rental reference verification. If you have passed those screenings with the documents you provided, you will be notified. After your application is processed you will be invited for a tour of the apartment unit. During this tour it is important that you are professional and you pay attention to the unit's condition. These tours may be one on one with the leasing agent or may be in a group with other applicants. Be prepared to participate in a group tour.



Activity: Presenting Your Best Self - Walk the Walk

When you meet your landlord it is important that you make a good impression and present yourself as a reliable, trustworthy, and responsible tenant. This means showing up as your best self and being on good behavior. It's kind of like a job interview, but less formal. You need to show them that you are going to be easy to work with, pay your rent, and you will respect their property. In the following activity, we will figure out how you should present yourself to potential landlords your first time meeting them.

Circle the following activities you should do right before going to meeting your landlord.

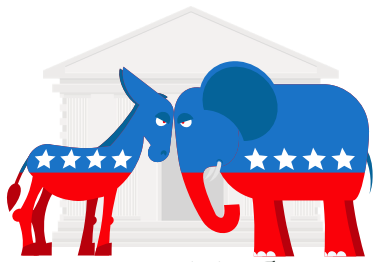


Circle the following pieces of clothing you think you should wear to meet your landlord.



Activity: Presenting Your Best Self - Talk the Talk

Circle topics you should bring-up when meeting your landlord.



POLITICS



PARTYING



**PREVIOUS
LANDLORDS**



SPORTS



HOBBIES



**DRUGS &
ALCOHOL**



FAMILY



EDUCATION



RELIGION



WORK



**MEDICAL
PROBLEMS**



**TV &
MOVIES**

Inspection Time

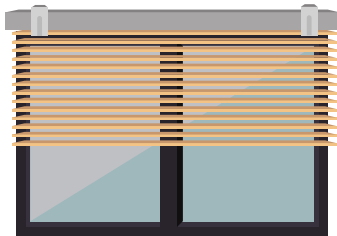
There are things around an apartment you need to check before signing a lease or moving in. You should walk through the unit and identify any and all issues. Before moving in you have the right to request that any issues or hazards are fixed. You should take photos and request this in writing. You can make this request via email, and even mail a copy of the photos to yourself to have proof of when you took the pictures. If you do that, don't open it. Keep it stamped and sealed for the future. **Review the list of hazards below to start thinking like an inspector.**



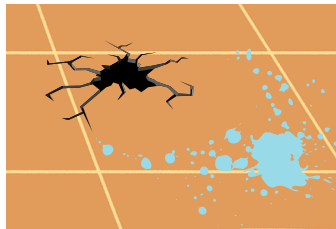
Review the hazards on this list so you can identify them in the during the inspection time activity below.

- Electrical Hazards
- Security
- Window Condition
- Ceiling Condition
- Wall Condition
- Floor Condition
- Lead-Based Paint
- Plumbing Leaks
- Insects or Pests
- Smoke Detectors
- Mold or Mold Stains

Source: <https://rentprep.com/landlord-tips/section-8-inspection-guide-for-landlords/>



Secure Windows



Floor Condition



Wall Condition



Electrical Hazards



Insects or Pests



Smoke Detectors



Plumbing Leaks



Mold or Mold Stains

Activity: Make a Budget

Make a Budget	Est. Cost	Your Costs
Rent	\$500 - 1,500	
Renter's Insurance	\$25	
Electric	\$100	
Gas (House)	\$50	
Water	\$35	
Garbage	\$50	
Phone Bill	\$50	
Food	\$250	
Car	\$250	
Gas (Car)	\$100	
Auto Insurance	\$100	
Parking	\$10	
Retirement Investment	\$100 - 500	
Entertainment/Fun	\$50	
Building Emergency Fund	\$100	
Clothing	\$25	
Home Supplies	\$25	
Health Insurance	\$100	
Prescriptions	\$100	

Your Income**- Your Expenses****Your Savings****Emergency Fund** _____ / _____**Savings** _____**Investments** _____

Now, divide the rest of your savings into these three accounts. You got to keep track of everything.

Congratulations! You completed your housing tool kit

"Thank you for completing your housing toolkit. The housing toolkit is a key activity for students enrolled in Second Chance Renter's Education Program. After completing this document, you will find that you have gathered the right materials and laid out a more clear plan for your next steps in the housing journey.

This document should be used as a centralized source of information for all resources, materials, and tools associated with your housing journey. This is a living-breathing document and should be updated on a regular basis to reflect your most current information. This includes updating contact information for yourself case managers, updating your rental resume to reflect your most current rental history, and updating your goals to reflect your current income, updating your desired lifestyle or housing modality, and/or any other circumstances in your life that may have occurred.

Now that you've gathered all of the right documents and you know what resources you need for applying to housing it's very important that you remember that the housing journey is a journey. The housing process takes time and depending on your barriers, achieving housing may take longer than others. But our program team wants you to remember that this journey takes time and nothing worth anything happens overnight.

This journey will take time, so keep your options open, stay flexible, and stay positive. You should find ways to improve your quality of life every day. This includes activities, hobbies, quality time, or simple moments of pause that bring peace. Please remember to love yourself unconditionally, and that radical self-love and self-acceptance in the face of adversity is imperative to your success. You are worthy of love, respect, and kindness. You deserve basic human needs like social service, shelter, and a place to call home.

Congratulations on completing this housing toolkit and remember to stay focused on your goals and your future and that you can only take life day by day. Every day you wake up and see the sunshine is a day worth living and striving to achieve your goals - no matter how big or how small. Baby steps are the key to success and when you feel overwhelmed, remember to look back and think how far you've come."

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