

## *Become a Great Tenant*

- *A free online course for people to increase their knowledge and skills*
- *<https://becomeagreattenant.thinkific.com/courses/becoming-a-great-tenant>*



**VA**



**U.S. Department of Veterans Affairs**  
Veterans Health Administration  
Coatesville VA Medical Center



Being a great tenant takes preparation. In this course, we'll learn the skills needed to: Prepare yourself to find housing, search for housing, understand a lease, maintain a successful tenancy and leave a unit responsibly.



Securing housing as a new renter on a budget can be challenging. This easy-to-understand course will teach you how to budget, look for and apply for housing, understand a lease and understand tenant responsibilities to ensure that once you *are* housed, you *stay* housed.

This course is presented in partnership between the Bucks Chester Montgomery Link to Aging &



Disability Resources and The Housing Authority of Chester County. Those completing the course will receive a certificate of completion they can present to landlords to show that they take their responsibilities as a tenant seriously and have done the work to prepare themselves.

**All Links and Phone numbers presented throughout the modules can be found together at the end of the course on a handy sheet that can be printed out or copy/pasted.**

MARK INCOMPLETE

CONTINUE →

## **Structure of the Course**

- 1. Understanding Your History:** credit report, criminal history, Legal Aid Fact Sheet, civil records, social media, quiz
- 2. What's Your Budget:** what can you afford, stretching a tight budget, getting a roommate, keeping track of expenses, quiz
- 3. The Housing Search Begins:** starting your search, understanding applications and leases, quiz
- 4. Before Move In:** inspection, utilities/phone/internet, other considerations, quiz
- 5. Being a Great Tenant:** good tenant habits, pets, communication, creepy-crawlies, lead paint, quiz
- 6. Responsibly Leaving a Unit:** before you go, moving day, quiz
- 7. Links, phone numbers and documents** to download, copy/paste or print
- 8. Certificate of Completion**

## YOUR HISTORY

**What do you suppose a landlord is looking for in a tenant? The same things you'd be looking for if you were the owner of the property:**

Someone who will pay the rent on time

Keep the place in good shape

Abide by the conditions of the lease

Not disturb other tenants





**How do they figure that out? Well, they don't know you, so they will use the facts available to them:**

Your credit history

Income

Tenancy history

Criminal history

And even, social profile.



Therefore, it is important for you to understand the picture of you a landlord will build by looking at the facts available.

If anything in your history is less than wonderful, you may feel that there is nothing you can do, no landlord will ever rent to you. This is not necessarily true! However, you will need to take steps to mitigate any negatives in your history. Your first step starts with understanding what your history says.

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# UNDERSTANDING YOUR HISTORY: THE CREDIT REPORT

**Your credit report shows your debt (now and in the past), if you paid the debts, and if you paid them on time.**



It's important to know what's on your credit report. This report tells a landlord how likely you are to pay the rent, based on how you've paid other people before. If you have not been perfect at paying your bills, don't ignore it! You need to know what the landlord will see.

## Request your credit report

You can request your report at <https://AnnualCreditScore.com> or call 877-322-8228. You can access your credit score at any time on Credit Karma <https://www.creditkarma.com/>, (just be aware that the purpose of Credit Karma is to sell you credit cards)

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## **What is your credit score?**

Your credit score is a number assigned to you based on how you've managed your bills so far. Most ranges are between 300 and 850. In general, less than 579 is poor, 580 to 669 is fair, 670 to 739 is good, 740-799 is very good and 800 to 850 is exceptional.

## **What affects your credit score?**

Bill Payment 35%

Debt Level 30%

Length of history 15%

Types of Credit 10%

Inquiries 10%

## Correcting mistakes on your report

If you believe there is a mistake on your report, contact a non-profit certified credit counselor, such as The National Foundation for Credit Counseling (NFCC) [www.nfcc.org/locator](http://www.nfcc.org/locator) to help you with the dispute process. DO NOT pay anybody to help you improve your credit.



Remember that credit reports are not static. As you move forward, keeping debt low and payments current, your score will improve over time.

MARK INCOMPLETE

CONTINUE →



# UNDERSTANDING YOUR HISTORY: CRIMINAL BACKGROUND



**If you have a criminal history, get ready to own it!**

Ignoring your criminal history is very like ignoring an elephant sitting in the chair across from you - everybody can see it, so don't bother pretending it's not there! People DO make mistakes and then move on to success. If that is you, prepare to own it.

**Find out what your criminal history says**

For a \$10.00 fee, you can order your criminal history from the PA State Police here:

<https://www.psp.pa.gov/pages/request-a-criminal-history-record.aspx>.



If you cannot afford to pay a fee, look at your record as it is recorded at the Clerk of Courts and the Magisterial District Courts. The records can be accessed through the Unified Judicial System.

<https://ujportal.pacourts.us/> (Remember to check all counties you have lived in)

If you have been evicted, the case would have been started in a Magisterial District Court.

If you have a Protection from Abuse case, that record would be housed in the Prothonotary, not the Clerk of Courts. Those records can be accessed at any library or the courthouse by logging into ChescoPin.

### Where to turn for help?

Contact Legal Aid at 877-429-5994 or visit <http://lasp.org/> to apply online for help with possible expungements.



**See the attached Legal Aid Fact Sheet on the next page for information on current laws regarding expungements. The laws have recently changed, so you may be eligible now, even if you looked into it once and were told you were not. Check and find out!**

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# UNDERSTANDING YOUR HISTORY: CIVIL RECORDS

## Where are your civil records?

You already know that your unpaid debts will turn up on your credit report, but where are those cases recorded? How about non-criminal matters like divorce, custody and landlord/tenant appeals? The Prothonotary of every county keeps the civil records.

Some county's Prothonotary records are available online. Chester County's records can be accessed by visiting any library or the courthouse and logging into ChescoPin.



## Where to turn for help?



Speak to a non-profit certified financial counselor about what you can do, such as The National Foundation for Credit Counseling (NFCC) [www.nfcc.org/locator](http://www.nfcc.org/locator) Some matters, like federal tax liens over ten years old, may be able to be satisfied with a simple form and small fee.

Note: While the Prothonotary mainly concerns itself with civil suits and financial judgments, it also houses divorce, custody and protection from abuse records, **AND landlord/tenant appeals**. If you have been evicted, that case began in district court. If you appealed the eviction, the appeal moved up to Common Pleas Court and was recorded in the Prothonotary.

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MARK INCOMPLETE

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# UNDERSTANDING YOUR HISTORY: SOCIAL MEDIA

## Who are you online?

If your Instagram is filled with wild party pics or your Tweets are a series of flames or you once sexted with a boyfriend who hates you now, you might have a problem. You have the right to live your online life any way you like, but think carefully about what you would want a future landlord to see.



1. Understand the privacy settings of any platform you use and make sure only your friends can see what you post.
2. Google yourself and see what comes up. Use Chrome to open up an incognito window so your results are what a stranger would see, not what Google thinks *you* want to see.
3. Set up Google Alerts on your name and nicknames so that you are notified when somebody posts something about you.

Whatever you do on the web, remember it lives forever! Even apps like Snapchat and Kik do not guarantee your privacy - people can and do take screenshots.

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## QUIZ! UNDERSTANDING YOUR HISTORY

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QUESTION 1 OF 4

**Which could affect your credit score?**

Choose only ONE best answer.

**A**

A D.U.I. conviction

**B**

A tax lien

CONFIRM



You completed QUIZ! UNDERSTANDING YOUR HISTORY

Your score

75%

CONTINUE →

RETAKE QUIZ



You answered 3 out of 4 questions correctly

1. Which could affect your credit score?



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A tax lien will appear on your credit report. a D.U.I. will appear on your criminal record. (Note, though, if you did not pay fines to the court it may eventually be entered as a financial judgment recorded in the Prothonotary and that will also appear on your credit report. If you appealed a license suspension, the appeal will be recorded in the Prothonotary.)

2. Who can see your criminal record?



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Pennsylvania's Unified Judicial System makes criminal records available to anybody who cares to run your name, unless the record has been sealed or expunged.



# WHAT'S YOUR BUDGET: DECIDING WHAT YOU CAN AFFORD

## **Prioritize and Compromise!**

Remember that refrain from the Rolling Stones? You can't always get what you want? This is particularly true for a housing search. No matter your budget, you probably won't find everything you want. (Nobody ever does). So, time to prioritize!

Now is the time to define what you absolutely must have versus what you really want versus what would be nice. Whatever you decide, you've got to be able to pay for it.



### **Your first and most important decision is your budget**

The number one reason people get evicted from their housing is non-payment of rent. How did that happen? They either didn't plan well in the first place or they were faced with a financial emergency and had no extra money to cover it. Let's talk about budgeting.

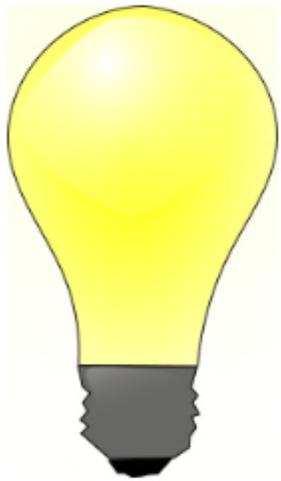
Your budget for renting is more than your rent! There are other charges to factor in, such as:

Application fees, security deposit, 1<sup>st</sup> month's rent, utilities, water-sewer-trash, parking, pet deposit, renter's insurance, laundry (in or out?), transportation.

You will also need to factor in your other living expenses, like: groceries, child care, prescriptions, entertainment, credit card payments, car maintenance and more!



You should plan your budget to account for all your expenses and so that there is money left over each month. Why? So you can keep it in a savings account for emergencies. Emergencies happen – you may lose work from an illness or have a car breakdown or lose your regular babysitter.



### **Are there items in your budget that might be reduced by the right unit?**

Example 1: You pay \$75 a month for a gym membership. You compare two units, one is \$50.00 more in rent than the other, but has a gym. You could give up your gym membership and still come out \$25.00 ahead.

Example 2: You compare two very similar units and one is \$25.00 more than the other. BUT, it is ten miles closer to your work. If you work five days a week, the closer unit will save you 400 miles a month in gas and wear and tear on your car. The \$25.00 more in rent will be more than paid for.

### Where to turn for help

For help figuring out what you can really afford, talk to a HUD approved housing counselor by visiting <https://hud.gov> or calling 1-800-569-4287.

If you would like in-person help, visit a financial stability center. Download this document with locations and the services they provide: [Financial Stability Centers.pdf](#)



### Your budget worksheet

You will use your budget worksheet to compare your income to your expenses. This is how you will determine what you can really afford.

**Download the sample budget worksheet so you can get started!** [Budget Worksheet.xlsx](#)

**Note: When you see a small red triangle in the upper right corner of a box on the budget worksheet, you can hover over it for an explanation of what that line is for.**

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## STRETCHING A TIGHT BUDGET



### Help! My budget doesn't add up!

What if your budget just doesn't work for the type of housing you need? The first thing to do is go back and look at your budget again.

Is there something that can be adjusted?

Look closely at where your money is really going. Wawa coffee is great, but it adds up if you stop every day. Making it at home will save you. A 24 ounce regular coffee at a \$1.65 for a month equals \$49.50. Smoking is even worse, with the average pack of cigarettes \$8.00. For a pack a day habit, you're shelling out \$240.00 a month. It can be a hardship to give up things you really like, but it is necessary to make those hard decisions.

Your grocery bill: Is there a discount store nearby? A dollar store where you might purchase basic items like spices and garbage bags? Try couponing! Some diligent and committed people pay next to nothing for groceries using coupons. See here on how to get started:

<https://thekrazycouponlady.com/beginners>

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## WHAT'S YOUR BUDGET: STRETCHING A TIGHT BUDGET

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### Help paying for housing

Government help might be available for qualified individuals. Public housing is government supported housing. Housing vouchers help you pay rent. But keep in mind that you must qualify AND there is always a waiting list. If you would like to know more about these options, visit: <http://www.haccnet.org/index.php> or call 610-436-9200.



If you are a Veteran who is currently experiencing homelessness or unstable housing, the VA has many programs that can help you. Please call 1-877-4AID-VET to be connected to Homeless Services as your closest VA Medical Center.

## WHAT'S YOUR BUDGET: STRETCHING A TIGHT BUDGET

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### **Other types of programs**

There may be other types of government help that can help you reduce your costs. Programs like SNAP and LIHEAP can reduce the amount you pay on a line item of your budget.

To see if you qualify for these types of programs, call The PA Link for person-centered counseling, a free service to help you determine what help you may need, what you may qualify for and help with the application process at 1-800-753-8827 or visit Chester County's ReferWeb for a list of Information & Referral Agencies here: <https://www.chesco.org/1419/How-to-Find-Help-in-Chester-County>.

If you are a veteran, you may be eligible for other services. [https://www.va.gov/landing2\\_vetsrv.htm](https://www.va.gov/landing2_vetsrv.htm)

Food banks: To see a map of Chester County food banks, visit here:

<https://chestercountyfoodbank.org/community-partners/member-agencies/>



### Increasing your income

Budgeting is not just about cutting costs, think if there is a way to increase your income.

Could you pick up a side gig?

For instance, if you own a car, could you become an UBER driver?

<https://www.uber.com/drive/requirements/>

Can you provide babysitting or dog-walking? Can you pick up a part-time job that works with your other commitments?

Have you looked at the want ads recently? The job market is tight, so you may be able to find a job comparable to the one you have that pays more.

Do you have a skill people would pay for? Fiverr connects freelancers to the people needing their services: [https://www.fiverr.com/start\\_selling](https://www.fiverr.com/start_selling) Upwork will also pay for freelance gigs: <https://www.upwork.com/i/how-it-works/freelancer/>

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## WHAT'S YOUR BUDGET: STRETCHING A TIGHT BUDGET

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Etsy provides a platform to sell homemade goods: <https://www.etsy.com>

Cafepress lets you design products like mugs and t-shirts with your own original ideas:  
<https://cafepress.com>

Willing to work on simple tasks? Amazon Mechanical Turk farms out jobs ranging to checking spellings, to analyzing articles to taking surveys: <https://www.mturk.com/>

Willing to do odd jobs in your area? Check out Task Rabbit: <https://www.taskrabbit.com/>

Just remember that side gigs are usually not steady income and so you would not want to depend TOO much on them.

### Long term opportunities

Is there a free online class you can take to increase your skills and improve your income?

Computer coding pays very well. According to zip recruiter, the average salary for an entry level computer programmer is \$42,506 per year. There are free schools just waiting for you to sign up and learn how to do it. Check out this article:

<https://www.entrepreneur.com/article/250323>

Did you know that to be a software engineer, it's more important that your brain thinks in a certain way than how many (or any) degrees you have? Catalyte provides a test to see if you're suited to the industry and, if you are, they provide training. Check it out! <https://learn.catalyte.io/>

Have a great idea for an app? Apple (IOS) has a program to help you get started here:

<https://developer.apple.com/library/archive/referencelibrary/GettingStarted/DevelopiOSAppsSwift/>

Have a knack for writing stories? You can publish an ebook for free on amazon and they will pay you 70% of whatever you sell. Keep in mind, for people to pay for it your story will need to be good and in

a popular genre like romance, mystery, crime, etc. <https://www.amazon.com/gp/seller>

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# WHAT'S YOUR BUDGET: GETTING A ROOMMATE



## **Split the costs!**

Taking on a Roommate is a great way to cut costs! However, even if you will have separate rooms and plan to divide everything down to the space in the kitchen cabinets, living with somebody is a constant process of cooperation and mediation. Because of that, you will want to choose wisely.

## **First, check the lease**

If you are already in a unit and wish to move somebody in, check your lease. It is likely that you will need to gain permission from the landlord.

### **Second, think about how you live**

Examine how you prefer to live and select a roommate whose preferences are similar to your own.

Do you have the same schedule?

Are you a smoker or non-smoker?

Are you a neatnik?



Would you be willing to have a pet in the unit? (If allowed on your lease)

Does the potential roommate have a relationship that might mean there is another person often in the unit?

Does the potential roommate have steady employment and can they afford to pay their share?

Do they have references you can call?

How did their last living situation go?

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## Check out your prospective roommate!

A criminal background check would be ideal, but at least check the Clerk of Courts, local district courts and Prothonotary records, just as you did on yourself when preparing to be a renter.



If they are a friend, think carefully. Living in close quarters can be the fastest way to end a friendship.

If you wish to pursue this method of saving money, see this handy article:

<https://www.moneyunder30.com/find-screen-roommates-share-home>

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# WHAT'S YOUR BUDGET: KEEPING TRACK OF IT ALL



**Managing a household means keeping track of all your bills and when they are due.**

Set up a payment schedule! You know when you get paid, and when the rent is due. It is handy to use a calendar to map out all the payments due, including:

Rent

Utilities

Cable/phone/internet

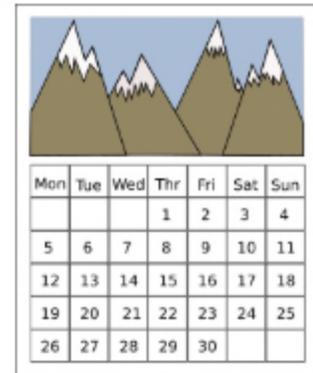
Credit Cards and loans

and any other regular monthly bill

A free online calendar called Team Up can be very useful, as you can add the dates payments are due and dates money comes in, you can color code your entries to indicate money in and money out, and you can set up repeating bills so you only have to enter them once. This app can be viewed on both a phone and computer and syncs.

Download here: <https://www.teamup.com/> This calendar can be shared so can be ideal to use with a roommate to document when certain bills are due every month.

If you are not comfortable using an online system, buy a paper calendar. Don't rely on memory! Life happens fast and a bill can become overdue before you know it.



COMPLETE & CONTINUE →



## THE HOUSING SEARCH BEGINS: STARTING YOUR SEARCH

### What's available?

At this point, you understand your budget and what you can afford to spend on housing. You may also have an idea about what you absolutely must have. You may have thought about which neighborhoods you're interested in, or how many bedrooms you need. Do you need to be near transportation? Do you have a pet coming with you?

But before deciding your absolute must haves, you'll want to understand the market. Now is the time to see what's possible and you may find that compromise is necessary.

### **Begin your search with platforms that cater to affordable units:**

HUD Housing search: <https://apps.hud.gov/apps/section8/index.cfm>

PA Housing Search: [www.pahousingsearch.com](http://www.pahousingsearch.com)

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## **Expand your search at the many online platforms, like:**

Zillow: [https://www.zillow.com/homes/for\\_rent/](https://www.zillow.com/homes/for_rent/)

Apartments.com: <https://www.apartments.com/>

Trulia: [https://www.trulia.com/for\\_rent/](https://www.trulia.com/for_rent/)

Realtor.com: <https://www.realtor.com/rentals>

There are many more sites available. Some renters find a unit on Craigslist, but be careful there and never send anybody money before viewing their unit. It is worth it to search on multiple platforms, as some landlords post widely and others may only post on a few sites. The posting will direct you on how to make contact with the landlord or leasing agent when you spot a unit you would like to visit.

## Compare, compare,compare!

It is likely that you will visit multiple units during your search and you will want to be able to compare them with each other. **Use the below handy sheet to compare the rent, security deposit, application fee, utilities estimate, and water/sewer/trash charges, on multiple units.** You will also note whether parking, laundry and/or cable and internet are included.



[Cost comparison for viewed units.xlsx](#) 

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COMPLETE & CONTINUE →



# THE HOUSING SEARCH BEGINS: APPLICATIONS AND LEASES

## You've found something you want, now what?

Once you've found a unit you would like to rent, your first step is to fill out an application. The landlord may require a non-refundable fee to apply, which may be deducted from your first month's rent \*if\* you become a tenant. For this reason, only apply for units that would be reasonable for you and never lie on an application.

If there is something about your background you would like to explain, do not hesitate to talk to the landlord or leasing agent about it before proceeding with the application.

The application will usually request your social security number (You should have this number memorized, not written down, to reduce the chance of identity theft) , photo ID, date of birth and permission to check your credit.

## **Address any red flags upfront!**

What does it mean to address red flags? Your potential landlord will look at your credit report, criminal history and maybe even your social profiles. If there is something you need to explain, explain it right away.

Like you or I, a landlord will be more comfortable with somebody who lays out the facts upfront, rather than finding a surprise later on a criminal background check or credit report.

Always own what happened and explain what steps you have taken to make sure it will not happen again.

(If you have expunged a court record, which was discussed earlier, you are under no obligation to mention it. The court considers it gone, and so may you.)





### **An example of the conversation.**

Marcia has a criminal record. She has not been in trouble for six years. When Marcia brings this up with the landlord, she will:

Outline the situation and what steps she has taken to ensure it will never happen again. She may point out she was young, she has paid all court costs, she has not been in trouble since, she has put herself through school and has worked at the same company for three years.

She will not blame anybody else for what happened. She will give the landlord enough facts to conclude that the six-year-old charge does not reflect what Marcia is likely to do today.

## **Something went wrong...**

If you are not successful in your application, the landlord should be prepared to tell you why. Common reasons for being denied are not enough income, length of employment is insufficient, none or bad credit history, criminal history, evictions or other negative information from a previous landlord, and false statements on the application.



## **Something went right!**

What if you are accepted? Now it's time to understand a typical lease. A lease is a legal agreement between you and your landlord that specifies all the rules associated with being a tenant in that unit.



A lease will outline:

The address of the unit.

How long is the term?

Who can live there?

What happens if you violate the terms?

How much is the rent?

When is rent due?

Is there a fee for late payment?

Where do I pay the rent?

Who do I pay the rent to?

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Which utilities do I pay?

What is the security deposit (and other charges)?

When can the rent be increased?

What happens if I need to break the lease?

Can I have pets? (See below pet rider)

What is the surcharge for pets?

Am I responsible for any repairs?

Who should I tell about a problem?

When can the landlord enter the unit?

What is the lease renewal policy?

Who can live in the unit?

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When can the landlord enter the unit?

What is the lease renewal policy?

Who can live in the unit?

How long can a guest stay?

Is smoking allowed?

What are the landlord's rights to termi

How do I vacate at the end of the lease?

Is the unit restricted to residential use?

Is renter's insurance required?

**Download this sample lease so you are familiar with the terminology BEFORE you are ready to sign your own. Download the Lease Checklist for a handy list of information you will wish to know about your lease.**

[Sample Rental Lease Agreement.pdf.pdf](#)📎

[Lease Checklist.docx](#)📎

[pet-lease-rider.pdf](#)📎



# BEFORE MOVING IN: THE INSPECTION

## Time to note the flaws!

Before you move into a unit, you will visit it for an inspection. The landlord may give you a form to use, or you may need to bring paper and pen and do it yourself. This is your chance to write down anything you see that is not in perfect condition. (And no unit is perfect!)

Take your time! If there is any obvious damage that you don't write down, you cannot prove you did not do it at lease-end.

Examine everything! People often take in a whole room without noticing the details – did you look at:

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The ceilings

Shower work?

The walls

Drains shut?

The baseboards

Appliances work?

The blinds

Do locks, smoke detectors, and door knobs all operate?

The windows

Windows open, close and lock?

The doors

Are there stains on the carpet?

The cabinets

Holes in walls?

The floors

Chipped paint?

Heat and hot water work?

You may feel as if you are being picky, that's okay. Be picky, it will help you in the long run.

Do all the outlets work?

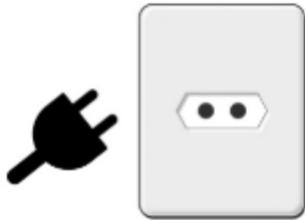
Toilet flush?

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COMPLETE & CONTINUE →

## BEFORE MOVING IN: UTILITIES/PHONE/TV/INTERNET



### Utilities

Set up utilities as soon as you know where you're going. Some utility companies will need a certain amount of time, others may require special deposits, depending on your credit history. Some will need you to be there, some can turn on remotely.

To be really prepared, contact these companies today and find out their processes. You will not be allowed to move in until the lights are on, so make sure you allowed enough time for the set up.

If you have an old bill that didn't get paid, find out now. It will need to be paid off before the utility company will go forward with a new account.

## BEFORE MOVING IN: UTILITIES AND PHONE/TV/INTERNET

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### **Cable/Phone/Internet**

If you will purchase a cable/internet/phone package, shop around!

Think about what you really need and avoid paying for expensive channels. Maybe a bundle is not the most affordable option – can you just pay for internet, buy a cheap cell phone service and add a Netflix and hulu subscription?

If you are considering a bundle, remember that the price advertised may not be what you will pay, once taxes and fees have been added.

If you think you need time to figure out the best option, purchase a bundle WITHOUT a contract. That way, once you *have* figured it out you can act immediately. Even if a company claims you can only have the lower price if you sign a contract, call and ask. They can be very flexible to get your business.

See this website on cutting the cord: <https://www.groundedreason.com/cord-cutting-faq/>





### **It's the countdown to move in!**

Who is helping you move on what date?

Do your children need to be registered at a new school or different childcare arrangements made?

Have you worked out your commute to work?

What will you eat that first night?

Do you have a plan of attack for packing and unpacking. Boxes can be obtained for free at stores, particularly liquor stores. (Find out how to properly dispose of empty boxes)

Determine what needs to be unpacked on moving day – bedding, some clothes, kitchen things, for instance – and what can wait.

If you think you will need to buy items for your unit, wait until after moving day unless the item is critical, such as a bed. After move in, wait some more! It will take you time to see how you live in the new unit and what you really need.



Decide what the most affordable option is for the things you will purchase. The Neighborhood App for your phone often has free or nearly free items. Goodwill is also an option. **Avoid renting furniture or appliances – this is never a good deal.**



Renter's insurance – Some landlords will require it - it will be in your lease. It can be as little as 10 or 12 dollars a month, however, you should remember that these policies often come with a deductible of \$500 or more. This means for losses less than the deductible, you will not be paid.

Also keep in mind that the insurance company will conduct an extensive interview about any damages and ask for pictures of damage. Filing false insurance claims carry a heavy penalty.

Find out more about renter's insurance at [www.insurance.pa.gov](http://www.insurance.pa.gov).

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COMPLETE & CONTINUE →

# BEING A GREAT TENANT: GOOD TENANT HABITS



## **You're a tenant now!**

You've prepared yourself, you've done the search, signed the lease and moved in! Now, your job is to maintain your success by understanding your responsibilities as a tenant. You must treat your unit (and the whole building) with reasonable care and in a sanitary manner. This means:

Paying rent on time and keeping utilities on.

Following the rules of the lease.

Avoiding any behavior that might attract vermin or cause mold, or inconvenience your neighbors.

Complying with all safeguards - if there is a lock on the main door, do not prop it open and compromise everybody's safety. If your smoke detector starts beeping, do not simply disconnect it -

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Keep personal items out of common areas, dispose of trash correctly, and park in the correct area.

Operate appliances as they were meant to be used

Report repairs needed promptly to the landlord, particularly problems that might cause extensive damage, such as a leak, vermin infestation or frayed wire on an appliance.

**Your Landlord has responsibilities too - understand your rights as a tenant!**

Download the Consumer Fair Housing Guide from The Housing Equality Center to understand your rights. [FairHousingGuideforConsumers.pdf](#)

You can contact the Housing Equality Center here: <http://www.equalhousing.org/contact-us/>





## What to do if you don't know how to do something in the unit?

If you are not accustomed to running a household on your own, Google a question or ask somebody with more experience.

There are a whole host of things that should not go down your kitchen drain, from medications to large quantities of rice or flour to cooking oil to paint.

You should not heat anything in the microwave that is not food.

Never overload a washer or dryer and ALWAYS empty the dryer's lint trap before use.

Never bring in a used mattress found on the street – it may be infested with bed bugs.

There are many more situations that may come up.

**When in doubt, pause and find out!**

**Download this handy housekeeping checklist to keep your chores on track: [House-Cleaning-Checklist.pdf](#)**

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**Pets can be wonderful additions to your family. As an owner of an animal, you are responsible for its feeding and care. If you are considering getting a pet, first determine:**

1. If it is allowed in the lease, the landlord has agreed, and you have signed any pet riders.



2. If you can really afford it. Pets will cost you more than food - there will be vaccinations and licensing fees, and the inevitable emergency vet visit. You will also pay a pet deposit and maybe even a monthly pet fee. If your pet causes damage or injury to another person or their belongings, you may get sued.

3. Do you really have the time to care for it? Pets need exercise *and* lots of attention. Dogs should be walked (and cleaned up after) at least twice a day, no matter the weather. A dog or cat who is left alone for long periods of time may get destructive with your belongings out of frustration.

**If you are a renter, you have even more responsibilities! Landlords generally have the following concerns about pets in their unit:**

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Barking. When a dog barks on a regular basis, expect the neighbors to complain to the landlord.

Waste/stains. Even well-trained pets can have accidents. This is a particular problem with carpets.

Smells. Cat urine is notorious for being hard to remove, particularly on porous surfaces.



Aggressive breeds. While some breeds have a reputation for aggression or being territorial, (and may be prohibited) the reality is any dog may turn out to be aggressive. No landlord wants to hear about a dog bite on their property.

Damage. Pets can leave behind scratches and stains that are hard to remedy.

Escape. Pets can and do get out. Smaller pets like hamsters and gerbils can do damage to wiring.

Unusual pets who have escaped, like snakes or spiders, will not endear you to anybody living nearby.

Fleas. They may spread and the unit will need to be fumigated after you leave.

Irresponsible owners. Many landlords are responsible owners themselves and would be extremely disturbed (and likely to report the abuser) if they felt an animal was being mistreated on their property.

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## Service and Emotional Support Animals

If you require a service animal, the Federal Fair Housing Act protects your right to have the animal, even in a "no pets" building. You must still apply to the landlord and you may have to provide documentation, such as a doctor's or therapist's certification of your disability or condition.

You may be permitted to have an emotional support animal in a no pets building if you provide documentation, though there may be restrictions, such as

- Buildings that have four or fewer dwellings of which the landlord is the occupant of one
- Single family accommodation rented or sold without a real estate broker
- Buildings that have four or fewer dwellings of which the landlord is the occupant of one
- Single family accommodation rented or sold without a real estate broker

If you feel you have been unfairly denied approval for an animal, you may file a complaint with HUD by calling: (800) 669-9777 (voice) or (800) 927-9275 (TTY)

Also remember that you are responsible for any damage done or inconvenience to your neighbors created by your animal, regardless of whether it is a service animal or not.

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[COMPLETE & CONTINUE →](#)



## BEING A GREAT TENANT: COMMUNICATION

**How you communicate with your landlord and your neighbors is important!**

Always approach a conversation with a cool head and have the intention of *keeping* a cool head. Remember, if the conversation gets ugly nothing will be solved and, since they're your landlord or neighbor, they're not going anywhere. It will not pleasant to have a bad relationship with somebody you cannot avoid. This is your home, you want to be able to relax!

### **Having a conversation when it's your fault**

Conversations about problems that you have caused should follow this very simple format:



This is what I did

This is why/how it happened

This is how (specifically) I will fix the problem.

For instance, if you know you will not be on time with your rent, tell your landlord as soon as possible. Avoidance never helped anybody. Communicate how you intend to fix the problem with specific steps and time-frames.

Example: I know that I am already a day late with the rent, my hours have been cut back. I have picked up another part time job and I will send you a partial payment of \$100.00 today, and then I will send the balance by the 10<sup>th</sup>.



### **Having a conversation when you are unhappy with another's behavior**

Conversations about problems you would like your landlord or neighbor to fix should always begin the same way:

The problem

How you feel

Why you feel it (respectfully)

What you would like to happen.

Example 1, to a landlord: When my neighbor props the outside door open, I feel unsafe because anybody off the street could come in. I would like you to ask her not to do this.

Example 2, to a neighbor: When your son plays his music loud late at night, I feel frustrated because I can't fall asleep and I have to get up early for work. I would appreciate it if you would ask him to turn it down by 10 p.m.

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[COMPLETE & CONTINUE →](#)

## BEING A GREAT TENANT: CREEPY-CRAWLIES

**Yikes! What's that?**



### **Bedbugs**

Bedbugs can be brought in from just about anywhere you stayed, from a hotel to a friend's house. They are tiny, though they can be seen, and hide during the day. They come out at night and feed on your blood, so you may notice itchy bites or red, raised areas on your skin. They can hide virtually anywhere, from your mattress to photo frames to couches to stereo speakers. If you suspect there are bedbugs in your unit, tell your landlord right away. This problem can grow very quickly (a female can lay up to 500 eggs which can hatch in 6-10 days) and since they can travel up to 100 feet in a night, the problem can easily spread to infest an entire building. Bedbugs are best managed BEFORE the problem has gotten out of control.

## Roaches

Roaches are a health hazard, particularly for somebody with allergies or asthma. They are opportunists and will go, stay and multiply anywhere that water and food are available. Don't leave food out or not tightly wrapped, dishes in the sink, or garbage in a can without a tight cover. Make sure there are not any leaks in the unit since roaches need a water supply. If you see a roach, tell the landlord! Roach traps and insecticides can help, but be sure to keep them away from children, pets, food, and anything you use for cooking and eating.



## Mice and rats

Rodents are a hazard to your health and can damage the infrastructure of the building. They can carry dangerous diseases and they can chew through wires, creating an unsafe environment.

**If you have noticed any sort of creepy-crawlie, act quickly. Bedbugs, roaches, mice, rats and other pests never live alone...act fast!**

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[COMPLETE & CONTINUE →](#)

# BEING A GREAT TENANT: LEAD PAINT



## Lead Paint

In homes built before 1978, lead paint was often used. This lead paint may still be there, contained under safer paint. The landlord must tell you if this is the case.

If you know lead paint was once used in the unit and you see surface paint that is peeling, chipping or cracking, keep children and pets away from the area and tell the landlord right away.

Exposure to lead paint can lead to life-long health problems, particularly in children.

If you suspect your child has been exposed to lead paint a simple blood test will confirm it. Your pediatrician can do the test, and the Chester County Health Department will test and provide services for children under six at no charge. Read more

here: <https://www.chesco.org/929/Childhood-Lead-Poisoning>



## RESPONSIBLY LEAVING A UNIT: BEFORE YOU GO

### Your lease is up!

Your lease is up and you've decided you would like to move to another building. Now that your agreement with this landlord has ended, why should you care how you leave?

Remember, this experience is part of your rental history and will be, forever. You will want to be able to use this current landlord as a reference.

What are some of the biggest mistakes tenants make when leaving?

Not giving proper notice. Read your lease! You may be required to state in writing, months before your lease expires, that you will be leaving.

Leaving the unit in a bad condition.

Not understanding security deposits.

COMPLETE & CONTINUE →

## Security Deposits

Many people assume they can use their security deposit as the last month's rent. This is not what a security deposit is. The deposit you made when you moved in is for the landlord's use in fixing anything beyond normal wear and tear. Only after they have made these repairs will you receive the balance that was not used. *When* they return that money to you will be spelled out in your lease.



How best to ensure that you receive all or most of your security deposit back? Hopefully, you have cared for your unit all along and it is in pretty good shape. Now that you're leaving:

Remember it is not your landlord's job to throw out anything you decide not to take with you, so do not leave anything behind!

If there is major damage in the unit, realize that if you caused it, its repair will be deducted from your deposit.

**Visit this site for information on Pennsylvania security deposit rules:**

<https://clsphila.org/learn-about-issues/security-deposits-pennsylvania>

# RESPONSIBLY LEAVING A UNIT: MOVING DAY



## Packing up and going

First, make sure you are moving out on or before the date you are supposed to. Overstaying may result in a charge. Remember, your landlord has a schedule just like you do and will be planning to get in there and turn the unit around for a new

rental.

Even if you have been a good housekeeper, move out day always provides surprises – dust under a dresser that could never be reached, areas of the rug that never got vacuumed, dust bunnies in the back of a closet, etc. Know this and keep cleaning supplies as the last thing out of the unit.

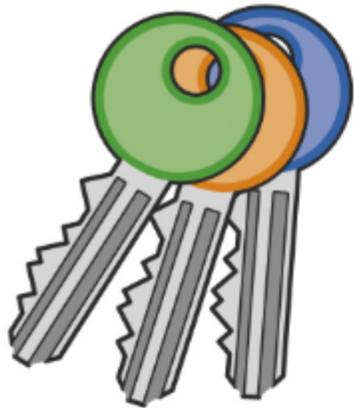
Once your things have been moved out, mop floors, vacuum and clean anything that had been hard to reach while furniture was in the unit.



Remember that when your landlord (and future reference) walks into his now-empty unit, what he sees will be the last opinion he forms of you as a tenant. Make it positive!



Last things - do not prop doors open unattended during the move, be careful not to damage walls, hallways or the interior of elevators.



And finally, return your keys!

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YOU'RE ALMOST DONE!

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**CONGRATULATIONS!**



You have completed the Become A Great Tenant course.

Download the attached certificate, fill in your name and date and make copies! You will want to show prospective landlords that you take your responsibilities as a tenant seriously and have done the work to prepare.

[certificate.docx](#) 



# *Certificate of Completion of the Become a Great Tenant Course*

Name

Date

This individual has successfully completed learning modules on preparing to be a renter, searching for housing, understanding and abiding by a lease, maintaining a successful tenancy, handling problems, communicating with neighbors and landlords, and responsibly leaving a unit.

Sponsored by the Bucks Chester Montgomery Link, The Department of Community Deveolpment, The Housing Authority and the VA.

Questions? Contact [buckschestermontgomerylink@aim.com](mailto:buckschestermontgomerylink@aim.com)

Need help finding resources?



**Call: 1-(800)-753-8827**