

# A Guide to Tenant Education

## Why develop a Tenant Education Program?

Many landlords may view clients with a history of homelessness as high risk, especially if they have prior evictions, a poor credit history, or a criminal history. However, a strong tenant education program can help address landlord concerns by providing participants with guidance on how to be a good tenant. Therefore, in addition to its educational value, a tenant education program also provides participants with a credential to present to potential landlords.

### Tip!

Be sure to provide clients that complete a tenant education program with a letter or certificate of completion. Having such a credential to present to landlords during the housing search process may be particularly helpful to individuals that have a poor rental history.

## Who should be involved in the development process?

Consider partnering with other low-income housing programs in your community to develop a community-wide tenant education program. Developing an effective tenant education program will require an investment of staff time and resources, but by involving other organizations, you can reduce the burden placed on your staff. The local public housing agency, the local fair housing center, tenant advocacy groups, housing counseling agencies, and community education organizations may all be interested in collaborating in such an effort. Also, involving property managers and landlords from your community in the development or review of the curriculum will help ensure that the program addresses their concerns. One approach may be to form an advisory council with representatives from landlord associations, homeless and social service agencies, and the legal community.

For agencies interested in purchasing an "off-the-shelf" tenant education curriculum, the University of Wisconsin Extension Services developed a curriculum in consultation with the Wisconsin Apartment Association, the Wisconsin Trade and Consumer Protection Division, the Tenant Resource Center, and other housing and tenant support groups. For more information, review the [Rent Smart curriculum](#).

## What are suggested topics and resources to develop a Tenant Education Program?

Provided below are some ideas for topics to cover and resources to use in developing your training curriculum. However, this is just a starting point. Remember to consult with landlords and other housing search organizations in your community.

- **Learning how to budget.** Participants must learn how to track their monthly expenses and calculate their monthly income. They should develop a spending plan to help them see how much they can afford to spend on housing. **Resources:** [Budgeting and Money Management](#), [Monthly Budget Worksheet](#)
- **Reviewing your credit report.** Since most landlords use the credit report as a screening device, it is important for participants to know what is in their credit report. Participants should learn how to read a credit report and how to address any problems in their credit history. **Resources:** [Request Your Credit Report](#), [Better Business Bureau Tips on Understanding Your Credit Report](#), [Bankrate.com Tips for Repairing Your Credit History](#)
- **Prioritizing housing needs.** Participants can use the Housing Preferences Worksheet to prioritize housing needs and preferences. The worksheet lists various features of a neighborhood, building, and apartment and asks participants to decide whether each feature is very important, fairly important, or not important. Based on the results of the worksheet, you may want to have participants develop a new worksheet to use when viewing apartments and meeting with landlords. Participants will then be prepared to ask landlords about the amenities that are most important to them. The worksheet could also serve as a tracking tool for gathering information and then comparing apartments to one another. **Resources:** [Housing Preferences Worksheet](#)
- **Reviewing the rental application and lease.** Participants should learn how landlords screen applicants. By anticipating problems a landlord might find on their application, a participant can develop ways to address these problems in advance. Participants should also learn to read rental agreements and identify important provisions. Many people simply do not understand the rules related to paying their rent, occupancy standards, guests, damages, etc. Ensuring that clients understand the rules is critical to helping them maintain their housing. In addition, learning about the types of lease provisions that may be illegal, how to seek legal counsel should they have specific questions about a rental agreement, and the fair housing protections available to them will help participants protect their rights. **Resources:** [Sample Rental Application](#), [Lease Basics](#), [State Landlord-Tenant Law](#), [Tenants' Rights Overview](#), [What Does My Lease Say?](#)
- **Maintaining your apartment.** Participants should learn how to review their rental agreement and state regulations to determine responsibility for various types of maintenance and repairs. Participants should also learn how to review the condition of an apartment and complete the Move-In Inspection Form as a means for determining responsibility for repairs. Finally, participants should develop a set of questions to ask landlords at the time of move-in concerning responsibilities for repairs. **Resources:** [Repairs and Maintenance](#), [Move-In Inspection Form](#)
- **Preparing to move on.** Participants should learn about procedures to follow when ending a rental agreement and how to avoid disputes and deductions in security deposits when moving out. Participants should also learn about the various notices, including evictions, a landlord can give. **Resources:** [Lease Termination and Eviction](#)

Select each question and its embedded links above to learn more.

[Back to Client Intake and Case Management Resources](#)