

Session #1

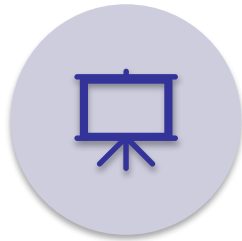
Understanding Housing Nuances in Pennsylvania

Presented by Leigh Howard
DMA - Diana T. Myers & Associates, Inc.
In conjunction with Dering Consulting Group
November 5, 2024

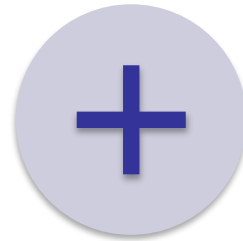
Housekeeping



Questions



Slides



Additional
content



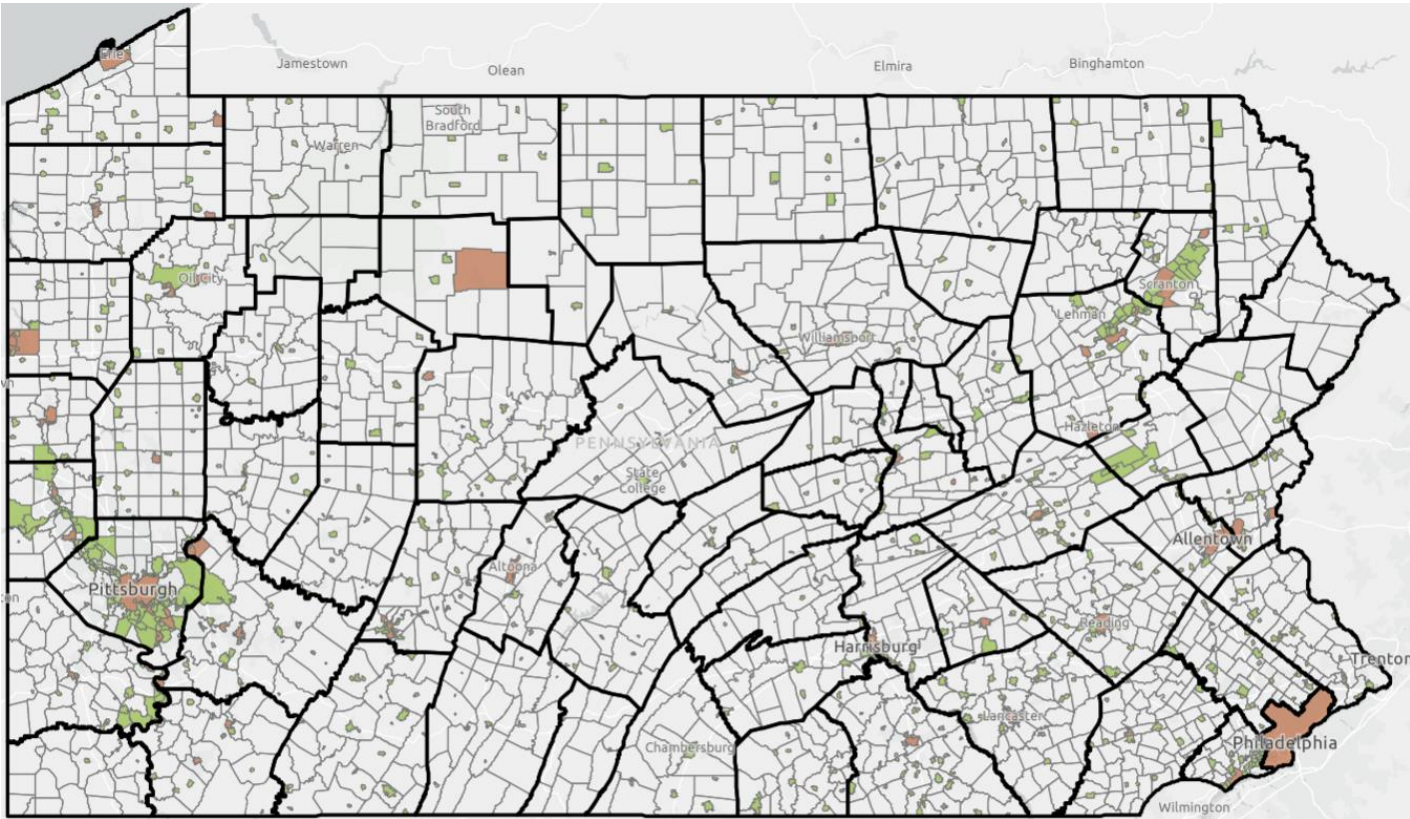
Cameras

- **November 5th: Understanding Housing Nuances in Pennsylvania**
- November 12th: Recommended Relationships to Have in the Housing Sector
- November 19th: Fair Housing and Landlord/Tenant Issues with the Housing Equality Center of PA
- November 26th: Types of Housing Funding Sources
- December 3rd: Keeping Participants Housed with Landlord Engagement Techniques AND Housing Information Resources to be Aware of
- December 10th: Assistive Technology and Housing with the PA Assistance Technology Foundation (PATF)




Understanding Housing-Sector Nuances in PA

- PA is de-centralized
- Organizational: County/Region
- Variety of Housing Funders
- Variety of Funding Sources
- Variety of providers
- Variety of programming/ uses
- PHA Admin Plans
- Prioritization vs. Eligibility
- Homeless definitions
- Housing Inspections

Pennsylvania is De-centralized



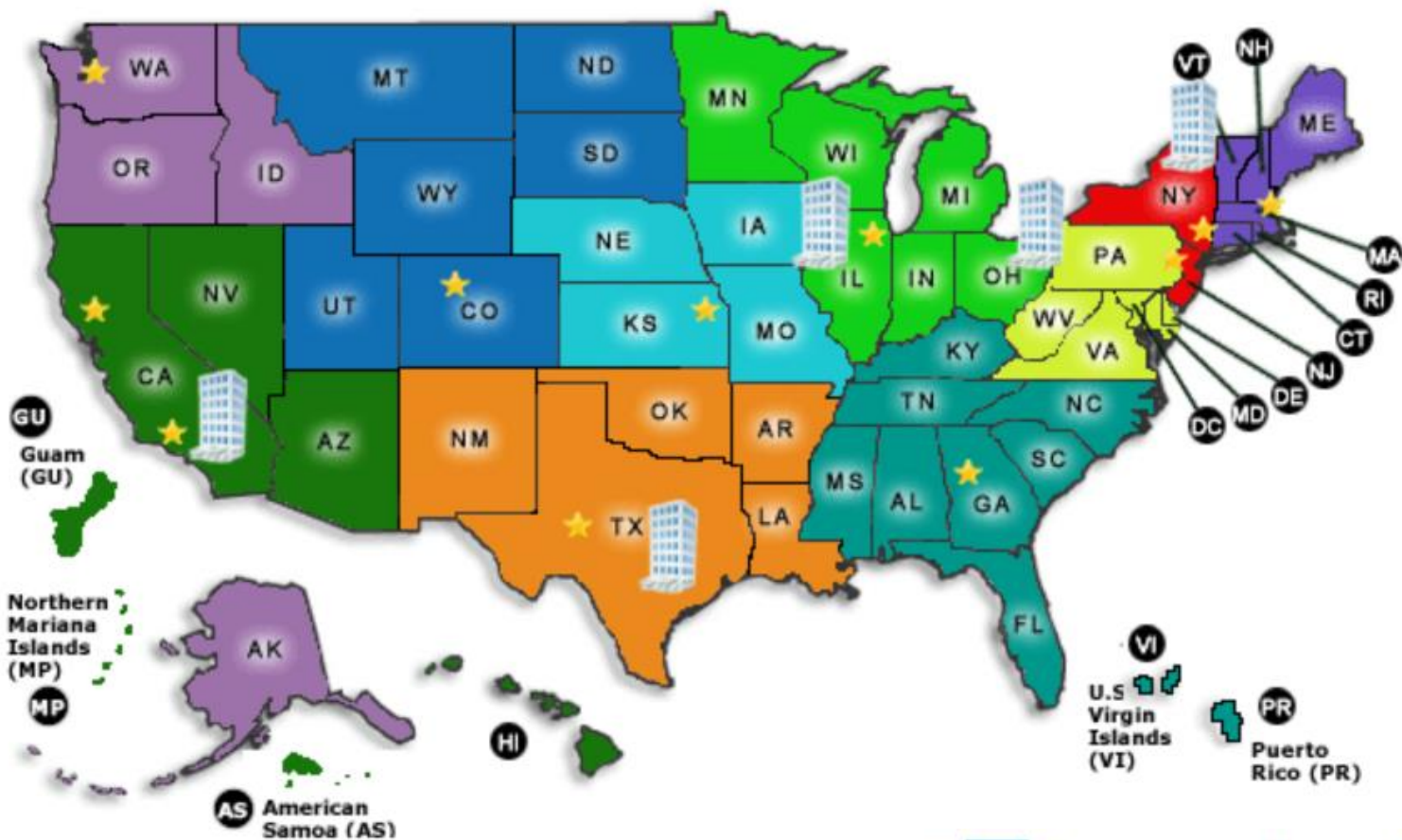
Types of Municipalities

-  Cities
-  Boroughs (and town)
-  Townships

Counties 

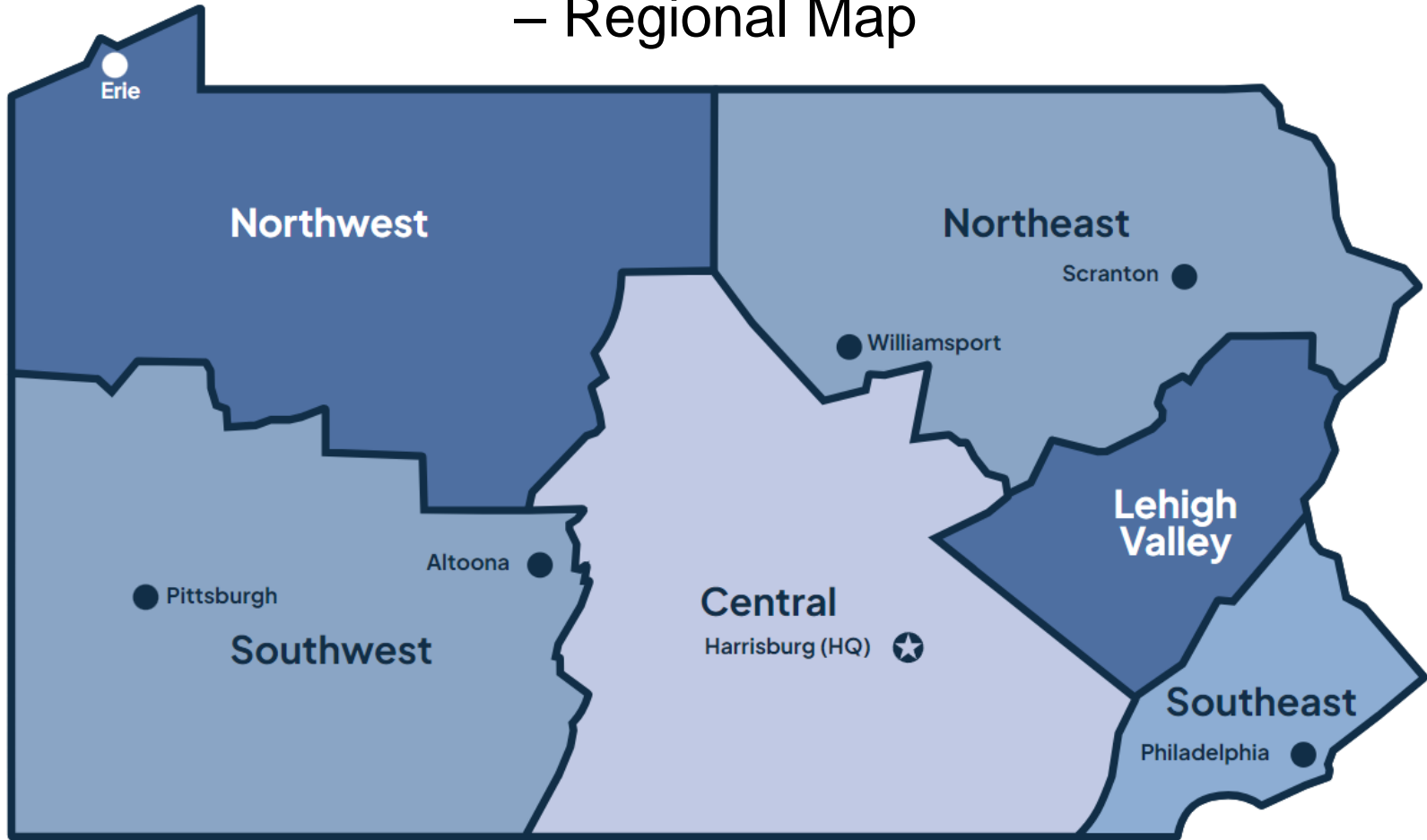
Organization: County/ Regional/ Statewide

HUD'S REGIONS



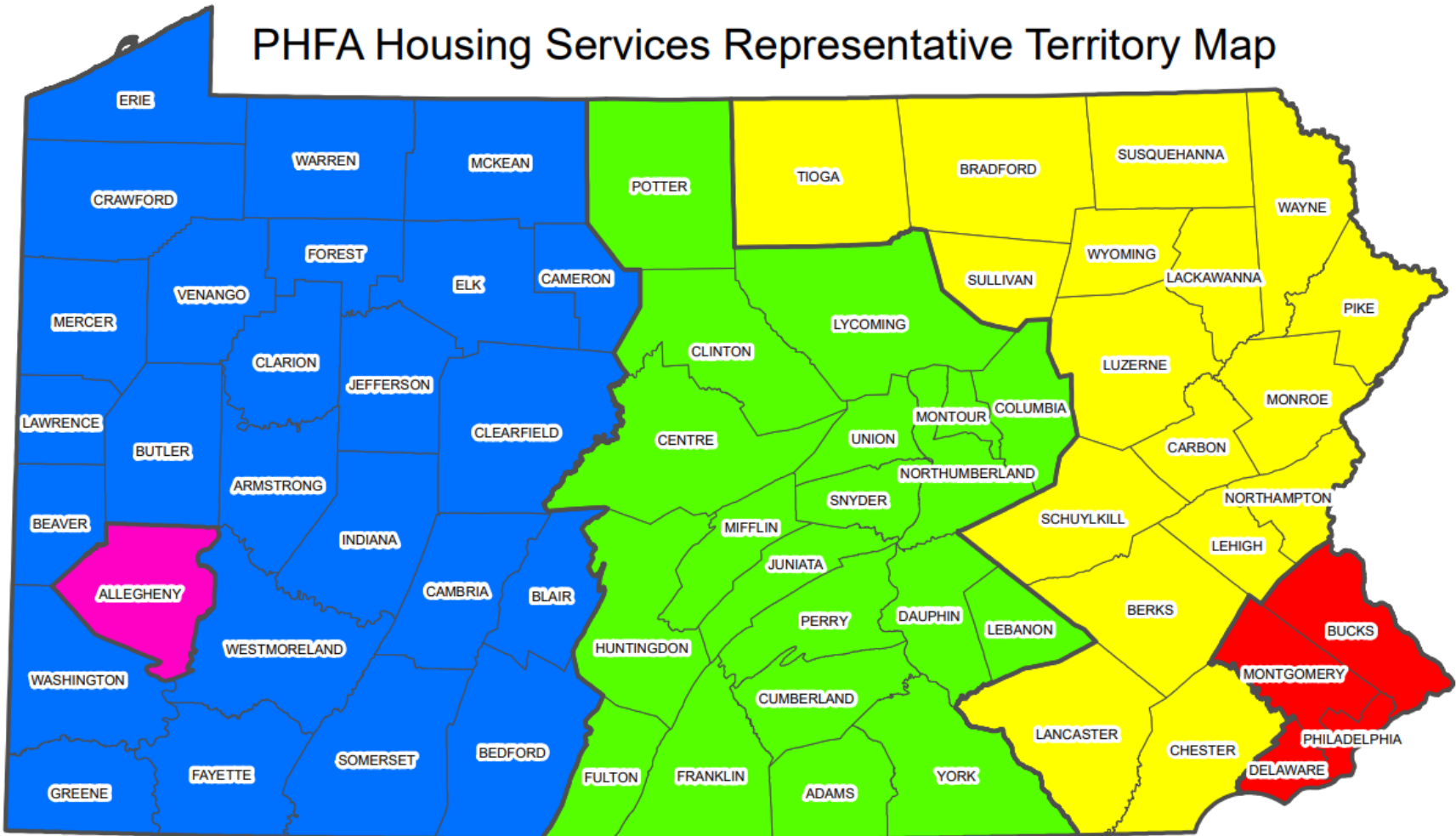
Organization: County/ Regional/ Statewide

PA Department of Community and Economic Development – Regional Map



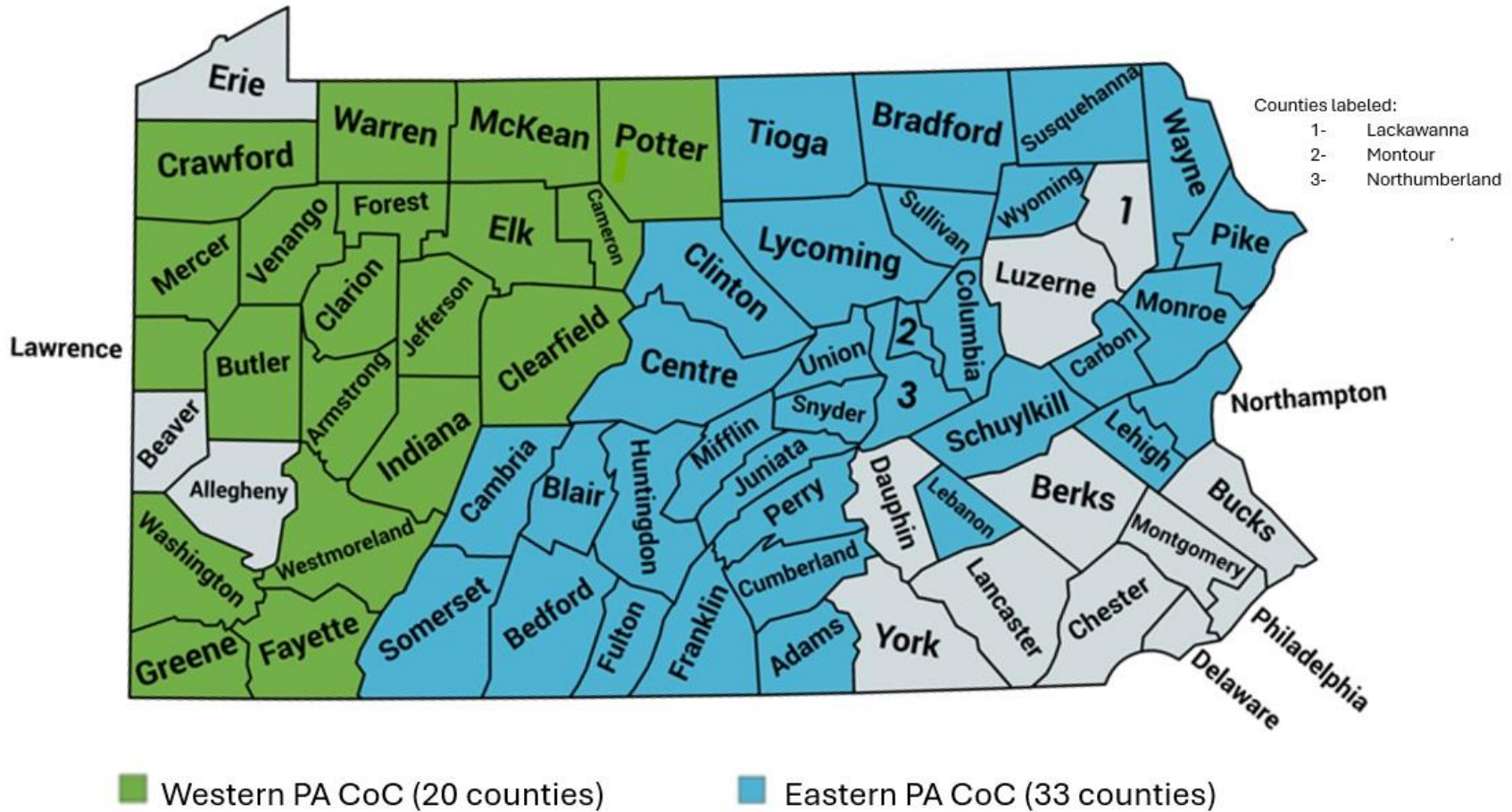
Organization: County/ Regional/ Statewide

PHFA Housing Services Representative Territory Map



Organization: County/ Regional/ Statewide

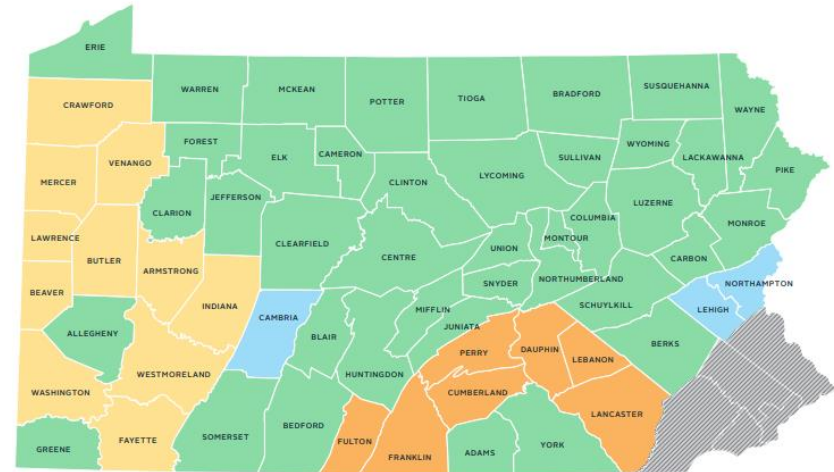
16 Continuums of Care (CoCs) across Pennsylvania



Organization: County/ Regional/ Statewide

BH-MCO	Counties Served
Community Behavioral Health (CBH)	Philadelphia
Community Care Behavioral Health Organization (CCBHO)	Adams, Allegheny, Bedford, Bradford, Berks, Blair, Cameron, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Delaware, Elk, Erie, Forest, Greene, Huntingdon, Jefferson, Juniata, Lackawanna, Luzerne, Lycoming, McKean, Mifflin, Montour, Monroe, Northumberland, Pike, Potter, Schuylkill, Snyder, Sullivan, Somerset, Susquehanna, Tioga, Union, Warren, Wayne, Wyoming, York
Magellan Behavioral Health of Pennsylvania (MBH)	Bucks, Lehigh, Montgomery, Northampton, Cambria
PerformCare	Cumberland, Dauphin, Franklin, Fulton, Lancaster, Lebanon, Perry
Carelton Health of PA, Inc.	Armstrong, Beaver, Butler, Crawford, Fayette, Indiana, Lawrence, Mercer, Washington, Westmoreland, Venango

Pennsylvania Behavioral Health Managed Care



Managed care organization	Website	Phone
 Community Care Behavioral Health Organization (CCBHO)	www.ccbh.com/	1-888-251-2224
 Carelon Health of Pennsylvania, Inc.	pa.carelton.com/	1-877-615-8503
 Magellan Behavioral Health of Pennsylvania (MBH)	www.magellanofpa.com/	1-866-780-3368
 PerformCare®	pa.performcare.org/index.aspx	1-888-700-7370

Variety of Housing Funders

- US Department of Housing & Urban Development (HUD)
- US Department of Agriculture (USDA)
- Federal Home Loan Bank of Pittsburgh (FHLB-Pitt)
- Pennsylvania Housing Finance Agency (PHFA)
- PA Department of Community and Economic Development (PA DCED)
- County Government
- Private investment
- Foundations

Variety of Funding Sources for Housing

- US Department of Housing & Urban Development (HUD)
 - Public Housing
 - Section 8/ Housing Choice Voucher
 - Section 202
 - Section 811
 - Continuum of Care (CoC)/ Emergency Solutions Grant (ESG)
- US Department of Agriculture (USDA)
 - Section 515
- Federal Home Loan Bank of Pittsburgh (FHLB-Pitt)
 - Affordable Housing Program

Variety of Funding Sources for Housing

- Pennsylvania Housing Finance Agency (PHFA)
 - Low Income Housing Tax Credits (LIHTC)
 - PENN-HOMES
 - Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE)
- PA Department of Community and Economic Development (PA DCED)
 - HOME
 - Community Development Block Grant (CDBG)
- Act 137 (County Housing Trust Fund)

Variety in Providers, Priorities & Programming

- county planning office
- community development office
- grassroots nonprofit organizations
- homeless assistance providers
- domestic violence provider
- county agencies: housing, youth and families, behavioral health
- community action agencies
- redevelopment or housing authorities

Variety of Programming: Is it the same? (Example)

CoC
(Continuum of Care)

Permanent Supportive Housing

Rapid Re-Housing

ESG
(Emergency Solutions Grant)

Homelessness Prevention

Rapid Re-Housing

HAP
(Homeless Assistance Program)

Bridge Housing

Rental Assistance

Variety across PHAs

Public Housing

- Older adults (“senior housing”) & adults with disabilities
- General

Section 8 Housing

- Tenant-Based Housing Choice Voucher: let people choose their own housing in the private rental market. Tenants pay the difference between the actual rent charged by the landlord and the amount subsidized by the program.
- Project-Based Voucher is connected to a specific property.

Section 8 Database

- https://www.hud.gov/program_offices/housing/mfh/exp/mfhdisc/

Getting on the waiting list

- Contact your local PHA to apply/ get on the waiting list
https://www.hud.gov/program_offices/public_indian_housing/pha/contact

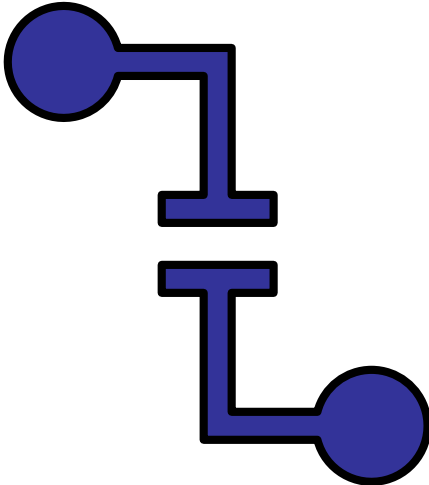
Variety across PHAs

- Admin plans
- Waitlist processes
- Voucher options
- Application processes
- Background checks
- Lookback periods
- Contact methods to/from
- Disqualifying crimes
 - Megan's Law
 - Production of methamphetamines on a HUD-funded property
- Appealing a PHA Decision
 - Request a grievance hearing, informal hearing, or informal review



Eligibility vs. Prioritization

Eligibility/
Priority



Enrollment

Homeless Definitions

- [HUD](#)
- [SAMHSA/SOAR](#) (Behavioral Health Sector)
- [McKinney/Vento](#) (Education Sector)
- Other
 - [Comparing HUD and Education Definitions](#)

Homeless Definitions: HUD

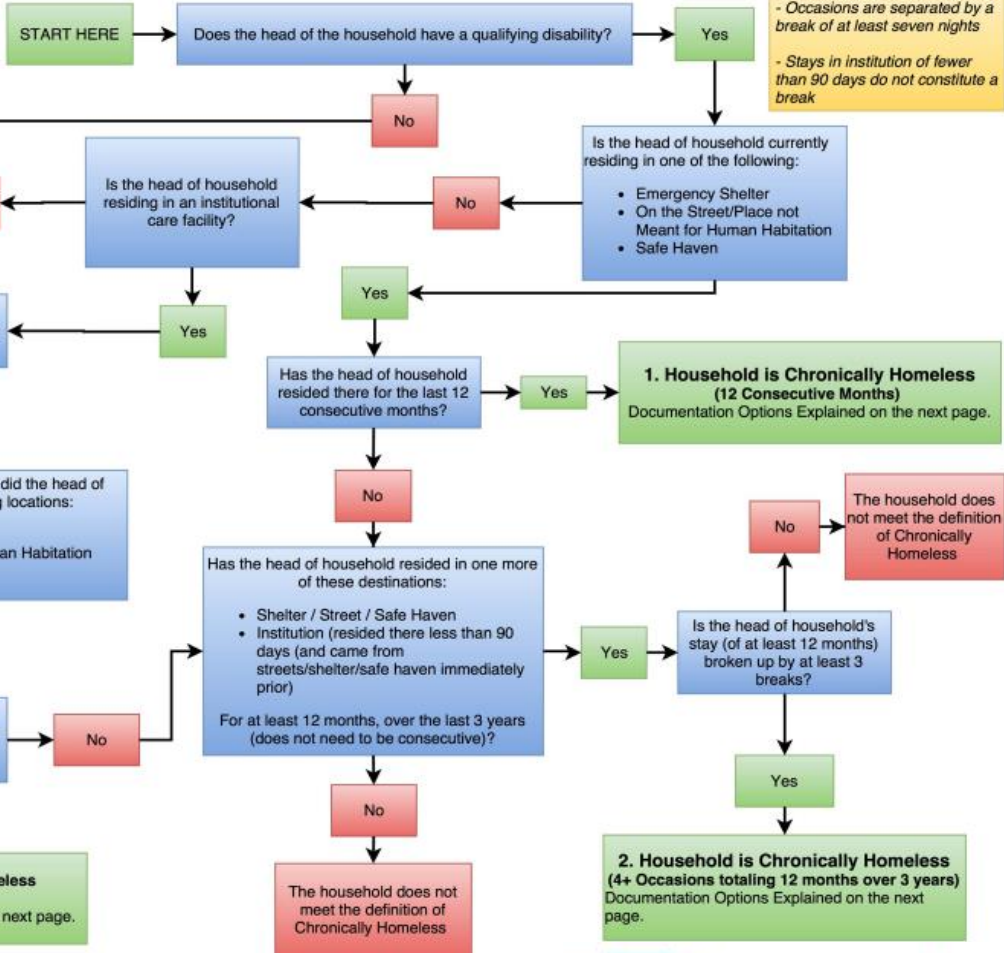
- Category 1: Literally Homeless
 - Places not meant to human habitation
 - Hotel/motel paid for by charitable org
 - Emergency Shelter
- Category 2: Imminent Risk of Homelessness
 - <14 days with no where to go
- Category 3: Homeless Under Other Federal Definition
- Category 4: Fleeing/Attempting to Flee DV
- At-Risk of Homelessness
 - 14-21 days with no where to go

Homeless Definitions: HUD (Example of Eligibility vs. Priority)



Flowchart of HUD's Definition of Chronic Homelessness

Instructions: Begin at the "START HERE" box and then proceed through the flowchart based on the yes or no questions presented. For more information consult 24CFR Parts 91 & 578 and the HUD Exchange (<https://www.hudexchange.info/>).



Remember:
- Occasions are separated by a break of at least seven nights
- Stays in institution of fewer than 90 days do not constitute a break

Housing Inspections



Minimum
Habitability
Standards



Housing Quality
Standards
(HQS)



NSPIRE

Housing Inspections (Overview of Examples)

HQS Housing Quality Standards

Location Focus

Defined basic quality housing standards based on 13 key aspects (General Regulations and HUD 52580-A)

Inspection Locations

Living Room
Kitchen
Bathroom
Other Room
Used for Living
All Secondary
Heating and Plumbing

Deficiency Types

Health and Safety
Non-Health and Safety

NSPIRE vs HQS



FOCUS



INSPECTION



DEFICIENCIES

NSPIRE

National Standards for the Physical Inspection of Real Estate

Resident Focus

Designed to focus on resident health and safety while addressing the increase in multifamily properties and tenant and project-based vouchers

3 Inspection Types/ 3 Inspection Areas

Inspection Types:
Annual Self-Inspection
Critical-to-Quality
Critical-to-Quality Plus

Inspectable Areas:
Outside
Inside
Unit

3 Deficiency Categories

Condition and Appearance
Function and Operability
Health and Safety

Rationales:
Deficiencies based on rationales, or clear and concise explanations of the potential risk a defect presents



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Questions?



Session #2

Recommended Relationships in the Housing Sector

Presented by Leigh Howard and Maria Williams Howard
DMA - Diana T. Myers & Associates, Inc.
In conjunction with Dering Consulting Group
November 12, 2024

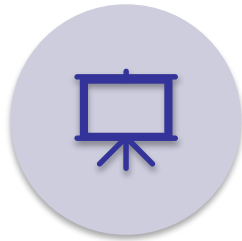
Fall Series

- November 5th: Understanding Housing Nuances in Pennsylvania
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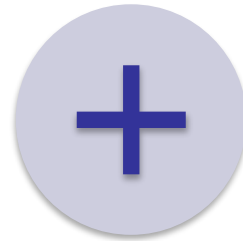
Housekeeping



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content



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Key Relationships to Cultivate



- Finding a rental unit
- Keeping a rental unit

Types of renters

No barriers to renting

- Consistent Income, good credit, previous history

Some barriers to renting

- Inconsistent income, credit concerns, negative rental history

Many barriers to renting

- Low or no income, credit issues, negative rental history

Finding and Keeping a Rental Unit

- Build relationships with landlords
- [Get to know your Public Housing Authority \(PHA\)](#)
- Join Local Coalitions
- Engage supportive programs
 - Homeless Continuums of Care (CoC)
 - [PA LINK /Aging and Disability Resource Center](#)
 - [Inglis Community Services/ Self-Determination Housing of PA \(SDHP\)](#)

How do you find rental properties?

- Where do people that you're serving already live?
- [PA Housing Search](#)
- Generic rental search websites
- Support from Public Housing Authority
- [USDA Rural Development Multi-Family Housing Rentals](#)

Finding Good Landlords

- Private Landlords vs. Property Management Companies
- Landlord Associations
 - [Landlord Association of PA](#)
 - [Central PA Landlord's Association](#)
 - [The Landlord Protection Agency](#)
 - [Pennsylvania Apartment Association](#)
- Upcoming webinars:
 - Webinar 3 (Nov 19): Fair Housing
 - Webinar 5 (Dec 3): Landlord Engagement Techniques

Public Housing Authorities

[Connect with your local housing authority](#)

How they can help the people you serve:

- Public Housing
- Landlord lists
- Project-based and tenant-based rental assistance
 - Specialty Vouchers?
 - Set-asides?
 - Preferences?

Discover:

- Who to contact for what?
- Waitlist procedures?
- Intake procedures?
- What are their screening criteria?

Local Coalitions

Pennsylvania Housing Choices Coalition

Local Coalitions go by many names!

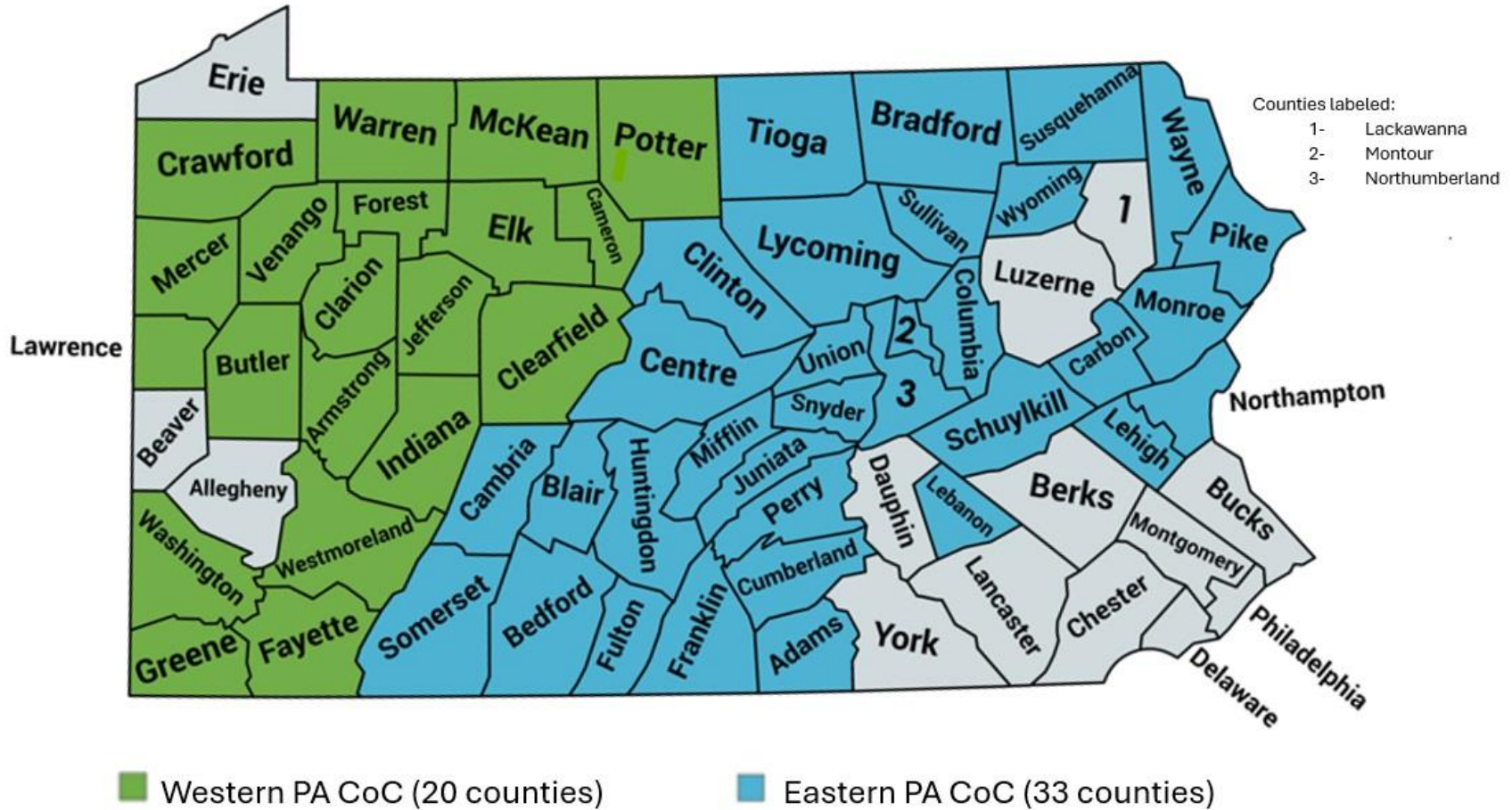
- Local Housing Options Teams (LHOTs)
- Inter-agency Councils (IACs)
- Housing Coalitions
- & more...

Discover:

- When do they meet?
- Who is the chair?
- Can you get on their mailing list?
- Who might be some solid local contacts for the types of issues you see?

Homeless Continuums of Care

16 Continuums of Care (CoCs) across Pennsylvania



CoC Coordinated Entry Systems (CES)



Without CES



With CES

▶ PA Link to Aging & Disability Resources (ADRC)

Designed to help persons with disabilities and seniors find information that will connect them to supports and services in their community. **Toll-Free Helpline: 1-800-753-8827**

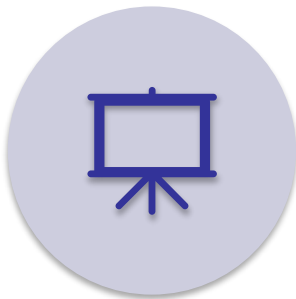
How they can help the people you serve:

- Connect to local services/supports through any PA Link partner agency
- Explore existing options to ensure a secure plan for independence
- Assist with applications to determine funding eligibility
- Help remain or return to their community because of a disability, an illness or accident, or to transition from an institution back to the community

Self-Determination Housing of PA (SDHP)

- Regional Housing Coordinators (RHCs)
 - SDHP's team of [Regional Housing Coordinators](#) partner with community stakeholders to provide technical assistance and deliver trainings to increase choice and affordability in housing for people with disabilities and older adults.
 - SDHP launched the [Landlord Risk Mitigation Fund program](#) creating housing opportunities by partnering with landlords to rent to individuals with disabilities
- Assistive Technology & home modifications through Inglis

Wrapping Up



Slides



Survey



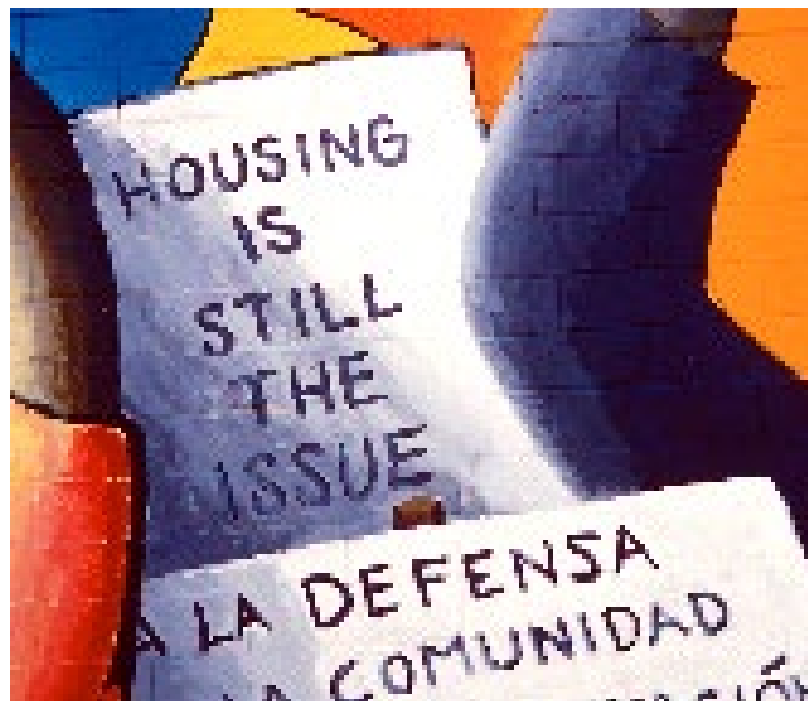
Schedule





Using Fair Housing to Assist Clients in Navigating a Successful Rental Experience

November 19, 2024





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The Housing Equality Center of Pennsylvania is America's oldest fair housing council. The Housing Equality Center's service area includes the Pennsylvania counties of Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton and Philadelphia. The organization's education and technical assistance programs support housing professionals throughout Pennsylvania.

The Housing Equality Center provides:

- Counseling and conduct testing investigations to help housing discrimination victims.
- Education and training programs for housing professionals, nonprofits, housing authorities and others to promote compliance with fair housing laws and to prevent discrimination.
- Publications and resources to educate the public and housing professionals about fair housing.



Agenda

Fair Housing Law:

- Overview
- HUD Guidance
- Disability and Reasonable Accommodation and Modification Requests
- Filing a Discrimination Complaint



Agenda

PA Landlord-Tenant Law and Leasing Issues

- Applying to Rent and Overcoming Obstacles To Housing
- Lease Terms and Unenforceable Lease Provisions
- Right to Privacy
- Repairs and the Implied Warranty of Habitability
- Security Deposit
- Utility Shut-Offs
- Eviction



Federal Fair Housing Act

The Fair Housing Act (FHA), makes it illegal to discriminate against individuals in housing transactions based on:

Race

Color

Religion

National Origin

Sex (including sexual

orientation and gender identity
as of Feb. 2021)

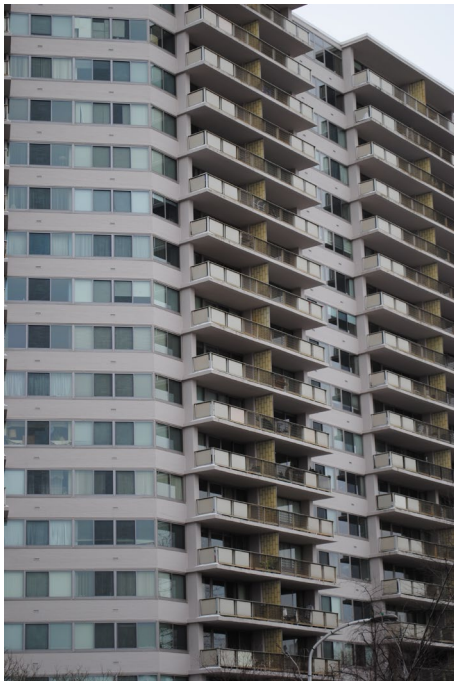
Disability

Familial Status (the
presence of children under 18,
pregnant individuals, or
anyone securing legal custody
of a child)



Federal Fair Housing Act

It is against the law, because of a protected class, to:



- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable or deny housing is available
- Set different terms, conditions or privileges for the sale or rental of housing
- Advertise in a discriminatory way
- Threaten, coerce, or intimidate anyone exercising their fair housing rights or assisting others in exercising those rights



Other Laws and Rules

- Civil Rights Act of 1866 – all persons born in the United States, without regard to race, can make and enforce contracts, sue and be sued, and inherit, purchase, lease, sell, hold, and convey real and personal property
- PA Human Relations Act – illegal to discriminate based on age (40 and over) or users, handlers, or trainers of assistance animals for persons with disabilities
- Local ordinances may prohibit discrimination based on source of income, marital status, and/or other additional protected classes – at least 45 municipalities in PA have ordinances which include additional protected classes



HUD Guidance

- Criminal Records
- Harassment
- Limited English Proficiency
- Equal Access and Gender Identity Rules



Criminal Records

In April 2016 HUD released [Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate Related Transactions](#)

- Because of widespread racial and ethnic disparities in the U.S. criminal justice system, criminal history based restrictions on access to housing are likely to disproportionately burden African Americans and Hispanics.
- The Fair Housing Act does not prohibit housing providers from appropriately considering criminal history information when making housing decisions, however arbitrary and overbroad criminal history-related bans are likely to lack a legally sufficient justification.
- A discriminatory effect resulting from a policy or practice that denies housing to anyone with a prior arrest or any kind of criminal conviction cannot be justified, and therefore such a practice would violate the FHA.



Harassment

In September 2016 HUD released published a new final rule entitled [Quid Pro Quo and Hostile Environment Harassment and Liability for Discriminatory Housing Practices Under the Fair Housing Act.](#)

This rule formalized standards for evaluating claims of hostile environment and quid pro quo harassment in the fair housing context. The rule also clarified housing providers' liability for harassment or discrimination by agents and third parties.

- **Quid Pro Quo Harassment** involves subjecting a person to an unwelcome request or demand and making submission to the request or demand a condition related to the person's housing.
- **Hostile Environment Harassment** involves subjecting a person to unwelcome conduct that is sufficiently severe or pervasive such that it interferes with or deprives the person of the right to use and enjoy the housing.



Harassment

- An unwelcome request or demand may constitute quid pro quo harassment even if a person acquiesces to the request or demand.
- Hostile environment harassment does not require a change in the economic benefits, terms, or conditions of the housing related services transaction.
- Neither psychological nor physical harm must be demonstrated to prove that a hostile environment exists.
- Harassment can be written, verbal, or other conduct, and does not require physical contact.
- A single incident of harassment because of race, color, religion, sex, familial status, national origin, or handicap may constitute a discriminatory housing practice, where the incident is sufficiently severe to create a hostile environment or evidences a quid pro quo.



Harassment

Not only does the housing provider or other covered entity have liability for its own conduct, it is also liable for:

- Failing to take prompt action to correct and end discriminatory housing practice by its employee or agent, where it knew or should have known of the discriminatory conduct;
- Failing to take prompt action to correct and end a discriminatory housing practice by a third party, where it knew or should have known of the conduct and had the power to correct it; and
- Vicarious liability for a discriminatory housing practice by its agent or employee, regardless of whether the housing provider knew or should have known of the discriminatory housing practice.



Limited English Proficiency

In January 2007 HUD released Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting **Limited English Proficient Persons**.

- Guidance seeks to ensure HUD funded agencies do not “leave some behind simply because they face challenges communicating in English.”.
- Agencies may be required to provide translation of printed documents and/or interpretation of spoken English.



Limited English Proficiency

In September 2016 HUD released Guidance on Application of Fair Housing Act Protections for **Persons with Limited English Proficiency**.

- LEP, race, and national origin are so intrinsically linked as to be almost indiscernible from each other, therefore discrimination based on LEP will be treated as national origin discrimination.
- Lack of English proficiency is often used as a proxy for national origin discrimination.
- Some courts have recognized as legitimate the needs of employers to require that employees speak English, however the new HUD guidance states that these reasons are inapplicable with regards to housing, lending, or other real estate related transactions covered by the Act.



Equal Access

In February 2012 HUD published a final rule entitled *Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity.*

This rule prohibits discrimination on the basis of **sexual orientation, gender identity, or marital status** in all HUD programs. Housing providers that receive HUD funding and/or have loans insured by the Federal Housing Administration (FHA), must comply with this rule.



Gender Identity

In September 2016 HUD published a new final rule entitled Equal Access in Accordance with an Individual's Gender Identity in Community Planning and Development Programs.

- Equal access is to be provided in all HUD assisted programs.
- Individuals are to be placed in accordance with their gender identity.
- No requirement for individuals to “prove” gender identity (no invasive questions or medical verification are permitted).
- Providers must update their policies and procedures to reflect requirements.
- Non-discriminatory steps must be taken to address safety/privacy concerns of transgender participants, however participants must not be required to accept accommodations.



Fair Housing Act Permissible Activities

- The Fair Housing Act does not guarantee any person a right to housing they cannot afford.
- Property owners may set rents at whatever the market will bear.
- An agent or property owner may refuse to rent to a person if they have reliable information that the person has a recent history of violent, disruptive, or destructive behavior.



Fair Housing Act Permissible Activities

- An agent or property owner can adopt and apply uniform, objective, and nondiscriminatory qualification criteria designed to evaluate a prospective tenant or buyer's credit worthiness, income level, or criminal history.
- An agent or property owner is not required to rent to users and dealer of illegal drugs.
- In Pennsylvania, landlords may chose whether or not to participate in the housing choice voucher program (Section 8) as long as source of income is not protected under local law. NOTE: Source of Income IS a protected class in the City of Philadelphia.



Fair Housing Act Exemptions

- Owner occupied buildings with four or fewer rental units (**two or fewer units under PA state law**)
- For Sale By Owner - single family housing sold or rented without the use of a broker if the private individual owner does not own more than three such single family homes at one time. **NOTE: PA does not contain this exemption.**
- Housing operated by religious organizations and private clubs may limit occupancy to members
- Housing for Older Persons - must comply with the HOPA definition - either 80% of households with a resident age 55+ or 100% of residents age 62+
- No exemption for discriminatory statements and/or advertising



DISABILITY DEFINED

A physical or mental impairment that substantially limits one or more of a person's major life activities.

Includes people having a history of an impairment and people being perceived as having an impairment.



Reasonable Accommodation and Modification Requests

A **reasonable accommodation** is a change in rules, policies, practices, or services that enables a person with a disability equal opportunity to use and enjoy a dwelling. Example accommodations include:

- Assistance animal with no fees, lease application in large print, permitting live-in personal care attendant, transfer to a more accessible unit/community, reserved marked handicapped parking space

A **reasonable modification** is a change in the physical structure of a dwelling that enables a person with a disability equal opportunity to use and enjoy that dwelling. Example modifications include:

- Widened doorways in unit, grab bars in bathroom or at entrance into unit, removal of below-counter cabinets, installation of wheelchair ramp at entrance to building/unit, installation of fence or awning, replacing door handles with levers, installation of visual and tactile alert devices

What is Reasonable?



A request for an accommodation or modification is considered reasonable if that request:

- Does not cause an undue financial and administrative burden to the housing provider
- Does not cause a basic change in the nature of the housing program available
- Will not cause harm or damage to others
- Is technologically possible



How should a reasonable accommodation request be made?

- It is the responsibility of the person with a disability to make the request.
- It is not the responsibility of a housing provider to offer or suggest an accommodation or modification to a resident or prospective resident, even if they are aware of the disability or disability related need.
- Requests can be made verbally.
- A request can be made by someone on behalf of a person with a disability.
- There must be a connection between the disability and the need for the accommodation or modification.
- A person can ask for a reasonable accommodation at any time including when applying for housing, when moving in or moving out, while living in the unit, or even during an eviction hearing at Court.



Verifying Disability and Need

A housing provider may not ask:

- Questions about the nature or severity of a disability or about a specific diagnosis
- If an individual is able to live independently
- Questions that would require an individual to waive their rights to confidentiality regarding their medical condition or history
- To see medical records



Verifying Disability and Need

If disability is obvious and need for accommodation or modification is clear – No additional documentation may be required

If disability is known, but need for accommodation or modification is not clear – Only information to evaluate disability-related need may be required

If disability and need are not known – Provider may request documentation that tenant has a disability and a disability-related need

If the accommodation or modification proposed is unreasonable, is there another solution?



Assisting Clients to Navigate a Successful Rental Experience

The rights and responsibilities of both landlords and tenants are regulated by Fair Housing laws and Pennsylvania Landlord Tenant law.

Knowledge of these sets of rules and how they interact throughout a client's housing search and tenancy is essential to helping a client succeed as a renter.



Applying to Rent



The Application to Rent

Consider:

The application fee may be non-refundable!!

Tenant may have to pay first month's rent, plus a security deposit with the application.

Strategy: Ask if deposits are non-refundable.

Be sure to get a receipt for all monies paid!

Make sure the application is read carefully so that the prospective tenant is aware of the possible consequences should they decide not to take the rental unit.

Ask to read the lease before the rental application is signed since the tenant may be bound to the lease as it is without the possibility of negotiating of its terms.



The Application to Rent

Reasons a prospective tenant **can** be rejected:

- They do not meet the financial qualification standards.
- Poor credit score.
- Bad landlord references.
- Prior judgments entered by a Court.
- Refusal or inability to comply with the rules that apply to all tenants.
- Landlord has credible information that a tenancy would pose a direct physical threat to the health or safety of others.



Overcoming Obstacles to Housing



Overcoming Obstacles to Housing: Criminal Background

Can a landlord refuse to rent to someone with a criminal background?

Yes—but it depends on the circumstances. The U.S. Department of Housing and Urban Development (HUD) has issued guidance stating that because of the racial disparities in the criminal justice system, blanket bans (or refusing to rent to anyone with any type of criminal history, regardless of circumstances) would most likely have a greater impact on Black or Latino applicants, and as such, could violate the Fair Housing Act.

HUD's guidance states that housing providers need to consider the **nature** and **severity** of a crime and the **amount of time** that has passed to determine if the person would pose a direct threat to the health and safety of other residents.



Overcoming Obstacles to Housing: Criminal Background

The guidance issued by HUD states that a mere arrest does not indicate guilt and a person should not be denied housing based on an arrest without a conviction. Furthermore, housing providers must apply criteria equally to **all** applicants and tenants, regardless of protected class. Using criminal background as a pretext for discrimination based on a protected class is illegal. **Contact the Housing Equality Center if you believe a client is being denied housing for a discriminatory reason.**

There is an exception to the HUD guidance on criminal backgrounds. If a person possesses a conviction for the manufacture and/or distribution of illegal controlled substances, they can legally be denied housing and the landlord is not in violation of the Fair Housing Act. **Note:** this exception does not include either arrests for drug charges that do not lead to conviction or convictions for possession only.



Overcoming Obstacles to Housing: Criminal Background

Strategy:

- If an individual has a criminal record due to conduct that resulted directly from a mental health disability or addiction and can demonstrate that they have received treatment or medication that has eliminated the behavior that lead to the criminal conduct, the individual can request a reasonable accommodation to make an exception to the provider's ordinary criteria regarding criminal background.
- A case manager can offer to be the contact person for landlord if there is any problem or issue with tenancy.
- References from previous landlords, employers, probation officers, etc. can be helpful. Show rehabilitation efforts, explain mitigating circumstances or how circumstances have changed from when the criminal behavior occurred.



Overcoming Obstacles to Housing: Criminal Background

Strategy:

- Remind housing providers that they need to consider the **nature** and **severity** of a crime and the **amount of time** that has passed to determine if the person would pose a direct threat to the health and safety of other residents.
- If you have doubts about whether criminal background policies are being enforced equally regardless of protected class, contact the Housing Equality Center for investigative services.
- **Report housing providers who have blanket bans on criminal records to the Housing Equality Center.**



Overcoming Obstacles to Housing: Negative Credit

Example:

Person becomes disabled and no longer able to work, then acquires a negative credit record due to late or unpaid bills. The person is granted SSDI and no longer dependent on employment for income. Loss of income due to inability to work is unlikely to reoccur.

Strategy:

- If negative credit can be shown to be directly due to a person's disability, and the person is otherwise financially qualified to rent, a reasonable accommodation can be requested to waive the credit requirement.
- A case manager can offer to be contact person for landlord if there is any problem or issue with tenancy.
- Consider a co-signor if necessary.



Overcoming Obstacles to Housing: No Previous Rental History

Example:

Person lacks rental history due to a disability and previous long term hospitalization. The person's health is stabilized and they are attempting to move into independent living.

Strategy:

- A reasonable accommodation can be requested to ask the housing provider to consider references from a social worker or employer in lieu of landlord references.
- Get support letters from counselors, employers, or therapists.
- A case manager can offer to be contact person for landlord if there is any problem or issue with tenancy.



Overcoming Obstacles to Housing: Negative Landlord References

Example:

Person with mental health disability stopped taking medications and became disruptive at a previous apartment. Supports are now in place, medication is being monitored, and the person is participating in behavioral therapy.

Strategy:

- If the reason for a negative reference is based on disability related behavior, the individual can request a reasonable accommodation to disregard the negative references or to at least consider mitigating circumstances.
- A case manager can offer to be contact person for landlord if there is any problem or issue with tenancy.
- Get support letters from counselors, employers, or therapists.



Overcoming Obstacles to Housing: No Co-signors Allowed

Example:

An individual with a disability is unable to qualify financially for housing because of their disability (poor credit record, no credit record, insufficient income), and a co-signor is willing to sign the lease but there is a no co-signors policy.

Strategy:

- Tenant can request a reasonable accommodation for the landlord to accept the application even if the landlord has a “no co-signor” policy.

Remember: Must show a nexus between the disability and the need for the accommodation.



Overcoming Obstacles to Housing: Refusal to Accept Section 8 Housing Choice Vouchers

In Pennsylvania, source of income is not a protected class, meaning that a landlord can refuse to rent to individuals who hold a Housing Choice Voucher from the Housing Authority, however....

Several municipalities within Pennsylvania, such as the City of Philadelphia, have added source of income as a protected class.

Strategy: Contact your local government or municipality to find out if source of income is a protected class in your area and what recourse your community offers if someone has been denied housing based on their source of income.

Tenant may be able to request a reasonable accommodation to the policy of not accepting housing vouchers due to a disability. Keep in mind that the landlord may argue that it is an undue administrative burden.

Testing can be performed to see if this policy is being equally enforced with all people without regard to protected class. Contact the Housing Equality Center if you suspect discrimination is occurring.



Overcoming Obstacles to Housing: Lack of Employment

Refusing to approve an application because a prospective tenant is not employed could be unlawful discrimination if the prospective tenant has other verifiable income such as social security, disability, or child support that would financially qualify them to rent. These are verifiable sources of income which are directly related to being a member of a protected class (age over 40, disability, and/or familial status).

Strategy:

Housing providers who require paystubs as proof of income must make reasonable accommodations to their policy for individuals with disabilities who are unable to work due to their disabilities but still have sufficient income to rent. Request a reasonable accommodation to the employment income policy and show alternative verifiable income.



Overcoming Obstacles to Housing: In-Person Application Requirement

Example:

A nursing home resident transitioning to private housing might require ambulance transport and not be able to apply in person.

Strategy:

A requirement for a housing application to be made in person should be waived for individuals with disabilities to whom it would impose a great hardship or who are unable because of their disability to come in person to apply.

Request a reasonable accommodation to the in-person application requirement. Ask for video or phone conferencing. Signatures required on documents can be mailed or scanned and forwarded to the housing provider.



Overcoming Obstacles to Housing: Assistance with Application

Strategy:

- If a person has a disability which makes it difficult to fill out an application form, a reasonable accommodation request would be to ask for assistance from the housing provider in completing the form.
- A case manager can also assist in completing required forms.
- If a disability makes reading an application or lease difficult, a reasonable accommodation request would be to ask for the documents in large print or in an alternative format.



Lease Terms



Lease Terms

A lease is a binding legal contract – for example, an agreement to pay the landlord \$12,000 in \$1,000 monthly installments. Leases can be either **verbal** or **written**.

Strategy:

- Make sure the lease terms are understood **before signing!**
- All blanks should be crossed out or filled in before a lease is signed.
- Make sure the lease does not contain any unenforceable terms or Fair Housing Act violations.
- Make sure tenant gets a copy of the **entire lease**. A tenant should not accept the landlord saying they will give them a copy later. Tenant can take photos of the signed lease with a smartphone.
- Case manager should keep copy of tenant's lease on file.



Lease Terms

Strategy:

Make sure the lease includes:

- Contact information for the landlord – name, address, and phone for emergencies
- Amount of Rent and the due date. Are there late fees?
- Start and end date of the lease. Month to month or year lease?
- Does it automatically renew for another year or on a month to month basis?
- What is included with the rent – who pays for which utilities?
- Security Deposit – what is required to get it back when tenant moves out
- Maintenance – what are the responsibilities?
- Who to contact when repairs are needed?



Lease Terms

Strategy:

Make sure the lease includes:

- Notice – amount of time tenant gives to cancel or not renew the lease
Is there an early termination clause?
- Notice – amount of time landlord must give to cancel or not renew the lease
- Right to enter the apartment without prior notice?
- Are pets allowed?
- Who are the occupants permitted on the lease?
- Is tenant allowed to sublet?

Remember: The lease should be read carefully before signing it!

Get everything in writing!



Lease Terms: Rental Due Date

Most leases state that rent is due on the first of the month. The tenant has an obligation to make sure that the rent is paid by the due date specified in the lease. Even if the landlord says it is okay if the rent is a few days late, the tenant is still bound by the terms of the lease regarding late fees and other penalties.

Strategy:

- A tenant who receives SSDI may request a reasonable accommodation to be exempt from the late fee when the date they receive their SSDI payments make paying rent on time difficult or impossible. Receiving SSDI should be sufficient proof that a person has a disability. If they can show that they don't receive their payments until after the due date or grace period, that is sufficient proof that there is a disability related need for the accommodation.
- Individuals who requested later rental payment due dates and were previously denied, may be able to claim reimbursement for late fees paid if they can show proof that the request was previously made and denied.



Lease Terms: Rental Due Date

Example:

An individual has a cognitive disability or poor memory, which makes it difficult for them to remember when the rent is due.

Strategy:

The tenant can make a request accommodation request that that the housing provider call or provide a reminder note monthly to remind them to make a rental payment before the rental due date.



Lease Terms

Changes to the Lease

Any changes to the lease should not be made until the beginning of a new rental period, which is when the tenant and the landlord renew the lease, unless both parties agree to a proposed change before the end of the lease term. Unless the lease specifies how changes are to be made, the landlord will be required to give one full rental period before the change is to take place.

Strategy:

Read the lease to make sure the landlord has complied with the requirements of the lease. If landlord has not complied with the terms of the lease, it can be challenged.



Unenforceable Lease Provisions

Tenants are usually bound by the terms and conditions of the lease they sign, however some terms and conditions are legally unenforceable in court. **Examples of unenforceable lease terms and conditions include:**

- While tenants can be held liable for damages to an apartment, they cannot be made responsible for all normal maintenance and repairs, or all repairs under a certain dollar amount.
- The tenant cannot be made to accept the house or apartment “as is.” Under the Implied Warranty of Habitability, the facilities and services provided at the leased premises must allow the unit to be occupied for its reasonably intended purpose as a dwelling unit.



Unenforceable Lease Provisions

Examples of unenforceable lease terms and conditions include:

- The tenant cannot waive the right to represent himself/herself in a court of law.
- The tenant cannot be made to agree that if he/she breaks any promise in the lease, the landlord has the right to break into the apartment, change the locks, and seize the tenant's possessions.
- The landlord cannot make the tenant agree to waive his or her rights to a hearing or confession of judgment.



Before Moving In



Document Damages Before Move-In

Damages which exist before a tenant moves in should not be charged to the tenant when they vacate the unit. It is the tenant's right to have the condition of the dwelling in writing.

Strategy:

Tenants should take notes (with the landlord or property manager present) of any defects before moving in.

Photos should be taken to document the condition of the apartment and any existing damages

If the rental unit is in need of repairs, establish in writing a date and time for the repairs to be completed.

If the repairs are numerous and substantial do not accept the apartment.



Lead Based Paint

The landlord is required to provide tenants with information about lead based paint in any property they are renting. However, a landlord also **may not** discriminate against families with children, even if conditions exist which they believe may pose particular harm to children.

An owner or landlord who fails to give proper information regarding the presence of lead based paint can be sued for triple the amount of damages. The owner may also be subject to civil and criminal penalties.

Strategy:

Contact the local municipality or city to see if there are specific requirements regarding lead paint disclosure and remediation. If a tenant incurs damages due to lead paint and they were not properly notified about the presence of lead paint, they have the right to sue the landlord for damages.

If a landlord says they will not rent to families with children due to lead based paint or other hazards, contact the Housing Equality Center.



Landlord Fraud

- Landlord promises apartment will be ready at a certain date but it is not
- The property has been rented to another party
- There is no heat or water
- The utility services are in someone else's name and you are required to pay it
- You are being asked to pay rent to someone who you do not think is the landlord or who does not own the property.

PA Attorney General's Bureau of Consumer Protection

717-787-9707 or 800-441-2555 (Toll-Free Helpline)

Consult an attorney regarding unfair trade practices.



Overcoming Obstacles: Lease Terms



Overcoming Obstacles: Lease Terms

When a tenant cannot comply with lease terms or needs a change in the lease terms and the reason is due to a disability, the tenant can request a **reasonable accommodation** to give them equal opportunity to use and enjoy a dwelling and to prevent a lease violation:

Examples:

- Reserved parking
- Include case manager on all correspondence from landlord
- Transfer to a more accessible unit
- Early termination of lease
- Permitting a home health aide or live-in personal care attendant
- Advance notice before spraying or painting
- Avoiding secondhand smoke
- Assistance animals or emotional support animals
- Installing extra locks
- Notice before entering apartment



Fair Housing Guide to Reasonable Accommodations and Modifications

The Housing Equality Center offers a comprehensive guide to reasonable accommodations and modifications for consumers with disabilities.

www.equalhousing.org/wp-content/uploads/2020/02/Fair-Housing-Guide-to-Reasonable-Accommodations-and-Modifications.pdf





Avoiding Eviction



Avoiding Eviction

The tenant is legally responsible to pay the **full amount of rent on time** in accordance with the lease agreement unless another agreement has been made (this should be in writing).

If the tenant is responsible for any utilities, they must be paid on time. If not, this could result in an eviction.

Strategy:

- **Make sure the tenant gets receipts and saves receipts for all payments to the landlord!**
- Paying the rent by check is preferable - a canceled check provides a record that rent was paid.
- If rent is paid by cash or money order, make sure tenant gets a receipt of the payment.
- Make sure tenant understands that paying utilities on time is essential.



Avoiding Eviction

- Tenant must keep the premises clean.
- Tenant must allow the landlord, landlord's representatives, or local government inspector reasonable access for inspection and repairs.
- Tenant must not allow persons who are not on the lease to live in the rental unit.
- Tenant must not engage or allow anyone to engage in criminal activity, including illegal drugs or allowing underage drinking on the premises. Any of these items could result in eviction.
- If the tenant changes the locks, they should make sure to get permission from the landlord first and then give them copies of the keys. The landlord is legally allowed to have a full set of keys for any locks the tenant installs.

Strategy: Review these basic rules of tenancy with your clients to be sure they understand the rules and possible consequences of violating the lease.



Harassment

If a tenant or a tenant's guests harasses or threatens to harm others in the building or neighborhood, the landlord may have a responsibility under fair housing laws or municipal ordinances to evict the tenant in order to protect the safety of the neighbors and/or other tenants.

Strategy:

- Make sure your clients understand that they can be held responsible for their guest's behavior.
- If a tenant is experiencing problems with other tenants, the problem should be reported to the landlord. Under the Fair Housing Act, if a tenant harasses another tenant based on their race, national origin, disability, or other protected class, a landlord is required by law to address the issue and prevent the harassment from continuing.



Avoiding Eviction— Guests and Allowing Others to Move In

- Tenants have the right to invite social guests for reasonable periods of time without the interference of the landlord.
- Guests must comply with all rules that apply to tenants.
- The lease will specify who is allowed to occupy the rental property.
- The landlord might want to perform background checks on the new tenant, raise the rent, or require that they be added to the lease.

Strategy:

- If the tenant wants to have someone move in or stay for an extended period of time, they will need to ask the landlord's permission.
- Make sure that any agreement allowing others to move into the rental unit is in writing.
- Charging extra rent for either minor children or live-in aides for tenants with disabilities may be a violation of the Fair Housing Act.



Covenant of Quiet Enjoyment



Tenant's Right to Privacy

Pennsylvania Law states that in every lease (whether written or verbal), there is a promise that the landlord will not unreasonably interfere with the right to possess the leased premises. This **Covenant of Quiet Enjoyment** also includes the right to privacy.

- Tenants have the right to enjoy the premises without unreasonable and excessive intrusions by the landlord.
- Landlords only have the right to reasonable access to the leased premises.
- If the landlord enters the rental unit for no reason or disturbs tenants at night, they may be breaching the lease.



Tenant's Right to Privacy

- The landlord does have the right to enter rental premises occasionally for reasonable purpose including inspection and maintenance, repairs, or to show the property to potential buyers or renters.
- The landlord should come at a reasonable time, give the tenant advance notice first, and should knock first—unless there is an emergency.
- If there is an emergency such as broken water pipes or smoke detectors activated, then the landlord has the right to enter immediately without prior notice.



Tenant's Right to Privacy

Example:

A landlord entering the apartment is exacerbating a client's disability, such as tenant with PTSD who experiences extreme stress when maintenance enters the apartment for service calls or inspections.

Strategy:

- Tenant can request a reasonable accommodation if landlord is entering without notice or with little notice and it is exacerbating a person's disability or disability related symptoms
- A reasonable accommodation would be to request 24 hour advance notice in a non-emergency, providing the tenant with a window of time to expect the visit.
- Tenant can also request that maintenance personnel do not simply knock and enter but that they knock and wait several minutes for the tenant to open the door.



Implied Warranty of Habitability



Implied Warranty of Habitability

Pennsylvania state law states that a rental unit must be **"safe, sanitary and fit for human habitation."**

A landlord's obligations under the Warranty of Habitability cannot be away even if the tenant signs a lease that says they are renting the property "as is" or that the tenant is responsible for all repairs. **Any lease clause attempting to give away that right is unenforceable.**

The Supreme Court decision says a tenant can only use the Warranty of Habitability for **serious problems**. The tenant must tell the landlord about the problems and give him or her a chance to fix them.

A serious problem is one that causes a large amount of discomfort or creates a realistic danger of harm.



Implied Warranty of Habitability

Essential for basic health and safety:

Adequate Heat. International Property Maintenance Code 602.2: Dwellings shall be provided with heating facilities capable of maintaining a room temperature of 68 degrees in all habitable rooms and bathrooms. (local Ordinances may differ)

Hot and Cold Running Water

Electricity – absence of frayed wiring, adequate service

Sewer – must be in good working order

Infestation – rodent or insect

Structural Safety – Doors and windows that secure and lock. Roof that doesn't leak. Absence of unsafe structural components that make it dangerous to occupy the premises (unsafe floors, stairs, porches, handrails).



Implied Warranty of Habitability

The Implied Warranty of Habitability **does not** require the landlord to make nonessential/cosmetic repairs or upgrades/improvements unless he/she has agreed to do so.

If landlord has agreed to cosmetic repairs, tenant should get it in writing and completed preferably **before** moving in.

Examples of nonessential/cosmetic repairs:

- Paint
- Carpet
- Broken cabinets
- Broken tiles



Strategically Handling Habitability Issues

Does the defect interfere with your ability to inhabit the unit?
Remember, a serious problem is one that causes a **large amount of discomfort or creates a realistic danger of harm.**

Tenants, **must** take specific steps to establish and protect their rights!

Strategy: First, the tenant must **notify landlord in writing** about the problems and give the landlord a **reasonable** amount of time to make the repair.

Document the problem – a picture is worth a thousand words.

Tenant should keep a copy of all letters, emails, and text messages!



Strategically Handling Habitability Issues

Before undertaking a remedy option, the tenant will need to make sure that they can show that they gave the landlord ample time/opportunity to correct the problem and the landlord failed to correct it and the tenant had no choice but to remedy the situation.

Remedy Options

1. Terminate the lease and move out.
2. Withhold all or part of the rent. Put in escrow account.
3. Repair and deduct – get consent of the landlord. Get estimates and save receipts.
4. File legal action to recover cost of repairs or to force landlord to make repairs.

Strategy: Establish and protect your rights and be fully prepared before proceeding. Proper legal advice is invaluable.



Strategically Handling Habitability Issues

- Pennsylvania Law prevents landlords from evicting tenants because they raised a habitability issue.
- If tenant improperly withhold rent, they can be evicted.
- If tenant has broken the lease, landlord may try to evict.

Strategy:

Tenant will need to show that they gave ample time/opportunity to correct the problem so they can demonstrate that the landlord failed to correct the problem and tenant had no choice but to remedy the situation.

Think ahead – what would a judge want to see if this goes to court?
Lease, written notices, receipts, photos etc.

Keep in mind – landlord might try to evict tenant. Be prepared.



Security Deposit



Security Deposits

Limits on amounts of security deposit that can be held:

- 1st year – 2 months rent
- 2nd year and thereafter – no more than 1 months rent
- After the first year, tenant can request return of money held that is greater than 1 months rent.
- If rent increases, landlord can increase amount of security deposit held.
- Security deposit cannot be used for the last months rent.



Security Deposits

- Landlord should **not** use security deposit to pay for ordinary wear and tear.
- What is considered ordinary wear and tear vs. damages?
- Length of time in the apartment should be considered

Damages:

Carpet is burned or heavily stained
Walls are damaged with holes
Broken windows
Filthy fridge or oven
Debris or belongings left behind

Ordinary Wear and Tear:

Carpet is old or worn down
Walls have some scuff marks



Security Deposits

Strategy: Moving out – **think ahead!**

Tenant should make sure to do these things when moving out:

1. Give proper **written** notice in accordance with lease (30, 60, 90 days)
2. Given landlord a written notice with your forwarding address - where to return security deposit!

Certified Mail, Return Receipt Requested

3. Clean the apartment unit. Clean inside fridge and oven too.
4. Make sure no rent is owed
5. Take **photos** of the condition
6. Return the keys. Get a receipt for return of keys.

Keep a copy of all letters and receipts!

If a carpet cleaner was rented, keep the receipt.

Hold onto receipt for return of the keys.



Security Deposits

Within **thirty (30) days** after the termination of the lease, the landlord must give the tenant:

- A written list of any damages for which the landlord claims the tenant is responsible, with payment of the remainder of the security deposit (if any)
- or**
- A check for the entire amount of the security deposit.

If the landlord fails to do either one of the above within 30 days, on the 31st day, the tenant can sue the landlord for **double** the amount of the security deposit held in escrow plus interest (if any). Note that if the tenant did not provide a forwarding address or returned the keys, the landlord cannot be held to the 30-day deadline.

Contesting Damages Charged to Your Security Deposit

The landlord should not charge the tenant for ordinary wear and tear.

For example, if a landlord decided the apartment needed to be repainted at the end of a lease, a tenant should not be charged for the repainting unless the tenant caused more than normal wear.



Rent Increases



Rent Increases

Pennsylvania has no rent-control law.

Landlords may raise the rent as much as they want. However, changes must be made in accordance with the contract (lease).

- The rent increase must follow the proper notice procedures outlined in the written or verbal lease.
- The landlord may not raise the rent in the middle of the lease term unless the tenant agrees to the rent increase.



Utility Shut-Offs



Utility Shut-Offs

If a tenant receives notice that their utilities will be shut off, they will need to act quickly. It is more difficult to get service turned back on after shut off. No matter who is responsible to pay for the utilities, a utility company cannot cut off service without the following:

- A 10-day written notice before shut-off.
- An attempt to contact an adult in the household personally at least 3 days before the shut-off.
- An attempt to contact an adult in the household at the time of the shut-off.

Prior notice must be given before the utility company shuts off utilities. If the utility company turned off service without prior notice, it has broken the law.

Public Utility Commission Consumer Hotline 800-692-7380

PA Utility Law Project 844-645-2500



Utility Shut-Offs

Strategy:

If the tenant is a **victim of domestic violence** and has a valid **Protection from Abuse Order (PFA)**, there are special procedures and protections for handling the utility service. Call the utility company to inform them of the PFA so these special procedures and protections can be put in place for the tenant. Tenant may be required to provide a copy of the PFA to the utility company.

If the tenant lives in a **low income household**, there may be special arrangements to help – a number of programs exist that help low income customers.



PA Utility Law Project of Regional Housing Legal Services

www.pautilitylawproject.org

Are you facing an utility shut off? Are you already without service?

Pennsylvania residents may be eligible for free legal help.

Call: 1-844-645-2500 Or Email: utilityhotline@pautilitylawproject.org

Make sure to include the following in your voicemail or email message:

- (1) Your first and last name.
- (2) Your telephone number.
- (3) The best time to reach you.
- (4) A brief description of what utility problem you are having, including whether your service is currently on or shut off.



Eviction



Preventing Eviction

Some reasons eviction can occur:

- Failure to pay rent
- Continual late payment of rent
- Violating lease terms – pets, unauthorized residents, not paying utility bills, disturbing neighbors
- Engaging in criminal activity
- Failure to maintain the unit in a sanitary condition
- Failing to dispose of trash as required
- Failing to move out at the end of the lease term



Preventing Eviction: Falling Behind on Rent

Strategy:

1. Rent is still due and must be paid! Talk to the landlord as soon as possible. Do not wait until the due date or after the due date. Explain why and try to make a payment agreement. Get it in writing and keep a copy.
2. Investigate local programs that may offer emergency rental assistance.
3. Keep the utilities on.
4. Go on COMPASS.state.pa.us to see if tenant qualifies for benefits.
5. The landlord is not legally allowed to interfere with utility services even if the tenant falls behind in rent.
6. The landlord is not legally allowed to lock a tenant out of the rental unit even if they have fallen behind in rent. The landlord must go through the proper eviction process.



But I Need More Time!!!

- The tenant does not have the right to demand more time to find a new place to move. It does not matter if the tenant is a senior citizen or if they have children – the landlord can still evict the tenant.
- The landlord can evict the tenant if they fall behind on rent even if it's because they got sick or lost their job or had other bills to pay. Tenant has a legal obligation to fulfill the terms of the lease.

Strategy:

The tenant can **try** to negotiate with the landlord for more time. If the landlord agrees, ask for the agreement in writing.

Do not leave possessions behind. The landlord can charge the tenant a storage fee if items are left behind.

If the tenant cannot find a place to live, contact family or friends.

Contact local shelter or transitional housing or check into a motel.



Self-Help Evictions are Illegal

If the tenant is not out of the apartment by deadline given by the Landlord, the tenant legally cannot be locked out with a “Self-Help Eviction.” The landlord must file an eviction complaint with the Magistrate Court and go through the proper legal procedure. **Only** a constable with an order of possession can legally lock a tenant out of a rental unit.

Self help evictions – landlord changes the locks, blocks access to the unit, removes the door or windows, turns off the water or electricity, threatens tenant by force or threat of injury or violence, or otherwise renders a dwelling unit or any part of a unit inaccessible to a tenant



Self Help Eviction Strategy

- Call the Police.
- Show you have the right to occupy the premises. Show your ID and have copy of lease or other documents (such as utility bills) somewhere outside the home
- If necessary, ask to speak to a Sergeant or Supervisor. Unless the landlord can produce an Order of Possession, the police should allow the tenant to regain possession of the premises immediately. Ask for a police report to be filed.



Eviction Process

Notice to Quit

Unless the lease says otherwise, the landlord must give tenant **written notice** before filing an eviction case. This is called a **Notice to Quit**.

The amount of time the landlord must give you depends on length of lease and reason you are being asked to move.

- Non payment of rent – 10 days
- Any other reason and lease does not specify how much notice is required -15 days for lease of one year or less, 30 days notice for lease of more than one year.

REMEMBER: Lease can require longer or shorter notice, or no notice at all!



Eviction Process

District Magistrate Court

Landlord must appear at the hearing and present testimony as to why tenant should be evicted.

If tenant is late or does not appear, judgment will be entered against tenant.

Strategy :

- Tenant has right to appear before Judge with any witnesses or other evidence.
- If landlord fails to appear, tenants can ask for the case to be dismissed.
- If the notice was not given properly, the tenant should bring this up in court and ask that the landlord be required to restart the process and give proper notice.



Eviction Process: Judgment

Judgment

After the hearing, the Magisterial District Judge will either make a decision that day or within 3 days. The Judge will issue a written **Notice of Judgment**.

If the judgment is in the tenant's favor, the landlord will be required to do what the Judge ordered—such as not evicting the tenant from the rental unit.

If the Magisterial District Judge finds in favor of the landlord, the judgment will be entered against the tenant. The Notice will indicate what type of judgment has been entered.

- Possession Granted if Money Judgment Not Satisfied
- Possession Granted
- Possession Not Granted
- Money Judgment



Eviction Process: Appeal

There are often two parts to a Judge's decision:

Possession (eviction) and **Money Judgment**.

Strategy:

- The tenant has the right to appeal a judgment entered against them. Appeals are filed with the Prothonotary at the Court of Common Pleas.
- To appeal a decision by a Magisterial District Court, the tenant will need to bring a copy of the Judgment with them to the Prothonotary's Office.
- It is advised that tenants seek the counsel of an attorney if they chose to file an Appeal, as the process at this court level is more complicated. Most likely, the landlord will have an attorney.



Eviction Process: Appeal

Judgment for Possession:

Tenant has 10 days to file an appeal for Judgment for Possession:

Strategy:

- Tenant must mention that they want to file a Supercedeas if they want to stop a physical eviction.
- Must pay filing fess and a bond- either the amount of rent in the judgment or 3 months rent (whichever is less, unless tenant can establish that he/she is indigent in which case tenant will only be required to pay 1/3 of monthly rent to the Court.

Money Judgment:

Tenant has 30 days to file an appeal for a Money Judgment. No bond required.



Recovering Personal Property After Eviction

If the tenant does not contact the landlord within the first 10 days after being evicted or receiving a notice from the landlord that personal property was left behind, the landlord can dispose of all the personal property.

Strategy:

If a tenant is evicted or moves out of a rental property, they have **10** days to contact their landlord and let their landlord know that they intend to retrieve the personal property left behind.

The tenant should notify the landlord within 10 days of their intent to retrieve any personal property left behind by calling the landlord and by sending the landlord a letter. The tenant should keep a copy of the letter sent to the landlord.



Preventing Eviction

**Reasonable accommodations
may be requested at any time,
including during
the eviction process!**



Preventing Eviction: Poor Housekeeping or Hoarding

A compulsive hoarder meets the definition of a person with a disability under the Fair Housing Act and has a right to request a reasonable accommodation in an effort to preserve housing.

Strategy:

- A reasonable accommodation can be requested to ask for more time to clean up the rental unit and to delay the eviction process to allow time to clean up and dispose of excess clutter.
- The tenant can request an extension within reasonable limits to bring the unit into a safe, satisfactory condition.
- Services may need to be put into place to assist the client who is a hoarder.



Preventing Eviction: Damages to the Rental Unit

Strategy:

- If a person's disability caused them to damage an apartment unit violating the lease, a reasonable accommodation can be requested asking the housing provider to postpone eviction proceedings while the tenant undergoes treatment and counseling.
- As with any reasonable accommodation request, each case is decided on a case by case basis and would have to take into account:
 - the extent of the damages caused,
 - if any other tenants were disrupted by the behavior, and
 - if steps will be taken to repair any damages caused by the tenant



Preventing Eviction: Tenant Conduct

Example: A tenant with a psychiatric disability stops taking their medication and threatens another resident. Management has a policy of evicting residents who engage in violent or disruptive behavior.

Strategy:

- The tenant can request a reasonable accommodation to this policy if the tenant is able to show that treatment and medication monitoring will eliminate the direct threat.
- If the tenant is not willing to undergo medication monitoring and treatment or continues to pose a direct threat to the health and safety of other residents, then management can proceed with an eviction.



Preventing Eviction: Tenant Conduct

Strategy:

- If a non-renewal of lease, notice to quit, or eviction is issued because of a tenant's behavior, which was directly related to a disability, the tenant can request a reasonable accommodation to rescind a notice to quit or eviction notice or to reconsider a decision to not renew a lease and to consider mitigating circumstances.
- It is helpful if a case manager or other support services professional can write a letter explaining mitigating circumstances as well as steps that will be taken to ensure that the behavior does not recur (medication, therapy, counseling, supervision, etc.).
- A case manager can offer to be contact person for landlord if there is any problem or issue with tenancy.



Direct Threat

The Fair Housing Act does **not** require that housing providers rent to anyone who constitutes a “direct threat” to the health or safety of others or a risk of substantial damage to the property of others.

However, housing providers **may not** deny housing to people with disabilities based on fear, speculation, or stereotypes about a particular disability or stereotypes about disabilities in general.

Denying an individual housing or evicting an individual because of a direct threat must be based on reliable and objective evidence.



Direct Threat

The direct threat assessment must take into account the nature and severity of the risk of injury as well as the probability that an injury will occur and whether there are any reasonable accommodations that would eliminate the direct threat.

Even in cases of tenants who **do** in fact present a “direct threat” due to their disabilities, these tenants are entitled to a determination whether any reasonable accommodation would mitigate any risk posed by their disability-related behaviors prior to eviction.



Preventing Eviction: Noise Violations

Example: At times a person's disability may cause noise violations. An example would be the presence of a child with autism who occasionally screams or makes loud noises. This can lead to complaints from neighbors about noise or even an eviction notice.

Strategy:

- Attempts should be made to mitigate any noise which is disruptive.
- If an eviction notice has been issued, a reasonable accommodation request can be made asking for a second chance to mitigate any noise disturbances.
- Sound proofing could be installed by the tenant (a reasonable modification request), behavioral therapy can be commenced or increased, and any number of intervening tactics could be employed to help mitigate any ongoing noise disruptions.
- If the noise disturbances continue unabated, the accommodation may no longer be reasonable.



Resources



PA Legal Aid Network

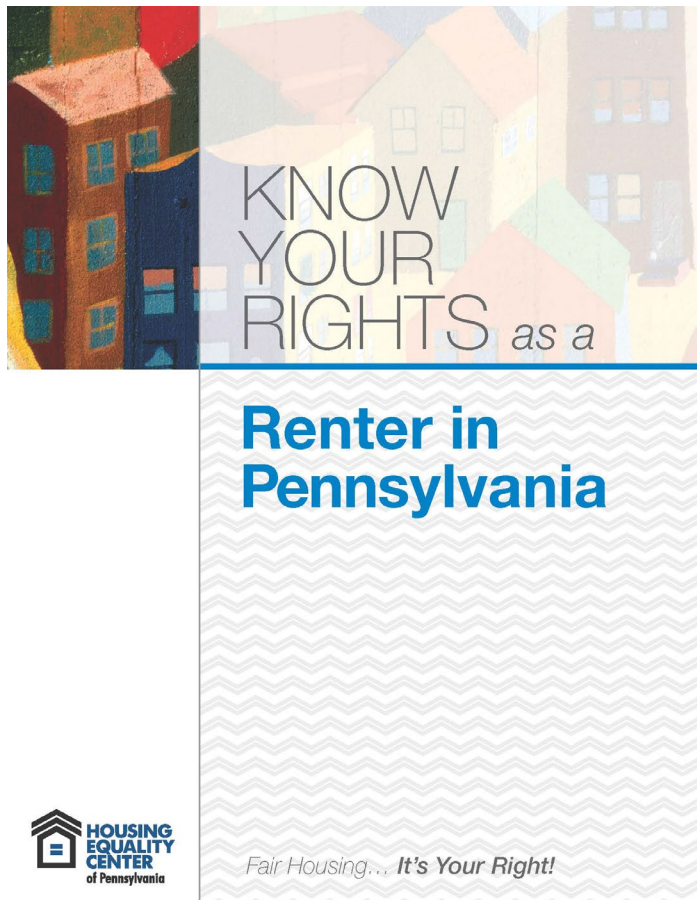
[Homepage | Pennsylvania Legal Aid Network \(palegalaid.net\)](http://palegalaid.net)

For more information on a variety of legal issues including Landlord Tenant Law, Children and Families, Employment, Health Law, Housing and Shelter, Public Benefits, Disability, Elder Law, Immigration Issues, Migrant Issues, and Veterans and Military, visit the website:

www.PALawHELP.org



Know Your Rights as a Renter in Pennsylvania



Available in English and Spanish

www.equalhousing.org/wp-content/uploads/2018/11/11.18-digital-copy-of-Know-Your-Rights-as-a-Renter-in-PA-3.pdf

www.equalhousing.org/wp-content/uploads/2021/01/HousingEqualityCnt_TenantManual_Spanish_DIGITAL.pdf



Fair Housing Guide to Reasonable Accommodations and Modifications

The Housing Equality Center offers a comprehensive guide to reasonable accommodations and modifications for consumers with disabilities.

www.equalhousing.org/wp-content/uploads/2020/02/Fair-Housing-Guide-to-Reasonable-Accommodations-and-Modifications.pdf





Landlord or Property Manager in Pennsylvania



Fair Housing... It's Your Responsibility!

96 page comprehensive compliance manual for landlords available for FREE in print or digital format

www.equalhousing.org/wp-content/uploads/2021/10/Know-Your-Responsibilities-Manual.pdf

OPENING DOORS SINCE 1956



What To Do If You Have Experienced Housing Discrimination

If you live in **Philadelphia** or in **Bucks, Chester, Delaware, Lehigh, Montgomery, or Northampton Counties** in Pennsylvania, call the **Housing Equality Center of Pennsylvania** for counseling, investigation, and options for enforcement based on the circumstances of the case.

Call us at 267-419-8918 or email info@equalhousing.org or visit equalhousing.org



What To Do If You Have Experienced Housing Discrimination

To file a complaint with the **U.S. Department of Housing and Urban Development**, call HUD's Housing Discrimination Hotline at 1-800-669-9777 or visit www.hud.gov. Complaint must be filed within **one year** from the date of the incident.

To file a complaint with the **Pennsylvania Human Relations Commission**, call 215-560-2496 or visit www.phrc.pa.gov. Complaints must be filed within **180 days** from the date of the incident.

A lawsuit can be filed in federal court up to **two years** from the date of the incident.

To file a complaint with the **Philadelphia Commission on Human Relations**, call 215-686-4670 within **300 days** unless you have valid legal justification for not filing within that time period.

<https://www.phila.gov/humanrelations/pages/default.aspx>

equalhousing.org



- ✓ Sign up for fair housing news
- ✓ Register for an upcoming fair housing event or meeting
- ✓ Learn about fair housing laws
- ✓ Download guides, resources, fact sheets, and fair housing guidance
- ✓ Request training or print materials
- ✓ Report discrimination online

renters.equalhousing.org

- ✓ Information and self-advocacy resources for renters in PA
- ✓ Learn about fair housing rights
- ✓ Learn about tenant rights and responsibilities
- ✓ Guidance on how to deal with common landlord tenant problems
- ✓ Customizable letters to download for a variety of situations

Know Your Rights as a Renter in Pennsylvania



The screenshot shows the website interface for "Know Your Rights as a Renter in PA". The header includes the logo, a search icon, and navigation links for "ABOUT US", "RESOURCES", "SAMPLE LETTERS", and "CONTACT US", along with a "DONATE" button. A blue navigation bar contains menu items: "Welcome", "Fair Housing", "Application & Lease", "Moving In & Rights", "Repairs & Security Deposit", "Utilities", and "Eviction". The main content area features a colorful illustration of apartment buildings and the title "Know Your Rights as a Renter in Pennsylvania". Below the title is a search bar with the placeholder text "I'm interested in...". A white box contains the text "Your Guide to a Successful Renting Experience in Pennsylvania" and a paragraph of introductory text. A "LEARN MORE" button is located at the bottom of this box.

Landlords.equalhousing.org

Know Your Responsibilities as a Landlord or Property Manager in Pennsylvania

I'm interested in...



It is our hope that this site will help to guide you through a successful experience as a landlord by providing general information and self-help resources regarding state and federal fair housing laws and Pennsylvania Landlord Tenant Law as it pertains to the rental of private residential property.

[LEARN MORE](#)



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Session #4

Housing Funding Sources

Presented by Leigh Howard

DMA - Diana T. Myers & Associates, Inc.

In conjunction with Dering Consulting Group

November 26, 2024

Fall Series

- November 5th: Understanding Housing Nuances in Pennsylvania
- November 12th: Recommended Relationships to Have in the Housing Sector
- November 19th: Fair Housing and Landlord/Tenant Issues with the Housing Equality Center of PA
- **November 26th: Types of Housing Funding Sources**
- December 3rd: Keeping Participants Housed with Landlord Engagement Techniques AND Housing Information Resources to be Aware of
- December 10th: Assistive Technology and Housing with the PA Assistance Technology Foundation (PATF)



5 Key Housing Funding Sources

Key Housing Funding Sources

1. [PA State Housing Trust Fund \(PHARE\)](#)
2. County Housing Trust Fund (Act 137)
3. Private
4. Sector-specific
5. Homeless funding

“PA State Housing Trust Fund” (PHARE)

- Operated by PA Housing Finance Agency (PHFA); annual RFP/ funding competition; establishes goals and objectives to guide the PHARE fund application and award process
- PHARE was established by [Act 105 of 2010](#) to provide funds to assist with creation, rehabilitation, and support of affordable housing throughout the Commonwealth.
- The PHARE Act outlined specific requirements that include preferences, considerations, match funding options and obligations to utilize a percentage of the funds to assist households below 50% of the median area income.

PA State Housing Trust Fund *continued*

Sources of PHARE Funds

- The Marcellus Shale Impact Fee legislation, [Act 13 of 2012](#), specifically allocates certain amounts from the impact fee into the PHARE Fund to address the need for affordable housing in the counties, where producing nonconventional gas wells are located, who have adopted the local impact fee as required in the Act.
- \$84.1M awarded since 2012.
- Funds may only be awarded to the County as the grantee; Organizations must have county authorization to apply.
- At least 50% of funding to 5th, 6th, 7th and 8th class counties.

PHARE: Marcellus Shale Fund = \$5.6M (24/25)

2024 Eligible Counties (32)

- Allegheny
- Armstrong
- Beaver
- Blair
- Bradford
- Butler
- Cameron
- Centre
- Clarion
- Clearfield
- Clinton
- Crawford
- Elk
- Fayette
- Forest
- Greene
- Huntingdon
- Indiana
- Jefferson
- Lawrence
- Lycoming
- McKean
- Mercer
- Potter
- Somerset
- Sullivan
- Susquehanna
- Tioga
- Venango
- Washington
- Westmoreland
- Wyoming

PA State Housing Trust Fund *continued*

Sources of PHARE Funds

- **Act 58 of 2015** provides revenues from the Realty Transfer Tax (RTT) to the PHARE Fund. These additional funds expanded the PHARE program beyond the Marcellus Shale Impact counties to all 67 counties of the Commonwealth.
- \$271.3M awarded since 2016.
- For fiscal year 2024/25 the PHARE/Realty Transfer Tax fund (“PHARE/RTT”) is set at \$70 million to support affordable housing activities.

▶ PA State Housing Trust Fund *continued*

2024 PHARE Goals

- Increase safe, affordable housing opportunities in all areas of PA.
- Utilize funds to strengthen existing housing stock and address long term affordability.
- Coordination of local, strategic housing approaches
- Focus on strategic locations.
- Maximize the leveraging of resources to the greatest extent possible to address significant and persistent housing needs in an effective and efficient manner
- Foster sustainable partnerships committed to addressing housing needs
- Provide opportunities for safe, affordable housing to those within a range of incomes. (at least 30% of funds must assist households with incomes <50% AMI)
- Establish a transparent application, allocation, and reporting process for all stakeholders.

▶ PA State Housing Trust Fund *continued*

2024 PHARE Funding Priorities

- Preservation and Rehabilitation
 - Rehabilitation or improvements to existing rental and owner-occupied housing stock.
 - Façade improvements, demolition of blighted, abandoned or otherwise at-risk housing.
- Rental Housing Creation
 - Development of new, affordable rental units
- Homelessness Prevention
 - Address ongoing needs of unhoused individuals and families at risk for homelessness, including (but not limited to) rapid re-housing, rent/utility/transportation assistance, case management, landlord risk mitigation, and short-term emergency shelter care.

PA State Housing Trust Fund *continued*

2024 PHARE Funding Priorities *continued*

- Innovative Housing Solutions
 - Piloted programs with unique and creative approaches to addressing unmet housing needs and historic disparities in housing.
 - Creative housing solutions to address needs for at-risk communities including shared housing, elder cottages, etc.
- Homeownership
 - Development of affordable for-sale housing units for low to moderate income households
 - Programs providing downpayment and closing cost assistance for first-time homebuyers and vulnerable/underrepresented communities.

▶ PA State Housing Trust Fund *continued*

2024 PHARE Funding Priorities *continued*

- Housing Counseling and Financial Education
 - Activities providing various types of housing counseling, including pre/post-purchase financial education, foreclosure prevention, and other direct client counseling to assist homeowners or renters.
- Health for Housing Investments
 - Proposals which include a partnership or support from a participating healthcare entity towards financing or implementation of the affordable housing project or program.
 - The health care entity may include health care payers such as Medicaid managed care organizations and other insurers, health providers such as hospital systems, and health conversion foundations.

PA State Housing Trust Fund *continued*

2024 PHARE Funding Priorities *continued*

- 9% Tax Credit Projects
 - Developments applying for a reservation of competitive 9% tax credits.
 - Including developments participating in Section 811 Project Rental Assistance program with units designated for persons with disabilities aged 18-61.
- 4% Tax Credit Projects
 - Developments applying for 4% tax credits for large-scale preservation to increase the availability of affordable housing to low and extremely low-income households.
 - Including developments participating in Section 811 Project Rental Assistance program with units designated for persons with disabilities aged 18-61.

▶ PA State Housing Trust Fund *continued*

Who can apply for PHARE Funds?

- Organizations eligible to receive PHARE/Realty Transfer Tax funds include
 - Units of local government (counties, cities, boroughs, land banks, townships, towns, and home rule municipalities).
 - Housing, redevelopment, and similar public authorities.
 - Economic and community development organizations, housing development corporations and similar development entities.
 - Business improvement districts, neighborhood improvement districts, downtown improvement districts and similar organizations incorporated as authorities.
 - Homebuilders, contractors, and real estate developers.
 - Nonprofit and for-profit affordable housing organizations.

County Housing Trust Fund (Act 137)

- Most counties in the commonwealth have this type of funding.
- Permits counties to raise additional revenues to be used for affordable housing needs by increasing fees for recording mortgages and deeds.
- The additional funds can be expended for "any program or project approved by the county commissioners which **increases the availability of quality housing, either sales or rental**, to any county resident whose annual income is less than the median income of the county."

▶ County Housing Trust Fund (Act 137) *continued*

County Housing Trust Fund (Act 137) *continued*

- Generally the most flexible housing finance source and most responsive to local housing needs.
- Can be used to fund direct or indirect program costs, including rental assistance and program operations
- Eligible uses are set by Board or Commissioners. Application, contracting, and funding cycles set locally.

Community Reinvestment Act (CRA)

- federal legislation that requires depository institutions such as banks to target a portion of their lending activity to low- and moderate-income neighborhoods and individuals
- Some banks offer special first-time homebuyer programs with below-market interest rates and reduced fees.
 - These programs can reduce the cost of homeownership and, in some cases, may be combined with PHFA's and other closing cost assistance programs.
- Contact individual lenders to determine the CRA programs available for affordable rental housing and homeownership or to discuss participation in new programs.
- These programs are often also used to finance the construction of projects, so it may or may not be available as direct lending or grants to individuals or organizations.

Private Sources *continued*

Foundations/Grants or Donations*

- Harvey and Jeannette Weinberg Foundation
- Kresge Foundation
- Local Foundations/Endowment Funds

Fundraising

- Capital Campaigns
- Events and activities
- Donations

Hospital Systems

- Can be valuable partners and may potentially be able to make land donations and invest in and subsidize housing development, among other activities

Private Sources

Non-Profits

- Can be beneficial where missions align or specific populations are shared
- may provide grants, donations (in-kind or cash), publicity, or other activities depending on the nature of the nonprofit and its relationship with regional housing work
- A few to consider, based on the project type, are:
 - AARP
 - Alzheimer’s Association
 - United Way
 - Habitat for Humanity
 - Pennsylvania Developmental Disabilities Council (PADDC)

Faith-Based

- Donations, including land (vacant lots, parking areas)

Sector-Specific Funding for Housing: Examples



Pennsylvania Department of Aging



Pennsylvania Commission on Crime and Delinquency

SAMHSA

Substance Abuse and Mental Health
Services Administration



U.S. Department
of Veterans Affairs



pennsylvania
DEPARTMENT OF HUMAN SERVICES
OFFICE OF LONG TERM LIVING

Sector-Specific Funding for Housing: Examples

SAMHSA

- agency within the U.S. Department of Health and Human Services; mission is to reduce the impact of substance abuse and mental illness on America's communities
- As SAMHSA's mission intersects with housing, funding opportunities may become available throughout the year.
- SOAR (SSI/SSDI Outreach, Access, and Recovery)
 - fast track for SSDI for those in certain dire housing situations
 - Not every area has a SOAR certified counselor - but more and more are getting that training all the time.
 - Housing partners will be able to let you know who does that in their region.
- <https://www.samhsa.gov/homelessness-programs-resources>

Sector-Specific Funding for Housing: Examples

Pennsylvania Commission on Crime and Delinquency (PCCD)

- administers a number of federal grants in Pennsylvania, including the Mental Health and Justice Involvement Initiatives grant that can be used for rental assistance and operations for re-entry housing. This needs to be supported by the local Criminal Justice Advisory Board (CJAB).

Sector-Specific Funding for Housing: Examples

PA Department of Aging – older adults over 60

- **Domiciliary Care** (Dom Care) program helps adults 18 and older who need help with daily activities and can't live alone.
 - supervision, support, and care in a family-like setting
 - Residents are placed in homes that match their special needs and preferences. Unlike big care homes, Dom Care homes are regular people's homes. They are certified every year to make sure they are safe and healthy.

Sector-Specific Funding for Housing: Examples

PA Department of Aging – older adults over 60 *continued*

- **Shared Housing and Resource Exchange (SHARE) Program**
 - An affordable housing choice that brings together homeowners who want to share their home with home seekers who are looking for housing in exchange for a contribution to living expenses, help around the house, or a combination of both.
 - SHARE offers the homeowner:
 - Income to help with expenses from a responsible tenant
 - SHARE offers the home seeker:
 - A private bedroom with agreed upon, shared common spaces at an affordable rent level
 - Counties participating in SHARE include:
 - Allegheny, Bucks, Carbon, Crawford, Lackawanna, Lehigh, Monroe, Montgomery, Northampton, Northumberland, Pike, Snyder, Union, and Wayne

Sector-Specific Funding for Housing: Examples

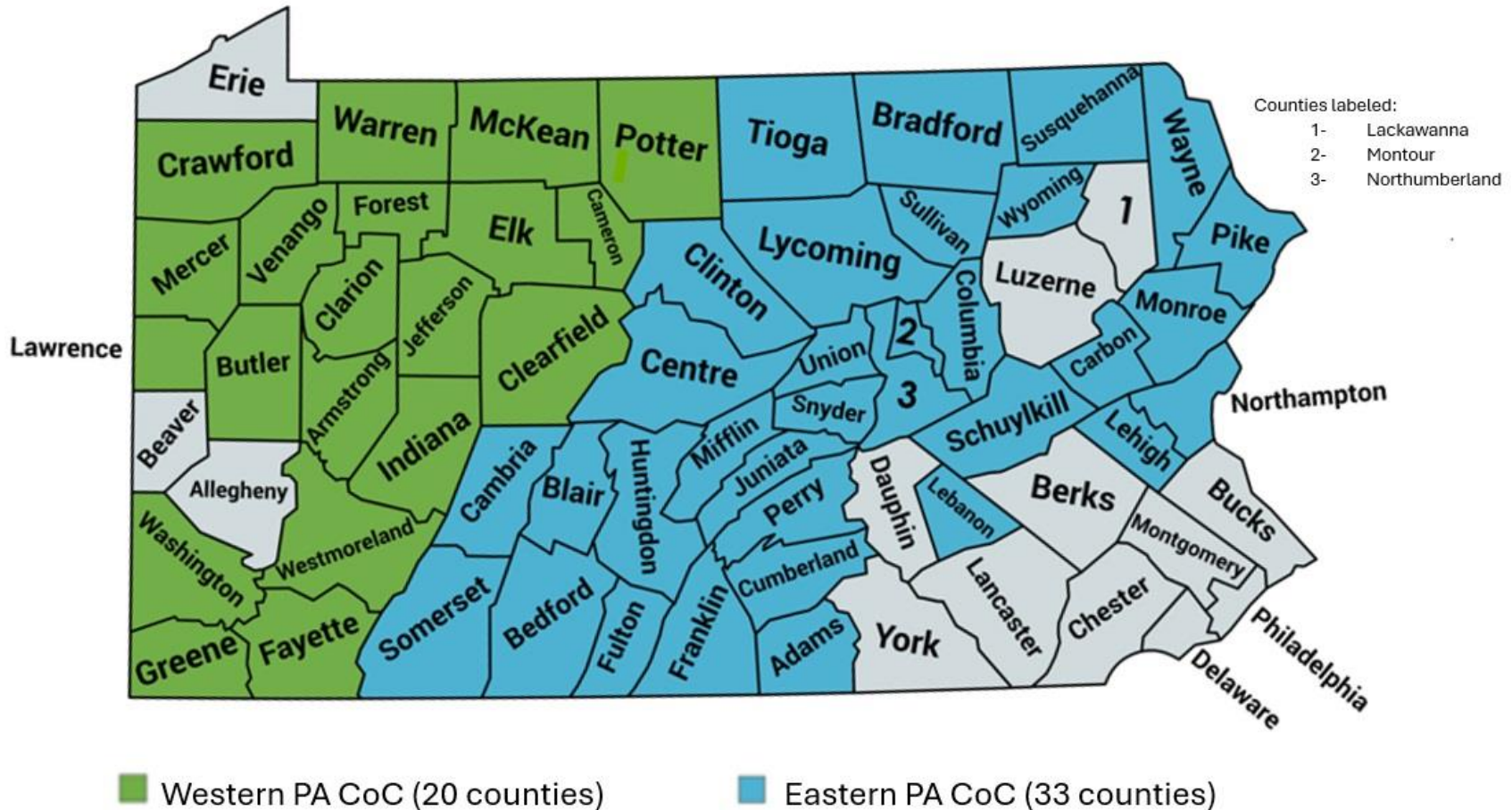
PA Department of Aging – older adults over 60 *continued*

- **Elder Cottage Housing Opportunity (ECHO)**

- Elder cottages are small, separate, manufactured residences for older adults that are temporarily placed in the side or backyard of a host family (relatives or close friends).
- The arrangement provides independence and privacy for its resident along with easy access to family or friends who can provide assistance. When living requirements of the resident change, the cottage will be relocated to the home of another host.
- All seniors served are lower income and pay no more than 30% of their monthly incomes to reside in the cottage.
- There are currently cottages in: Centre, Clearfield, Cumberland, Fayette, Huntingdon/ Bedford/ Fulton, Lackawanna, Luzerne, Union/Snyder, Wayne, and Wyoming.
 - Application for funding to support an ECHO unit in Perry County is pending.

Homeless / Homeless Prevention Funding

16 Continuums of Care (CoCs) across Pennsylvania



Homeless/ Homeless Prevention Funding

CoC

(Continuum of Care)

Permanent
Supportive
Housing

Rapid
Re-Housing

ESG

(Emergency Solutions
Grant)

Homelessness
Prevention

Rapid
Re-Housing

HAP

(Homeless Assistance
Program)

Bridge
Housing

Rental
Assistance

Homeless/ Homeless Prevention Funding

PHFA Home4Good

- a newly created (2018) program developed by the Federal Home Loan Bank Pittsburgh and PHFA to address unmet and critical needs in the existing Continuums of Care across the Commonwealth to ensure they are addressing the most vulnerable populations, have the needed case management and other forms of assistance to fully deploy their resources
- The initiative provides a **flexible** source of funding for organizations working to address homelessness in Pennsylvania with the primary objective of ensuring that if an individual is faced with homelessness, it is rare, brief and non-recurring.

Homeless/ Homeless Prevention Funding

PHFA Home4Good Funding Priorities

- Prevention and Diversion: Projects, programs or activities that assist households seeking to avoid homelessness by maintaining their current housing situation or being diverted to alternative options.
- Innovative Solutions: Projects, programs or activities that provide innovative solutions that seek to end homelessness.
- Critical Need: Any project, program or activity serving homeless individuals and families that is determined to be critically needed by the relevant community or CoC-area entity for the region/county.

Other – based on your questions

- Federal Home Loan Bank – Pittsburgh
 - Affordable Housing Program
 - <https://www.fhfb-pgh.com/ahp>
- PA Housing Finance Agency (PHFA)
 - Housing Development resources
 - <https://phfa.org/mhp/>
 - Homeownership, Mortgage payment assistance, refinancing, etc.
 - <https://phfa.org/homebuyers/>
- PA Department of Community and Economic Development (DCED)
 - <https://dced.pa.gov/program/>



Session #5

Landlord Engagement Techniques and Housing Info Resources to be Aware of

Presented by Leigh Howard and Maria Williams Howard
DMA-Diana T. Myers & Associates, Inc.

December 3, 2024

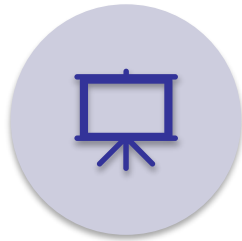
Fall Series

- November 5th: Understanding Housing Nuances in Pennsylvania
- November 12th: Recommended Relationships to Have in the Housing Sector
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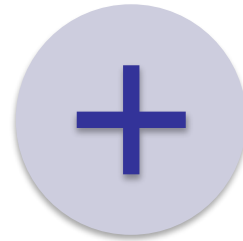
Housekeeping



Questions



Slides



Additional
content



Cameras



Landlord Engagement: Its all about relationships! (and money)

Strategic Relationships

Landlord and tenant

Agency and landlord

Tenant and agency

External partners

Landlord/Tenant

Key relationship

Communication is essential

Agency needs to support tenant in building relationship

- Understanding the lease
- Practicing hard conversations
- Financial support

Leads to future rental possibilities

Agency/Landlord

Relationship
should be in
support of the
tenant

Communication
should be
redirected

Agency needs to
follow lead of the
tenant

Agency can build
relationship with
good tenant
referrals

Landlord works
with agency to
have secure
stream of tenants

Tenant/Agency

Agency works with tenant to build secure and trusting relationship – this is THE KEY to housing retention

Agency provides support, financial options

Agency provides resources to tenant about good tenancy, supporting both the tenant and the landlord

External Partners

Tenant can work with external partners to build community and security. Examples include faith communities, food banks, health care providers, schools, employment, tenant rights experts, etc

Agency can work with external partners to provide resources outside of the agency's scope. Examples include funders, faith communities, schools, health care providers, employers, etc

Landlord can work with external partners to access support around challenges with building management/ownership and tenants. Examples include landlord networks, LHOTs, Housing Authorities, legal support, etc

Landlord Mitigation/Incentive Programs

Funding and services that support tenants in accessing housing in tight rental markets

Funding can be secured by an agency to support incentives/mitigation. Examples include:

- Increased deposits
- Funding to make a unit pass habitability standards
- Repairs
- Damage deposit
- “High risk” rent increase

Services for tenants may include:

- Tenancy workshops
- Financial education
- Legal support
- Employment workshops
- Financial support

Financial Resources

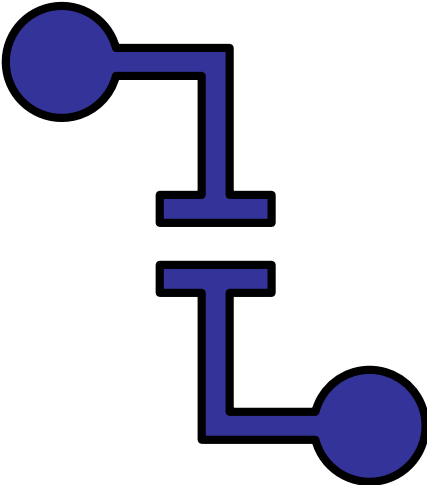
Flexible funding resources are often the key to housing stability and retention

Potential funding sources: Foundations, ESG, HAP, Home4Good, PHARE, CDBG, Other Local Funds...

External partners can be helpful, such as faith communities, health care foundations, philanthropic or community organizations that host fundraisers

Eviction Process

Landlord
Letter



Eviction

Access landlord-tenant &/or legal services

Identify legitimate and legal avenues to intervene in evictions, including mediation & dispute resolution

Know the eviction process: [Self-help Handbook for Tenants](#)

[Pennsylvania Legal Aid Network](#)

[Regional Housing Legal Services](#)

[PA Law Help](#)

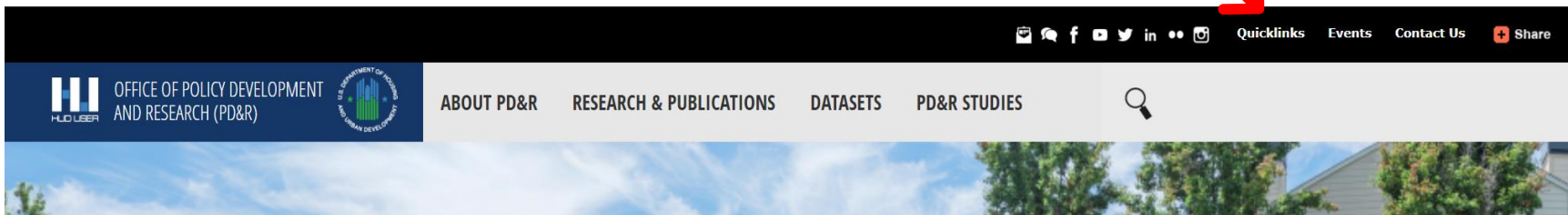
Top 6 Housing Resources to be Aware Of

Top 6 Housing Resources to be Aware Of

1. HUD: [PD & R](#) and [Exchange](#)
2. [Housing Alliance of PA](#)
3. [SDHP/Inglis](#)
4. [PHFA](#)
5. [Self-help Handbook for Tenants](#)
6. [Fair Housing Guide to Reasonable Accommodations & Modifications](#)

HUD: PD & R

Top of Homepage



Bottom of Homepage

Using Healthcare Payors To Fill the Affordable Housing Gap

Boise, Idaho: Our Path Home Brings the Housing First Model to Idaho

Market at a Glance

Addressing the Eviction Crisis

Woodland, California: Affordable Housing for Agricultural Workers Builds Community Leaders

Housing Market Profiles

Permanent Supportive Housing Created Within 3 Months of Extended Stay Hotel Acquisition

Santa Monica, California: The Arroyo Provides Affordable and Sustainable Housing

Comprehensive Housing Market Analyses

National Housing Market Indicators: October 2021



Fair Market Rents



Cityscape



About PD&R



Income Limits



Evidence Matters



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PD&R Events

HUD: Exchange

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Resources and assistance to support HUD's community partners

HUD EXCHANGE

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Programs Resources Trainings Program Support Grantees News

Programs & Related Topics

CDBG Program	HOME Program	DRGR	Log In
Consolidated Planning	HOME-ARP Program	e-snaps	Log In
Continuum of Care Program	HOPWA Program	Housing Counseling System	Log In
Emergency Solutions Grants Program	Housing Counseling Program	IDIS	Log In
Environmental Review	Public Housing and Voucher Programs	Sage	Log In


Resources and assistance to support HUD's community partners

HUD EXCHANGE

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Programs Resources Trainings Program Support Grantees News

Resource Library



Explore featured publications and browse regulations, policy guidance, toolkits, and other resources.

FAQ Collections



Find answers to frequently asked questions.

Resources and assistance to support HUD's community partners

HUD EXCHANGE

NEED HOUSING ASSISTANCE? Email Updates Log In

Programs Resources Trainings Program Support Grantees News

Upcoming Training



Register for upcoming training, webinars, conferences, and more.

Learning Pathways



Explore collections of guided learning opportunities on a variety of topics.

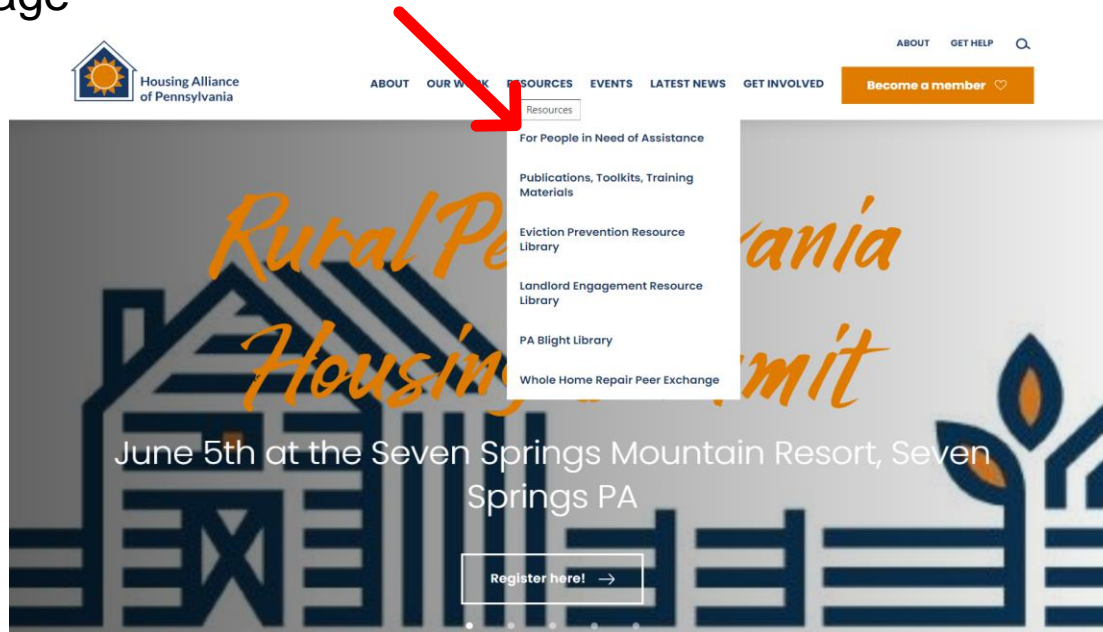
On-Demand Training



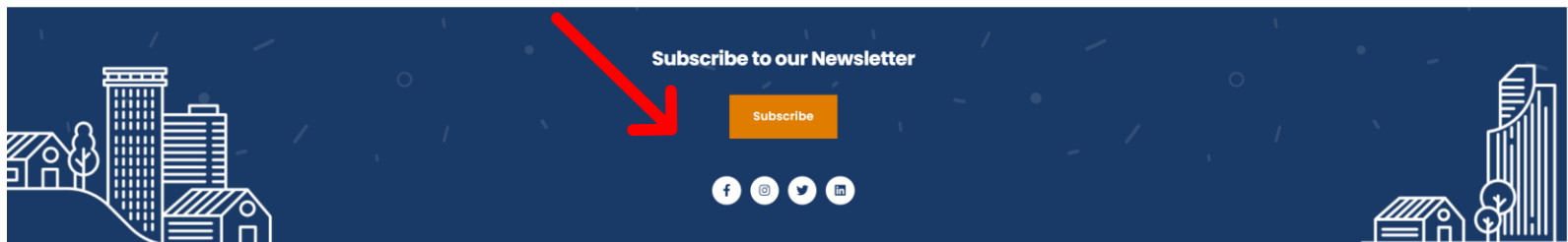
Learn through self-paced online trainings, recorded webinars, and more.

Housing Alliance of PA

Top of Homepage



Bottom of Homepage



PROGRAMS AND SERVICES

Innovation Center

Innovation Center Philadelphia
Innovation Center Pittsburgh

Inglis Community Services

Inglis Assistive Tech Solutions
Connections Adult Day Program
Employment Services
Home Modifications for Independence
Journeys—Inglis' Certified Peer Specialists
MS Care Management
Resident Service Coordination

Self-Determination Housing of Pennsylvania (SDHP)

Opening Doors Together Conference
Regional Housing Coordinator Program
SDHP Calendar
Prepared Renter Education Program (PREP)
Landlord Risk Mitigation Fund

Inglis Impact Accelerator

Inglis House

Admissions Information
MS Center of Excellence
Wellness & Rehabilitation Center
Therapeutic & Life Enrichment Services
FAQs

Housing Corporation

Properties
Typical Housing Consumer FAQs
Available Apartments
Tenant Resources

Assistive Technology Program

Inglis Assistive Tech Solutions
Smart Home Tech in Action

Self-Determination Housing of Pennsylvania (SDHP)



A Program of Inglis Community Services

Self-Determination Housing of Pennsylvania (SDHP) advocates for accessible, affordable, and integrated housing opportunities for individuals with disabilities.

SDHP's team of **Regional Housing Coordinators** partner with community stakeholders to provide technical assistance and deliver trainings to increase choice and affordability in housing for people with disabilities and older adults.

SDHP recently launched the **Landlord Risk Mitigation Fund program** creating housing opportunities by partnering with landlords to rent to individuals with disabilities.

SDHP also works closely with partnering organizations, government institutions, and other entities to promote effective public policies and inclusive regulatory rules in accessible housing on behalf of individuals with disabilities.

SDHP is the statewide waitlist administrator for the **811 Project Rental Assistance Program** (sdhp811@inglis.org) and provides training and technical assistance to service providers wishing to refer their participants to the program.

Trainings include:

- 811 Project Rental Assistance Program overview
- Addressing a housing crisis
- Assistance animals
- Eviction prevention and processes
- Home modifications
- Navigating income-based housing options
- PREP (Prepared Renters Education Program)
- Tenants' Rights: Fair Housing and beyond
- Housing Choice Vouchers

"I will definitely recommend this and future SDHP/Inglis trainings. I walked away with several ideas for follow up conversations/collaboration."

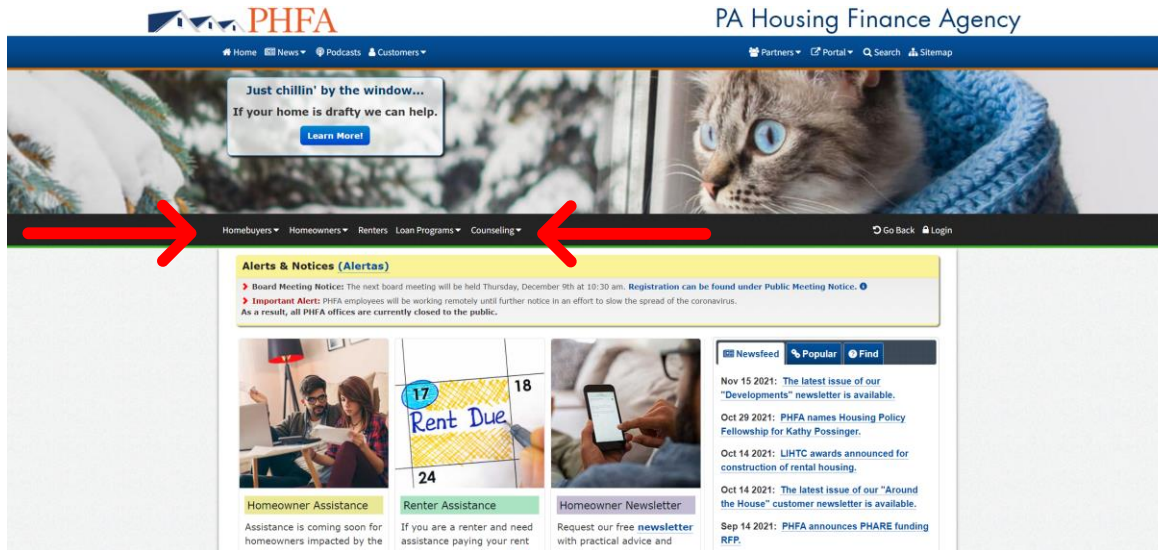
SURVEY RESPONDENT
SDHP training participant

[To read our monthly e-newsletter, click here to view an archived catalog.](#)

For more information, please contact us at SDHPinfo@inglis.org or **610.873.9595**

PA Housing Finance Agency (PHFA)

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Self-Help Handbook for Tenants

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Fair Housing Guide: Reasonable Mods/ Accommodations

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Introduction

Fair Housing Protections for People With Disabilities

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- Additional Protections for People with Disabilities
- Types of Dwelling and Housing Transactions Covered by the Fair Housing Act
- State and Local Fair Housing Laws
- Exemptions to the Fair Housing Act
- Definition of Disability
- Recognizing Disability Discrimination Under the Fair Housing Act

Reasonable Accommodations and Modifications Under the Fair Housing Act

- Reasonable Accommodations for People with Disabilities
- Reasonable Modifications for People with Disabilities
- Paying for Reasonable Modifications

Reasonable Accommodation and Modification Request and Negotiation Process

- How Should a Resident or Prospective Resident Request a Reasonable Accommodation or Modification?
- Can Housing Providers Require Specific Forms for Reasonable Accommodation and Modification Requests?
- When Must a Housing Provider Allow a Reasonable Accommodation or Modification?
- What is Reasonable?
- What Questions may a Housing Provider Ask a Prospective Tenant with Disabilities?
- When can a Housing Provider Request Verification of Disability and Need for the Requested Accommodation or Modification?
- What if a Housing Provider Believes a Request is Unreasonable?
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- Can a Housing Provider Charge Extra Fees and Deposits or Require Conditions?
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- Common Accommodation and Modification Mistakes by Housing Providers

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- SAMPLE LETTER: Reasonable Accommodation Request
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- SAMPLE VERIFICATION LETTER (on professional letterhead)

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9 Reasonable Accommodations When Applying for Housing

- Assisting with Application
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15 Competing Disability Needs

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20 Disability Rights in Federally Subsidized Housing and in Public Accommodations

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23 Physical Modifications

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26 Filing a Fair Housing Discrimination Complaint

27 Additional Resources

- For More Information on Reasonable Accommodations and Modifications
- Funding Accessibility Modifications
- Other Resources





Session # 6

Assistive Technology and Housing

Facilitated by Leigh Howard
DMA - Diana T. Myers & Associates, Inc.
Presented by Wendy Davis,
PA Assistive Technology Foundation (PATF)

In conjunction with Dering Consulting Group
December 10, 2024

Fall Series

- November 5th: Understanding Housing Nuances in Pennsylvania
- November 12th: Recommended Relationships to Have in the Housing Sector
- November 19th: Fair Housing and Landlord/Tenant Issues with the Housing Equality Center of PA
- November 26th: Types of Housing Funding Sources
- December 3rd: Keeping Participants Housed with Landlord Engagement Techniques AND Housing Information Resources to be Aware of
- **December 10th: Assistive Technology and Housing with the PA Assistance Technology Foundation (PATF)**

Fall Series

Important Links from the presentation:

PATF website – <https://www.patf.us>

To sign up for our newsletter (6 a year): <https://patf.us/contact/>

Smart Homes Made Simple website and guide:

<https://www.SmartHomesMadeSimple.org>

<https://smarthomesmadesimple.org/resources/guide/>

To download PATF's Funding Your Assistive Technology guide:

<https://patf.us/who-we-are/publications/funding-your-assistive-technology/>

To download PATF's financial education materials – Cents & Sensibility and the Family Companion:

<https://patf.us/what-we-do/financial-education/>

To view other PATF resources:

<https://patf.us/who-we-are/publications/>

PATF WEBINAR: THIS THURSDAY

Real-Life Stories: Smart Wearables and Smart Home Technology for Everyday Life

Free Accessible Webinar

Register



Topics to be Discussed

- Smart wearables for autism elopement
- FitBit features to manage panic attacks and anxiety
- Smart devices for everyday living
- Latest technology in hearing aids



Assistive Technology for Independence

PATF Programs & Services



Wendy Davis, Director of Marketing and Outreach
Pennsylvania Assistive Technology Foundation

Agenda

- Introduction to Pennsylvania Assistive Technology Foundation.
- What is the federal definition of assistive technology (AT) and examples of AT devices and services.
- How smart home devices can be categorized as AT.
- The top funding sources for AT.

Pennsylvania Assistive Technology Foundation (PATF)

- Statewide, non-profit organization, based in King of Prussia, PA
- Majority of the Board and staff are individuals with disabilities and/or immediate family members
- Community Development Financial Institution (CDFI), consumer lender
- PA's Alternative Financing Program (federal Assistive Technology Act)



PENNSYLVANIA
ASSISTIVE TECHNOLOGY
FOUNDATION



PATF helps Pennsylvanians of all:

- + AGES**
- + INCOME LEVELS**
- + DISABILITIES**
- + HEALTH CONDITIONS**
- + COMMUNITIES**
- + CULTURAL BACKGROUNDS**

PATF By The Numbers Since 1998



5,229

Pennsylvanians have received financial AT loans



Over

\$51 Million

extended in loans for AT

Over

54,000

Pennsylvanians have received information and assistance about AT funding resources



What is Assistive Technology (AT)?

Any device or service that can help a person with a disability or older adult do the things they want to do. AT makes it possible for people to live independently, go to work and school, communicate, play, and be active in their communities. There is no definitive list of what is AT.

Examples: generator, air conditioner, bathroom modification, ramp, porch railings...



A Fence is Assistive Technology



“With the loan we got from PATF we were able to enclose our back yard with a fence that is too tall for Sam to climb. We can now invite friends and family over for cookouts and backyard fun, such as water balloon and squirt gun fights, soccer and kickball, and just running around the yard. Our son can play outside and get exercise without putting himself in danger. **As parents we are able to relax and enjoy our yard now knowing our son is safe.**”

- Sam’s Mom. Sam has autism and frequently darts and wanders away.

AT User Testimonial - Scott



“As someone who is blind, the Envision Glasses have been a game-changer for me. They describe my surroundings, read my mail and food menus, and give me visual details of a scene on TV.

These [Envision Glasses] give me much more independence when I want to find things and walk around outside.” – Scott

AT Services

- Evaluation
- Selection
- Designing
- Installation
- Set-up
- Training
- Construction
- Repair



Smart Home Technology as Assistive Technology

- Set up a smart speaker to make phone calls to emergency contacts.
- Use a smart watch for reminders to take medicine or for appointments.
- Use a smart speaker to check the weather so you know if you need a jacket or umbrella.
- Lock and unlock your door.
- Smart thermostat enables remote checking of temperature settings – is it set on heat or AC?
- For Deaf/deaf/hard-of-hearing, smart smoke & CO detectors that send alerts to a smart phone.
- Turn on and off lights.

Smart Homes Made Simple: Your Guide to Smart Home Technology

Explore how generic smart home technology can help with daily activities

Includes a self-assessment tool to guide you in identifying how smart home technology can help

Available in print and accessible PDF download

Also available in Spanish

Companion website:

SmartHomesMadeSimple.org



Smart Homes Made Simple Self-Assessment Tool



Smart Homes Made Simple Self-Assessment Tool

This is an at-home self-assessment tool designed to help you evaluate your smart home setup. It is a good tool to use as you continue with your smart home technology. You will use the year assessment to guide your conversations with your team in place and professional to help you think about your smart home.

I. Daily or Routine Activities at Home

Each month, there are a few common or routine tasks that the smart home should be able to help with. If you are not able to do these tasks, then it may be time to consider your smart home setup. If you are able to do these tasks, then it may be time to consider your smart home setup.

Communication

- Make calls on the mobile phone
- Send messages (text and/or text)
- Receive incoming calls
- Make announcements throughout home
- Send and receive email

Control of the Environment

- Turn on/off lights
- Turn on/off fan
- Make coffee
- Adjust thermostat
- Operate windows/interior doors
- Operate blinds

Calendar

- Listen to podcasts, music, and/or audiobooks
- Set the radio
- Hear jokes
- Watch cable TV
- Stream TV (video) / video content
- Play video games

Health and Health Monitoring

- Make video/phone call with your doctor
- Organize your medication
- Set reminders to take medication
- Monitor your vital (weight, blood pressure, blood glucose level, etc.)

Personal Assistant / Organization / Productivity

- Plan and follow routines
- Make shopping lists
- Make to-do lists
- Order house supplies and/or groceries
- Create reminders
- Set alarms
- Manage your calendar
- Search the internet
- Manage your bank account
- Check the date/time
- Check the weather
- Check your transportation schedule

Receive requests from a caregiver

- Receive check-ins from family, friends, or caregivers
- Receive view of inside and outside the property
- Receive control of thermostat
- Receive control of door lock and creation of virtual "keys"
- Receive communication with visitors outside the door
- Receive monitoring of health visits
- Receive alerts of breaches or hazards in the house (such as smoke, fire, carbon monoxide, water leaks, or etc as left on)
- Receive alerts after medication is taken
- Receive alerts after you leave the property

Available for download at
www.patf.us
and
SmartHomesMadeSimple.org

Example: Controlling the Front Door



Camera
(\$99)



Doorbell
(\$180)



Smart Speaker
or Display
(\$20 - \$250)



Smart
Locks
(Deadbolt)
(\$199)



Automatic
Door Opener
(\$2,000)

Meet George

Assistive Technology Assistant at Easterseals of SE Pennsylvania.

Associate degree in Computer Science.

Serves on the Smart Home Advisory Committee for the PA Developmental Disabilities Council's Smart Home Project with PATF.



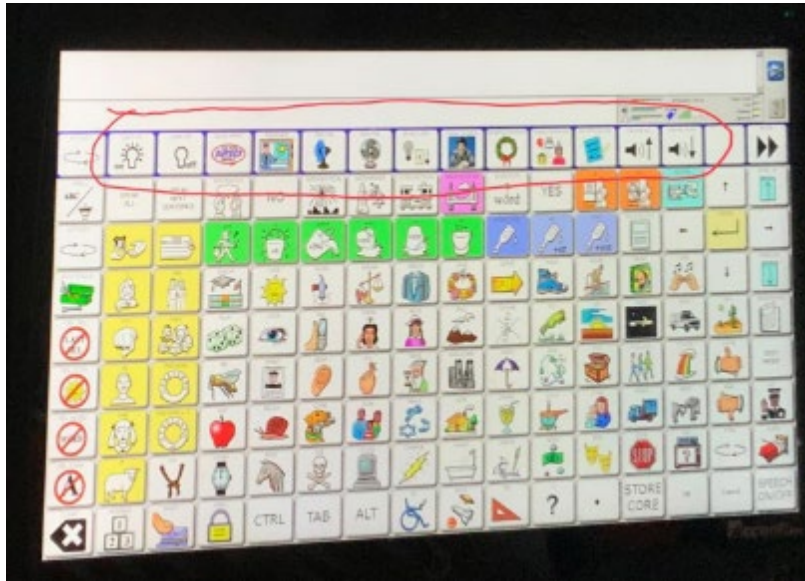
Accent enables George to voice-control Alexa

Accent is an augmentative and alternative communication (AAC) device

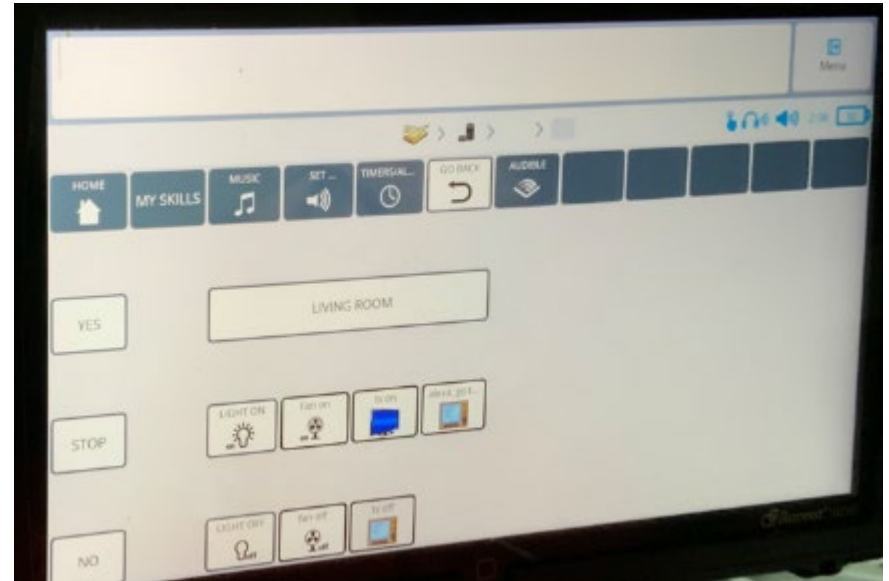


George has Alexa commands pre-programmed into his Accent AAC device

This is George's older model Accent. The smart home device commands are circled.



George's new ACC is the Accent 1400. The smart home commands are under the living room banner.



Smart Plugs

George controls many of his devices with an Alexa enabled smart plug.

A 2 pack is \$14.99 on Amazon.



Meet George

Video unavailable in PDF



“It gives me more independence – since I’ve lost my vision, I use [my Echo Dot] to listen to podcasts and music, call my dad, check the time or what the weather is.”

Kelvin

Location: Montgomery County

Program: Information & Assistance,
Smart Home Technology Project

AT: Amazon Echo Dot

A Visit with Suria

Video unavailable in PDF

Tour Alexa's Smart Home

Video unavailable in PDF

Alexa and Chloe with the smart dog feeder



Smart Home Technology for Fire Safety



- Google Nest Smoke and Carbon Monoxide Detector
- Interconnected wirelessly
- Wired version to replace hardwired detectors
- Sends notifications to your cell phone and smart speaker
- Tells you where there is trouble

Smart Home Experiences

The echo makes me more independent and secure. I feel more secure having the ability to see who is coming in and using the codes. I use the codes that Kirby (my installer) set up for me and its great.

I like being able to see who is at my door so I can ignore them!
It also has come in handy with my medication deliveries.

It's a game-changer to be able to change my lights and thermostat. I used to not even bother because I didn't want to inconvenience my aide. **I forgot what I was missing.**

I didn't expect Alexa to have a personality. While I was on bedrest, **she really helped offset my loneliness and depression.** Sometimes I just talk to her to see what she has to say.

Real-Life Stories: Smart Wearables and Smart Home Technology for Everyday Life

Free Accessible Webinar

Register



Topics to be Discussed

- Smart wearables for autism elopement
- FitBit features to manage panic attacks and anxiety
- Smart devices for everyday living
- Latest technology in hearing aids

Questions About Assistive Technology?

Top Funding Sources for AT

1. Pennsylvania Assistive Technology Foundation (PATF)
2. Office of Vocational Rehabilitation (OVR)
3. Health Insurance (Private, Medicare, Medicaid)
4. Home and Community-Based Services Waiver programs (HCBS)
5. Private Funding Resources (Grants)
6. PA Able accounts are a great way to save money to purchase AT!

PATF Financial Loans for Assistive Technology

Mini-Loan Program

- \$100 to \$7,000
- Hearing aids
- Stair Lifts
- Smart Home Technology

Low-Interest Loan Program

- \$7,001 and above
- Home Modifications
- Adapted Vehicles

Mini-Loan Program

- \$100 to \$7,000
- 0% interest, zero fees
- 4-year maximum loan term



Mini-Loan Example

John is starting his first job and was recently diagnosed with a bi-lateral moderate to severe hearing loss. In addition to hearing aids, his audiologist recommended a directional microphone to help with client meetings. OVR paid for a portion of the hearing aids, but not the directional microphone. John applied for a mini loan for the balance on the hearing aids, an extra charger for his rechargeable hearing aids and a directional microphone.

AT	Cost	Mini-Loan	Loan Payment
Portion of hearing aids, Phonak charger case and Roger Pen	\$3,000	0% interest No fees Repayment term 48 months	\$62.50 / month

“I could not professionally compete with other producers. An acquaintance suggested I contact PATF, and it was like ‘rubbing the lamp!’”

Tom

Location: Philadelphia County

Program: Low-Interest Loan

AT: Computer and Music Software



Low-Interest Loan Program

- \$7,001 and above
- 3.75% interest, zero fees
 - Non-Guaranteed (up to \$60,000)
 - Guaranteed (up to \$45,000)
- Loan term based on useful life of device



Guaranteed Low-Interest Loan Example

Nancy, who has cerebral palsy and is a wheelchair user, came to PATF for a Low-Interest Loan to purchase an adapted vehicle. Vehicle adaptations (lowered floor, ramp, tie-downs) were paid for by the Office of Vocational Rehabilitation.

AT	Cost	Guaranteed Low-Interest Loan	Loan Payment
Vehicle body	\$25,000	3.75% interest, no fees, with repayment term of 7 years	\$339 / month

PATF's Financial Loans for Assistive Technology

- No waiting list.
- No requirement to exhaust other funding options.
- No medical diagnosis.
- No letter of medical necessity.
- No requirement for multiple quotes.
- Work with the vendor you choose to get the AT you want.

“Braiding” Funding

Alexa braided three funding sources together to modify her new home. OVR paid for a ceiling-mounted lift and the installation of an electric door opener on the front door.

Her waiver paid for modifications to her floors, walls, and three other doors.

A grant from the Cumberland County Housing and Redevelopment Authority was used to install the Universal Remote Control home automation system (a type of “smart home” technology).





“It’s being able to listen to the radio in my car. It’s going to the grocery store and asking the clerk where to find something and understanding their answer.
Having hearing aids... it’s a life-changer at my age.”

Bob

Location: Chester County

Program: Low-Interest Loan

AT: Hearing Aid

Questions About PATF Loans?

Funding Your Assistive Technology: A Guide to Funding Resources in Pennsylvania



Comparison of PA ABLE and Special Needs Trusts

Learn about public and private funding for AT

Discover more than 65 funding resources

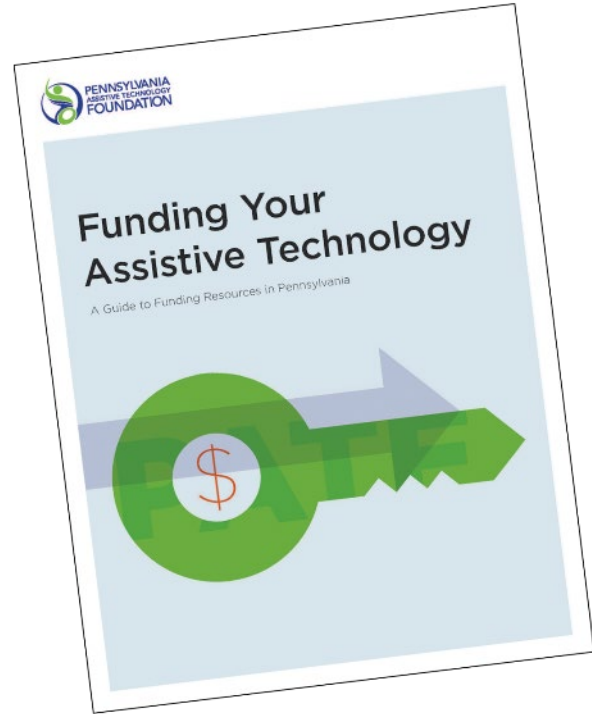


Available in print and accessible PDF

Also available in Spanish

Private Funding Resources in PA

- Achieva Family Trust
- Virginia Del Sordo Last Resort Fund
- Association of Blind Citizens AT Fund
- VisionCorps (Contact PATF)
- Fred's Footsteps
- Variety Club
- Kelly Ann Dolan Memorial Fund
- USDA Grant



AT Funding Source:

Office of Vocational Rehabilitation (OVR)

- The Pennsylvania Office of Vocational Rehabilitation, or OVR, provides vocational rehabilitation services to help persons with disabilities prepare for, obtain or maintain employment.
- Restoration Services: Medical services and equipment, such as physical and occupational therapy, wheelchairs and automobile hand controls can be provided to enable the client to pursue and achieve employment.
- OVR can assist an individual with a disability in effectively selecting and acquiring appropriate assistive technology and can arrange for a consultant to evaluate and to make appropriate recommendations.

Eligibility for OVR Services

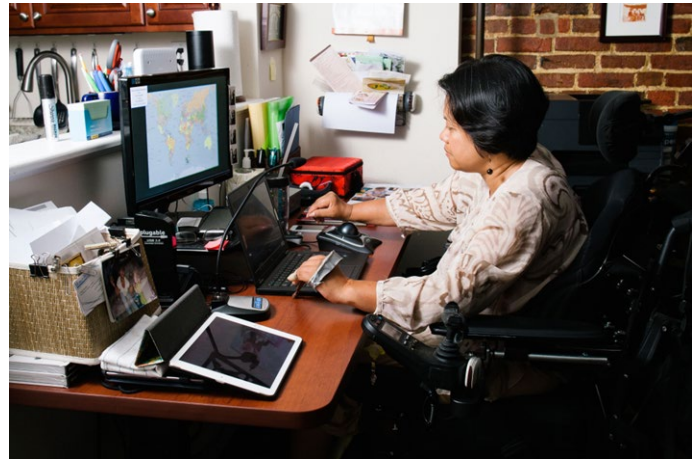
The **Office of Vocational Rehabilitation** (OVR) can help people with disabilities who have a substantial impediment to employment, acquire assistive technology. Individuals should apply if:

- They have a disability;
- Their disability causes substantial problems in preparing for, securing, retaining, advancing or regaining employment; and
- They want to work.

OVR Services Related to Assistive Technology

Funding for assistive technology devices and services, including:

- AT assessments and training
- Home modifications
- Bathroom modifications
- Vehicle adaptations
- Smart home technology
- Farm equipment
- Hearing aids
- Seating and mobility equipment





“As an Occupational Therapy student who has to perform blood pressure tests but has bilateral moderate to severe hearing loss, **this technology [amplified stethoscope] helped me in performing those tests without the fear of not hearing anything at all.**”

Caroline

Location: Chester County

Program: OVR

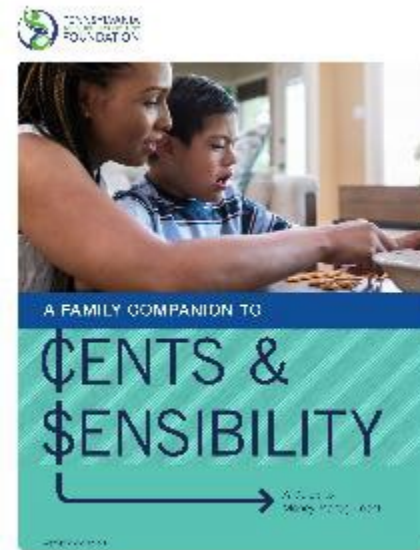
AT: Amplified Stethoscope, Hearing Aids, and Directional Microphone.

Financial Education Resources from PATF

Cents & Sensibility: A Guide to Money Management



A Family Companion to Cents & Sensibility



Cents and Sensibility: A Guide to Money Management

Brand new 8th edition – June 2024

Companion website: StudyMoney.us

Educator companion manual and slides available for teachers



Available in print and accessible PDF download

Also available in Spanish

Financial Education for People with Disabilities

- Budgeting
- Saving (e.g., PA ABLE)
- Banking
- Credit
- Housing
- Employment
- Transition-Age Checklist
- Adult Decision-Making



Information and Activities

Money Mapping: Get Ready to Budget

Chapter 2

Our goal in this chapter is to learn how to create a money map. **Money mapping** captures many activities involved in money management. It includes understanding your income and tracking your expenses, establishing short and long-term savings and spending goals, and building good credit so that you can be more in charge of your future.

Money mapping is all about forward thinking, setting the direction of your money goals. It is the new and improved term for “budgeting.” Money mapping encourages a more fluid process, allowing you to always be thinking about the next step in your forward moving plan.

To make a money map you need to know your **income** (money coming in) and your **expenses** (money going out). The difference between your income and expenses is called cash flow. **Cash flow** can be either positive or negative. If you have a positive cash flow, that means you have more money coming in than you spend. (This is also called a surplus. See page 24.) If you have a negative cash flow, you have more money going out than you have coming in. (This is also called a deficit. See page 24.) A negative cash flow is not a good thing! Many people who have negative cash flows were able to fix the problem through monthly money mapping...you can too!

Activities in This Chapter

- ➡ Activity #4 Calculate Your Monthly Income
- ➡ Activity #5 Track Expenses: Keep Cash Receipts
- ➡ Activity #6 Organize Your Cash Expenses
- ➡ Activity #7 Organize Your Recurring Monthly Expenses
- ➡ Activity #8 Organize Your Credit Card Charges
- ➡ Activity #9 Bring It All Together!
- ➡ Activity #10 Comparison Shopping

Money Mapping

Money mapping is the new term for budgeting, and involves understanding your income and tracking your expenses, establishing short and long-term savings and spending goals, and building good credit.

Income

Money coming in.

Expenses

Money going out.

Cash Flow

The difference between your income and your expenses.

Get in the Zone!

When you see this compass, you'll know you're in the Money Mapping Zone—the activity you're working on is helping you take the next step along the path of your personal money map!

5



Penny Pincher Says!

211 has a team of trained specialists available 24/7 to help you access the best local resources and services to address any of your needs. Examples include supplemental food programs, access to health care, and emergency information. Just call 211!

Earned Income

The money you receive from a job.

Unearned Income

The money you receive that does not come from a job.

Benefits

Many people need help paying for food, housing, utilities, medical care and other basic items. The state and federal governments have developed programs that can help pay for these things. These programs are called government benefits.

Examples of completed worksheets are included after each activity for you to use as a reference. The worksheets will help you:

- First, figure out how much money you receive each month.
- Then, know how you are currently spending your money, and
- Finally, work out how much money you have left over each month.

My Monthly Income and Spending

Three things happen when you use a money map:

1. You understand how and where you spend your money.
2. You become more aware of your cash flow.
3. You control your finances and your future.

Speaking of Income

There are basically two types of income, earned income and unearned income.

- **Earned income** is wages or salary you receive from a job. You may be paid weekly, every other week, bi-monthly, or monthly.
- **Unearned income** is money you receive that does not come from a job. It may come from **benefits** or gifts, such as:
 - Supplemental Security Income (SSI),
 - Social Security Disability Insurance (SSDI),
 - Workers' compensation,
 - Veteran benefits,
 - Supplemental Nutrition Assistance Program (SNAP), or food stamps/ stamps),
 - Gifts from family or friends, or
 - Interest earned on savings.

You might even have a source of unearned income that's not on this list.

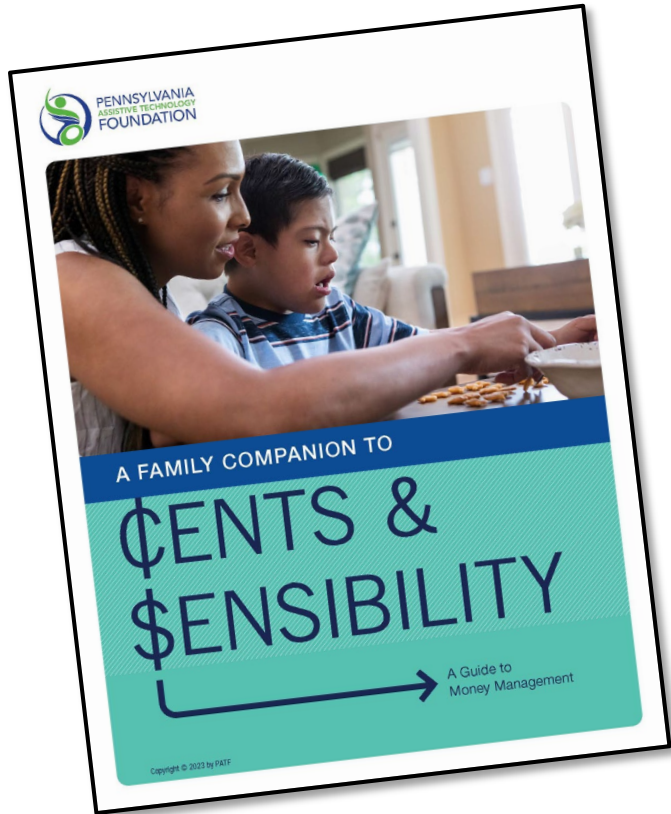
If you have earned income, you already know that you don't get to keep all that you make because you have to pay taxes!



Kinako is holding her paycheck.

6

A Family Companion to Cents & Sensibility



Topics include:

- Money
- Earning
- Spending
- Saving
- Borrowing
- Identity Theft
- IEP goals for financial education



“It is thrilling to hear about the changes my students have made in their everyday lives. **For the first time ever, Elysia had money left over at the end of the month.**”

– KayLynn, Elysia’s instructor

Elysia

Location: Allegheny County

Program: Financial Education

Any Other Questions?

Contact Us



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ASSISTIVE TECHNOLOGY
FOUNDATION

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