



# Checklist for Counseling Rental Clients

This checklist walks through the basic topics that a housing counselor can cover with a client who seeks or rents an affordable unit. Through this discussion, you can ensure that the client has a sustainable household budget, improves household financial capacity, has access to the housing and non-housing resources they need, has solid knowledge of their Fair Housing and accessibility rights, avoids eviction, and is prepared for safe and sustainable housing.

Consider providing the renter with a copy of pages 7 and 8 of the [How to be a Successful Renter](#) guide developed by Virginia Housing or with HUD's [Renters' Guide](#) developed by the Denver Field Office. Both provide 10 useful tips for renting a unit.

## FINDING A UNIT

Task to Complete	✓
1. <b>Determine an affordable rent.</b> Work with the client to confirm they are ready to rent and determine the portion of their <a href="#">household budget</a> that should go toward housing: <ul style="list-style-type: none"><li>• Determine if the client is eligible for rental assistance.</li><li>• Know the income thresholds by family size for your local area.</li></ul>	
2. <b>Find an affordable unit.</b> Help the client identify units in the area that fit their needs and budgets. Consider how many bedrooms they need and the type of housing that is best for them (single family, single room occupancy, supportive housing): <ul style="list-style-type: none"><li>• Develop a list of local subsidized units.</li><li>• Have contacts with local nonprofits, affordable housing agencies, and the public housing authority (PHA).</li><li>• Develop contacts with landlords.</li></ul>	
3. <b>Find rental assistance for market rate units.</b> For clients with eligible incomes, help them apply for housing vouchers: <ul style="list-style-type: none"><li>• Know the tenant-based rental assistance programs in your community.</li><li>• Help clients complete the application.</li></ul>	
4. <b>Be alert for violations of fair housing laws.</b> As a housing counselor, be aware of potential discrimination against your clients: <ul style="list-style-type: none"><li>• Become familiar with <a href="#">Fair Housing</a> laws.</li><li>• If you suspect that your client is the victim of discrimination, <a href="#">alert appropriate authorities</a>.</li></ul>	
5. <b>Be alert for scams.</b> Discuss common rental practices with your client so they do not fall prey to scams: <ul style="list-style-type: none"><li>• If you hear of suspicious activity, such as requests for money before viewing the property, or requests for cash only, alert the authorities.</li></ul>	

## SIGNING A LEASE

Task to Complete	✓
1. <b>Understand the lease.</b> Review the lease with the client and confirm they understand its provisions: <ul style="list-style-type: none"><li>• Review basics such as the length of the lease, if it renews automatically, and if it has month-to-month provisions.</li><li>• Make sure they know who manages the property and how to reach them.</li><li>• Discuss monthly financial obligations such as monthly rent and utilities, as well as the security deposit, penalties for late payments, and any fees.</li></ul>	



Task to Complete	✓
<ul style="list-style-type: none"> <li>Highlight the rights and responsibilities codified in the lease such as who is responsible for repairs and when the landlord/property owner may enter the unit</li> <li>See more on rights and responsibilities below under “Being a Renter”.</li> </ul>	
<p>2. <b>Understand lead-based paint disclosure (if applicable).</b> If the client is renting a home that was constructed before 1978, make sure they are aware of their rights under the Disclosure Act. Use the <a href="#">Protect Your Family</a> pamphlet to review the requirements.</p>	
<p>3. <b>Pay deposits.</b> Make sure the client understands the rules for security deposits:</p> <ul style="list-style-type: none"> <li>Review <a href="#">security deposit rules in your state</a>.</li> <li>Know of local agencies that provide assistance with security deposits.</li> <li>Recommend that they document in writing and/or pictures any damage in the unit at the time they sign the lease, <a href="#">using a move-in/move-out inspection form</a>, so that they are not held responsible for those items and can receive their full security deposit when they leave the unit.</li> </ul>	

## BEING A RENTER

Task to Complete	✓
<p>2. <b>Know your responsibilities as a tenant.</b> Emphasize that compliance with lease provisions will help avoid landlord-tenant disputes and eviction proceedings and will ensure repayment of the security deposit at the end of the lease.</p>	
<p>3. <b>Know your rights as a tenant.</b> Discuss tenant rights and what to do if they find themselves in conflict with their landlord:</p> <ul style="list-style-type: none"> <li>Discuss tenant rights and protections. HUD provides a <a href="#">helpful list</a>.</li> <li>Know your state and local laws on tenant rights.</li> <li>If the tenant is in subsidized housing, share this list of <a href="#">resident rights and responsibilities</a>.</li> <li>Address potential landlord-tenant disputes. Let the client know that the counseling agency can help them navigate disputes with their landlords.</li> </ul>	
<p>4. <b>Obtain rental insurance.</b> Discuss the types and benefits of renter’s insurance:</p> <ul style="list-style-type: none"> <li>Share information about where to obtain rental insurance.</li> <li>Provide basic information about the cost of rental insurance.</li> <li>Explain what is covered by rental insurance.</li> </ul>	
<p>5. <b>Maintain your rental unit.</b> Discuss tenant responsibilities for maintaining a safe unit and healthy unit:</p> <ul style="list-style-type: none"> <li>Discuss the <a href="#">tenant’s responsibility</a> for keeping the unit clean and contacting the landlord for repairs.</li> <li>Emphasize the landlord’s responsibility for providing a safe and habitable unit.</li> <li>Note that the landlord can hold the tenant financially responsible for repairs that resulted from negligence on the tenant’s part.</li> <li>Discuss the benefits of maintaining a healthy unit. Use the <a href="#">Healthy Homes Toolkit</a> and its checklists to review healthy homes issues for renters.</li> </ul>	



## PLANNING FOR A STABLE FUTURE

Task to Complete	✓
<p>2. <b>Develop a long-term financial plan.</b> Encourage your client to continue to work with the housing counseling agency in one-on-one counseling or through group education:</p> <ul style="list-style-type: none"><li>• Encourage them to maintain a sustainable budget.</li><li>• Discuss a plan for improving their financial capacity. This could include counseling on budgeting, credit, insurance, plans to purchase a home, and other topics critical to financial well-being.</li></ul>	
<p>3. <b>Access available resources.</b> Help your client access other housing and non-housing resources that may be available to them, including but not limited to the Family Self Sufficiency Program.</p>	