

# **PREP Supplemental Materials**

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Know Your Rights as a Renter in Pennsylvania booklet and fair

housing guides available online at www.equalhousing.org/resources/



# **Family Budget Activity**

Veronica is a single Mom with two kids, Jake and Penny (who have different fathers). Jake is 4 and Penny is 6. She had a two bedroom apartment in Pottstown and worked at a cleaners but then her hours got cut back and her income dropped to \$120/week (\$520/month annualized). She didn't have enough to cover rent so she asked her landlord if he would let her out of her lease with a 30 day notice. Since she was near the end of her lease, he agreed. Veronica applied for a homeless shelter and moved in with the kids.

Now Veronica is trying to do a budget to figure out what she can afford get back into an apartment. She still works at the cleaners making \$120/week, but also picked up a part time retail job making another \$140 every two weeks (\$303/month annualized). She also gets \$80/month in child support from Penny's Dad. Jake's father doesn't have a job so there is no child support. But Jake has been diagnosed with a chronic nerve pain disorder and Veronica receives \$755 in SSDI for him. She used to receive TANF, but reached her lifetime limit so she no longer gets any income there. She does receive \$200 in food stamps a month.

Veronica also loves knitting clothes for babies and tries to sell the clothes at local Mommy markets. She makes about \$25/month doing this. Veronica has found that Jake doesn't need all the pain medication that he receives from the doctor and she will occasionally sell a pill or two at the shelter, earning about \$50 each time she does so. She knows that this puts her at risk of jail, but she needs the money.

Veronica finds a one bedroom with a large den for \$750 in Norristown. The shelter can help with the security deposit. The landlord agrees she can sleep in the den and give the kids the bedroom. He wants her to have three times the rent in income. He estimates all utilities for the unit are \$100/month. Veronica starts looking at her other expenses.

She spends about \$200/month on food after using her food stamps. She owes money for medical bills but doesn't pay anything on them. Her cell phone costs \$30/month. She'd like to get cable and internet, but it is \$100/month so she isn't sure she can afford it. She has a car that she has barely been holding onto. Her payment is \$400/month. Insurance is \$1080/year (\$90/month). She figures she needs about \$75 for gas each month.



The landlord requires her to have rental insurance at her property. She finds out that will cost \$180/year (\$15/month). She has to pay a childcare co-pay for Jake that is \$200/month. She estimates she'll need about \$20/month for household supplies like cleaning supplies, toilet paper, detergent, etc...as well as \$15/month to use the laundry machine in the basement (coin operated).

Veronica likes some boxed wine after work and drinks Wawa Coffee. She estimates she'd spend \$60/month on both of those things (\$30 on wine, \$30 on coffee). She gets her hair cut every 2 months for \$40. Penny loves the dance class she goes to twice a week after school. It costs \$80/month.

She takes the kids out to a restaurant on Friday nights (kids eat free) and spends \$20/week doing this (that pays for her meal and a tip). She has a credit card that she is carrying a balance on – she tries to pay \$50 on it each month. \$25 is the minimum but if she pays that her balance goes up each month. While she is at the shelter she has her stuff in storage, which costs \$100/month. She also likes to take the kids to the movies every month or so. With popcorn the whole thing costs about \$40. When she and the kids need new clothes, she goes to the thrift store, but it still ends up costing about \$180 every 6 months (\$30/month).

#### Useful Notes:

- Job1: Annualized (\$120 x 52 weeks) / 12 = \$520/month
   Job2: Annualized (\$140 x 26 weeks) / 12 = \$303/month
   Total Jobs = \$823 / month
- How to calculate income to rent ratio. Total formal income/Total Rent

#### Questions:

- 1) After reviewing Veronica's budget, do you think it balances? In other words, after paying all her bills, does she have any money left? If not, how much is she short?
- 2) What are areas Veronica may be able to cut to make her budget balance?
- 3) The landlord wants Veronica to have 3 times the rent in income for her apartment. Does she have enough? Do you think we can count her informal sources of income? How might she negotiate with the landlord to explain she can afford the apartment?
- 4) What would Veronica do if her car breaks down and she needed a major repair? Is there a way for her to save with her current budget?



# **Criminal History Options and Resources**

Individuals are <u>NOT</u> required to look into legal aid, expungement, or a pardon when looking for housing. Determining if charges can be expunged can be done concurrent with looking for housing.

#### **Know What Is On Your Record**

- There two Court Databases that allow you (or your landlord) to search for criminal history for free:
  - ➤ Magisterial District Courts <a href="https://ujsportal.pacourts.us/docketsheets/mdj.aspx">https://ujsportal.pacourts.us/docketsheets/mdj.aspx</a>
  - Common Pleas Courts <a href="https://ujsportal.pacourts.us/docketsheets/cp.aspx">https://ujsportal.pacourts.us/docketsheets/cp.aspx</a>
    - Sometimes you will find that the same arrest has multiple documents you can usually tell if two
      documents both belong to the same arrest by looking for the Offense Tracking Number (OTN) in the
      top section of the document
- These records are not always a complete records of a person's criminal history, especially if the person's criminal cases are more than 10 years old. In those cases, you should help the person request their PA State Police criminal records. Learn how to do that on this website: <a href="http://www.psp.pa.gov/pages/request-a-criminal-history-record.aspx">http://www.psp.pa.gov/pages/request-a-criminal-history-record.aspx</a>. There is a \$10 fee for these requests.
  - Note that the PATCH record takes about 2 weeks to process if you request it online https://epatch.state.pa.us/Home.jsp
  - > The Access & Review record must be requested by mail and it takes at least 2 months to process, but it is a more thorough record.
- DO NOT use private background check companies. Their data is often inaccurate.

# **Understanding Your Rights If You Are NOT Accepted**

- Certain convictions can prevent you from being approved for government subsidized housing units. (see pg. 15 of PREP Manual for that list)
- Was the crime (or any credit problems you have) related to a disability? If so, you may be able to request a reasonable accommodation
  - > Examples include crimes caused by addiction or mental illness



- For credit history, if you were evicted because you were in a hospital or went to a nursing home, you could request a reasonable accommodation
- Your PREP instructor may be able to help you with a reasonable accommodation request, but only if your poor credit is <u>DIRECTLY</u> related to your disability
- If a Property has a policy that rejects all people with criminal history (like "no misdemeanors" or "no felonies") it could be challenged under Fair Housing.
  - If possible, collect the "admissions policy" of any apartment you apply for. This can sometimes tell you if they have a policy that is violating Fair Housing. If so, contact Housing Equality <a href="http://www.equalhousing.org/">http://www.equalhousing.org/</a> (866-540-FAIR) and tell your PREP instructor.
  - The property is required to look at the context of your criminal record. Things like:
    - o When did the conviction occur? The more time that has past the better.
    - o What have you done since to show it won't happen again? Things like rehabilitation efforts or having no offenses for a set period of time.
    - O How severe was the offense in the first place?

# **Options to Clear Criminal Cases From Your Records**

# 1) Expungement

Expungements completely destroy all PA agencies' copies of the criminal record. You may be able to expunge some arrests from a criminal record but not others. They are the best record-clearing tool, but they generally only clear minor criminal records. You may expunge your record if you or your record fits <u>at least one</u> of the following situations:

- If you are 70+ years old <u>and</u> have remained arrest-free for the past 10 years, you can expunge
  anything from your PA criminal record. This is particularly helpful for people who are trying to get into
  retirement communities.
- You can expunge *most* juvenile records. If your juvenile record has a violent crime or sex offense on it, you might not be able to expunge it check with an attorney first.
- You can expunge any "nonconviction." Nonconvictions include cases where you were found Not Guilty, or where the charges against you were Dismissed, Nolle Prossed ("Not Prosecuted"), or Withdrawn. Other types of nonconvictions are juvenile cases (you are "Adjudicated Delinquent," not "convicted") and ARD (Accelerated Rehabilitative Disposition (ARD) cases (see below). Convictions include charges where were found Guilty, Pled Guilty, or pled Nolo Contendere ("No Contest").
- You have an ARD case (Accelerated Rehabilitative Disposition, a diversion program usually for first-time offenses) and it is <u>not</u> for a sex crime where the victim was under age 18. ARD cases are considered nonconvictions, and they can be expunged when you have completed the ARD program.
- You have a Section 17 Probation (a diversion program for drug possession) case.



- You were convicted of a Summary offense (the lowest level offense less serious than misdemeanors and felonies), and you have had no arrests for at least 5 years sometime after the Summary offense.
- You received a pardon from the Governor of PA.

Two important notes on expungement: (1) Generally, if you are trying to expunge an entire criminal arrest, you will need to pay off all of your court fees, costs, and restitution. (2) Sometimes, you might want to consider getting a partial expungement, which would remove dropped charges from your record, but not the convictions. Talk to an attorney about whether a redaction will help improve your chances of finding stable housing.

## 2) Sealing (AKA "Limited Access")

A new law went into effect in November 2016 that allows people to seal some misdemeanor records. Sealing a record <u>does not</u> completely destroy the record; instead, it makes it so that only you, the court, the police, and licensing agencies can see your criminal record. That means it will help you in most housing situations, but there is one big exception: The FBI is not destroying or removing PA's sealed records, so if your housing search involves an FBI background check, this may not help you. Unlike expungements, which can be granted for one arrest but not another on your criminal record, you must look at your entire criminal record and determine whether the whole criminal record is sealable or not sealable. Your record may be eligible for sealing if you satisfy <u>ALL</u> of these requirements:

- You have remained arrest-free and supervision-free for 10 years after your final misdemeanor conviction.
- There are no felonies anywhere on your criminal record.
- There are no 1<sup>st</sup> degree misdemeanor convictions (M1s) on your record.
- There are three (or less than three) 2<sup>nd</sup> and 3<sup>rd</sup> degree misdemeanor convictions (M2s and M3s) on your criminal record.
- There are no <u>ungraded</u> misdemeanors (M without a degree number) that are punishable by more than 2 years of imprisonment (always check in with an attorney about ungraded misdemeanors).
- There are none of the following convictions on your record M2 Simple Assault (M3 Simple Assault is sealable); Offenses requiring registration as a sex offender; Sexual intercourse with animals (even if you did not have to register as a sex offender); Impersonating a public official; or Retaliation, intimidation, and/or obstruction relating to a victim, witness, party, or child abuse case.

# 3) Pardons

If you have any convictions that make it impossible to expunge or seal your criminal record, then you should consider applying for a pardon. The pardon process is a long process – it currently takes about 2.5 years for the Board of Pardons to review your application and decide whether to recommend it to be pardoned by the Governor. Generally, you have a better chance of getting pardons for older convictions (5-10 years old), when you can show that you have community

support and that you have made positive changes in your life. You can get a pardon application and other statewide information from the Board of Pardons website:

http://www.bop.pa.gov/Pages/default.aspx. One great resource for people who can travel to Philadelphia are the monthly Pardon Me clinics, hosted by Wayne Jacobs of X-offenders for Community Empowerment. Contact him by email (jacobs19132@yahoo.com) or phone (215-668-8477) for more information.

## **Get Legal Help**

If you have a criminal record that you think can be partially or totally cleared, look at the county where the case was heard, and contact the offices listed.

## **Bucks, Chester, Delaware or Montgomery County Records**

#### Legal Aid of Southeastern Pennsylvania (LASP)

Call the toll-free helpline: 1-877-429-5994, Monday to Friday, 9am to 1pm.

Domestic Abuse Hotline: 1-855-980-6924

Apply for assistance Online HERE or www.lasp.org

LASP Norristown Office - 625 Swede Street, Norristown, PA 19401 Intake hours: Monday, Wednesday, Friday 1:30 p.m. to 3:45 p.m 610-275-5400

LASP Pottstown Office - 248 King Street, Pottstown, PA 19464 Intake hours: Monday and Thursday 1:30 p.m. – 4 p.m. 610-326-8280

LASP Outreach in Lansdale - Manna on Main Street North Penn Commons, 606 East Main Street, Suite B, Lansdale, PA 19446 Intake Hours: Wednesdays 2:00 p.m. to 3:30 p.m.

LASP Outreach in Willow Grove - Office of Aging and Older Adults at the Courthouse Annex

102 Old York Road - Suite 303, Willow Grove, PA 19090 Intake Hours: Second & Fourth Thursday of the month 2:00 p.m. to 3:30 p.m.

# **Monthly Career Link Legal Aid Workshops**

LASP partners with Career Link to provide a monthly workshop where professional lawyers address expungements and pardons. The workshops are held first floor career



development center at the Human Services Center, 1430 DeKalb St, Norristown. To learn more about Career Link and to register for upcoming workshops, visit: https://www.montcopa.org/2114/PA-CareerLink-Montgomery-County.

#### **Philadelphia County Records**

- Community Legal Services, Employment Unit
  - o Walk-in Intake: 1424 Chestnut Street, Philadelphia, PA 19102, M-F, 9am-12pm.
  - o Main phone number: 215-981-3700
- Philadelphia Lawyers for Social Equity
  - o 215-995-1230, This is an answering service will return your call within 2 days.

#### **Records in Other Pennsylvania Counties**

You can look up your county on this website and find out which legal aid office to contact
for criminal records located in that county. Not all offices clear criminal records – call to
check. <a href="http://www.palegalaid.net/resources/clients/legalhelpfinder">http://www.palegalaid.net/resources/clients/legalhelpfinder</a>

#### **Records in Other States**

 This chart tells you other states rules around expungement and record sealing: <a href="http://ccresourcecenter.org/resources-2/restoration-of-rights/50-state-comparisonjudicial-expungement-sealing-and-set-aside/">http://ccresourcecenter.org/resources-2/restoration-of-rights/50-state-comparisonjudicial-expungement-sealing-and-set-aside/</a>

Try looking for state-specific legal aid organizations by running a website search for "legal aid [state]." Many states have organized websites, and may be able to point you toward record-clearing resources for that state. Keep in mind that, unfortunately, a lot of offices will not be able to directly represent you if you live in a different state.



# **Creating Your Personal Pitch**

$   \sqrt{} $	Meet your	landlord	in	person
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☑ Dress appropriately and practice your conversation

☑ Decide in advance what information to share

☑ Discuss the pros and cons of bringing someone to the meeting

If you have bad credit, a criminal history, or prior evictions a landlord may ask you to explain the circumstances. They may want to know dates, places, and if you owe any money. The best response is to be truthful, take responsibility for your mistakes, and talk about what you are doing to make sure it never happens again. This exercise can help you develop your "personal pitch" — what you will say to explain the unattractive aspects of your history. Putting time and effort into this exercise now means you will not stumble over what you want to say when a landlord asks you to explain your history. And being able to speak about your history and how your future will be different with confidence may mean the difference between a landlord rejecting your application and one who may be convinced to give you a chance.

## Here are things that might show a landlord how you are improving your life:

employed formonths/years	taking classes on budgeting your money
going to school (or job training)	completed treatment and sobermonths
working with a credit counselor	working with a case worker
paying off money you owe	ended a bad relationship
established a savings account	taking classes about being a better tenant

Use the space below to write an explanation regarding the areas of your history that are sketchy and then use the items in the section above to talk about how you are taking control of the circumstances and improving your ability to be a good tenant. Use back of paper if needed.

# **Roommate Tips**

- ☑ Identify any deal breakers from the above list of preferences (ex smoking, drug use, cleanliness, amount of visitation/socialization)
- ☑ Take the time to meet with a person a couple of times before agreeing to be roommates
- ☑ Consider roommate matching programs
- You may want to create a personal pitch for a roommate the same way you created a personal pitch for your potential landlords
- ☑ Decide in advance what personal information to share with your roommate
- ✓ Negotiate boundaries with your roommate



# **Roommate Considerations**

This questionnaire is designed to get you thinking about what your living style is and what you might want to look for in a potential roommate's living style. The more honest your answers the more likely the questionnaire is to help you understand what questions and conversations you need to have with a potential roommate to ensure you find someone compatible. Entering into a lease with someone – to find out just a couple of months in that you are totally incompatible just creates a crisis for yourself.

Please check a box, write in, and/or circle your answers to the following questions:

Activity Level in the Home	Are you?  □ Early riser □ Night owl	Do you prefer:  Quite Loud	How much time a day do you spend watching television?   1-2 hours  2-3 hours  3+ hours
as:	Would you be okay with having a pet?  No Yes If so, what type?	Do you like to listen to music?   Yes  No	What type of music?  Rock Rap Country Alternative Pop Other:
2	☐ I would love to ha ☐ I am okay with ov	visitors. sitors during the day. ave visitors all the time.	
Your Home	Do you like it?	I have allergies or am sensi	tive to certain items:
Environment	☐ Cold ☐ Warm ☐ In the middle	□ No □ Yes	
Chores and Expenses	Do you like to:  Cook Order out Go out to eat	What is your favorite chord What is your least favorite	



Chores and Expenses Continued  □ I want to live with someone who is very clean. □ I like things cleaned pretty regularly. □ I do not mind if someone leaves a dirty dish out for a few days, as long as they clean it eventually. □ I would want to share the cleaning load for a home. □ I do not mind cleaning up after someone if they could do something in return. □ Cleanliness is not a top priority of mine.  Would you share? □ Food expense □ A bedroom □ Chores □ Cleaning sup	
Personal Beliefs  Do you have a spiritual or religious belief?  Liberal  Conservative  In between  Not really politically involved	
Doubling with Do you used wink?	
Dealing with Conflict and Difficult Situations    Do you use/drink?	not at home s fine th someone who
Are there any qualities you have that someone else may find it difficult to deal with?	
What kind of social Casual Friendship Close Friendship	In Science (Section)
relationship are	
you looking for in a Independent Person OR Supportive Person	
Someone to just share space Sharing some things (food/watching movies toget	ther)



# **Telephone Practice Guide: Apartment Screening**

This worksheet is designed to help you get comfortable with how to ask for the information you need over the phone for an initial screening of rental options to see if any fit within your budget, will work with your history or any special needs you have, and meet your moving time frame.

The screening questions are important because many landlords charge an application fee to check for criminal history, credit history, and rental history. If you know in advance the "tolerance level" of the landlord (that is, whether the landlord will rent to people in your situation), you can decide if it would be worth paying the fee to apply for the apartment.

#### **DIRECTIONS FOR PRACTICE**

- 1. If you are not comfortable using your own situation for this exercise, you can pick a practice scenario.
- 2. Sit back to back so you can't see each other this makes it more like it would be on an actual call.
- 3. Caller make sure to review the list of questions below before you begin your practice call so you are familiar with them.
- 4. Landlord make sure to review the Landlord script before you begin. It is provided for basic guidance you are encouraged to improvise to make the exercise interesting.

#### TIPS TO HELP YOU WITH YOUR CALLS TO LANDLORDS

- If possible, call from a quiet place so you can hear the landlord. It is also better if the landlord does not hear a lot of noise in the background.
- Know when you can move
- Write down the name of the person you talked to, his or her phone number, and the date
  you made the call in case you need to call back to ask more questions or to schedule an
  appointment.
- Since you may have to contact several landlords to find an apartment, use the Rental Search Tracking Sheet to keep track of all your calls, appointments you have scheduled to look at an apartment, where you have submitted applications, and when and with whom you need to follow up about an apartment.



# **Practice Script and Questionnaire**

"Hello, my name is (name). I'm looking for a (1,2,3,4) bedroom apartment for (next month). Do you have any available units?"

If the landlord says the advertised unit isn't available ask about other properties with upcoming availability.

If the landlord does have a unit available, ask the following questions. Be sure to write down the answers

Questions About the Cost of the Apartment	
	Answers
What is the monthly rent?	
How much is the security deposit?	:
Do you charge an application fee?  If yes: How much?	
What utilities are included in the rent?	
Do you require me to have a certain income to rent the unit?  If yes: How much?	
Optional / Additional Screening Questions  [Ask only questions that apply to your situation.]	
	Answers
If you have Section 8 or another rent subsidy:	
Do you accept housing choice voucher (Section 8) or other rent subsidies?	
If you've had credit problems:	
Do you work with people who have had credit problems in the past?	
If you have been evicted:	9
Do you work with people who have evictions that can be explained?	
If you have a criminal history:	
Do you work with people who have a criminal history if they've worked to improve their life?	
If you have a disability:	
Can you accommodate people with disabilities? (this question can be more specific based on your disability)	
If you have other people living with you:	
How many people can live in the unit?	
If you have pets:	



What are your rules about pets?

**Landlord Practice Script** 

Questions	Answers
Do you have any available units?	Yes, I have several units available right now.
What is the monthly rent?	1 Bedroom: \$800; 2 Bedroom: \$1200; 3 Bedroom: \$1,500: 4 Bedroom \$1,800; 5 bedroom: \$2,100
How much is the security deposit?	It is two times the rent.
-	1 Bedroom: \$1600; 2 Bedroom: \$2400; 3 Bedroom: \$3,000: 4 Bedroom \$3,600; 5 bedroom: \$4,200
Do you charge an application fee?	Yes, I do. It is \$25 per adult in the household. I run a credit check so that is why I charge.
What utilities are included in the rent?	I pay for the trash removal and sewer charges, but that is it. You pay for water, electric, gas and any cable/internet you want.
Do you require me to have	Answer 1:
a certain income to rent the unit?	Yes, we want you to make at least 2.5x the rent, though 3x is preferred.
-	Answer 2: I look at that as part of your whole application. I just want to make sure you can afford the apartment.
Do you accept Section 8 or other rent subsidies?	Yes, I've worked with that program before.
Do you work with people who have had credit problems in the past?	It depends on the problems and the reasons for them. I am looking for good tenants so that's what I look for with credit.
Do you work with people who have evictions that can be explained?	I don't usually work with evictions, but again I might consider it depending on what happened.
Do you work with people who have a criminal	I won't accept convicted sex offenders, arsonists, or those with violent crimes. I might consider other things.
history if they've worked to improve their life?	**
Can you accommodate people with disabilities?	What accommodations do you need? I don't know much about that.
How many people can live in the unit?	2 per bedroom.
What are your pet rules?	I allow pets, with a \$250 pet deposit. If it's a dog, I don't want any dangerous breeds.



## **RED FLAG LEASE REVIEW SHEET**

There are many other potential red flags in a lease that could cost you money or legal trouble. Use the lease review sheet on page 41 of your PREP booklet to write down the most important information from your lease and read the "lease elements" below to learn where those red flags most frequently occur so you can talk about them with your landlord.

Remember that a lease isn't final until both sign it. If you have problems with a lease term, you can ask a landlord to change and if you both sign off on the change, that provision will no longer be in place.

ALWAYS get a copy of the lease at the time it is signed – do not let the landlord tell you he/she will get you a copy at a later date

#### LEASE ELEMENTS

- Address of Lease: make sure the unit that you saw is the unit you are leasing. Sometimes a landlord shows a "nice" unit that is not the one you will actually rent! Check that the address or unit # is the same.
- 2. <u>Date of Agreement:</u> This date should be after you review and sign the lease with the landlord, not before. Ideally, the start date of the lease is the day you actually move in. If the start date is earlier, then you should be paying less rent that first month since you are not yet living there when the lease started. Or simply change the dates on the lease and pay less the first month.
- 3. <u>Term:</u> The term should be for one year or less. Under special circumstances, you may consider a two year lease. Special circumstances would include a positive history with the landlord, a very desirable unit, and a clear ability to utilize the unit for a two year period.
- 4. Renewal: Automatic renewal is generally acceptable, but you should know if the lease renews month to month or on an annual basis after the first year. You should have an ability to terminate the lease after the initial term with 90 days or less written notification. 90 days is a lot of notice it is much better to have a 30 day notice as that minimizes the damages if you have to leave quickly. With a 90 day notice, if you have to leave quickly, you could owe rent for 3 months.
- 5. Amount of Rent and Due Date: Should be clearly identified and the address of where the rent is to be sent must be included. The landlord CANNOT raise the rent in the middle of the lease term unless there is a "pass through" clause that allows the landlord to pass on property tax or utility



increases. A landlord CAN raise the rent after the lease term is up. If you are renting month to month, this means the landlord can raise the rent on any given month.

- 6. <u>Late Fee:</u> A reasonable fee for late payment of rent is acceptable. Reasonable late fees are identified as less than \$75 or 10% of the monthly rent. There is usually a grace period of 3-5 days after the first of the month to pay the rent. Charging a late fee on the first may be deemed excessive by a court.
- 7. Security Deposit & Other Fees: The security deposit should not exceed two month's rent. The landlord may ask the tenant to pay a security deposit plus "last month rent". This last month is still part of the total two month rent allowable to charge. DO NOT pay two months security deposit AND last month's rent.
  - > If you break your lease early, the landlord can keep the security deposit to pay for rent you owe. However, if they fill the unit with a new tenant, they cannot charge you rent for the time the unit is filled by a new person.
  - ➤ Keep in mind that normal wear and tear of the leased premises should not be considered damages (i.e. carpeting worn out from normal use). You can file a lawsuit if the landlord keeps all or part of the security deposit for more than the actual cost of damages. Proof of costs will be required to win the case. You can file a complaint with the Pennsylvania Department of Consumer Protection at 800-441-2555.
  - > You are entitled to a written list of itemized damages to justify why your security deposit was kept. You can dispute this list if you disagree, but having taken pictures and documented the state of the apartment before leaving would be crucial.
- 8. <u>Landlord Taking Possession of Unit & Credit Application</u>: The landlord must go through the formal eviction process to take possession of your unit. Any language claiming you must leave the property without the formal eviction process is illegal.
  - ➤ Be aware of "waiving your notice to quit". This means you're giving up your right to have 10-15 days' notice before a landlord files with a court for eviction. That means eviction can happen faster and you won't know until you get a court summons. You should try to cross out this language if you see it and have both you and landlord sign.

#### 9. Renters Insurance:

- A lease may indicate that the landlord is not responsible for the loss of the resident's property and/or may require a resident to purchase renters insurance.
- > A landlord may require that they be listed as an additional insured. In this case, a certificate outlining coverage can be issued to the landlord by your insurance company to meet this need.



- ➤ The landlord may require liability insurance for the property this is typically covered by renter's insurance policies.
- 10. <a href="Property Damage">Property Damage</a>: Some leases will identify specific amounts for cleaning or replacing certain items. The amounts identified should be reasonable. Any concerns regarding excessive repair/replacement costs should be "red flagged" for further review. It is also important to know that the tenant cannot be made responsible for normal wear and tear. Under the Implied Warranty of Habitability, the landlord must maintain everything for which the tenant is paying rent. This may not include appliances (see #12 below)
- 11. Maintenance and Repairs: a) Acceptable language will indicate that the tenant is responsible for damages caused by the tenant or their guests. b) Guidelines indicating that the tenant may not make alterations, paint, etc. without written permission from the landlord are acceptable. c)

  Language indicating that the tenant must keep the unit clean is acceptable. d) The tenant may be asked to maintain lawn or keep sidewalk clean, but only when leasing a single-family home not when leasing an apartment.
- 12. <u>Condition of Property:</u> Language will generally indicate that the property is in good condition, clean, and that appliances and fixtures are in working order. It is your responsibility to ensure this is accurate and to identify any issues prior to the execution of the lease. You should take pictures of the property and complete an apartment walkthrough list (pg. 43 of the PREP manual), which you and landlord should sign and date.
  - Appliances: Landlords are not required to provide appliances, though if they do, they should be working when the lease begins. However, landlords do not have the obligation to fix appliances if they breakdown. Usually the lease will say something like appliances are provided "as-is", which means repairs won't be made should they breakdown. If the lease doesn't say that and the appliances are included in the rent, then the landlord should repair them.
- 13. Right of Entry: Language indicating that the landlord may inspect the property with a) 24 hour notice or b) in case of emergency without notice is acceptable. Technically, however no current statutes require notice before entering in the premises but the "typical" time is 24 hours.
- 14. <u>Calling the Police</u>: it used to be legal for a landlord to ask you to vacate the premise if there is a lot of police activity. This is no longer the case. However, if you are conducting criminal activity on the property, you can be evicted for that.
- 15. **Guests:** You have a right to have guests at your unit without being charged an additional fee. However, they can only stay for a reasonable amount of time generally no more than 2 weeks in a month and not every month.
- Abandonment/Storage: If you leave the property and still have personal items there, the landlord must give you 10 days' notice (via mail) to retrieve your property. If you don't respond,



they must retain or store your property for up to 30 days. If they store your property, you are responsible for storage costs.

- 17. <u>Rules:</u> Reasonable behavioral rules including "right of other tenants to enjoy", quiet hours, parking limitations, use of laundry facilities, keeping hallways clear, no pets (unless a service or assistance animal), etc. are acceptable.
- 18. <u>Service Animal or Emotional Support Animal:</u> Under the Fair Housing Act, a landlord cannot deny a person with a disability the right to have a service or assistance animal, when requested as a reasonable accommodation. A service animal or assistance animal are NOT pets and the landlord cannot charge extra fees or deposits for them. The landlord cannot require mandatory training or certificates for an assistance animal.



# Sample Lease with Red Flag Language

#### 1. NAMES OF LANDLORD AND TENANT

Name of the landlord: Barbara Landlord

Name(s) of the tenant(s): Patricia Tenant, Bobby Tenant, and Maggie Tenant

#### 2. LEASED PREMISES

The **leased premises** is the place the **landlord** agrees to lease to **tenant**. The leased premises is: 322 Hayes Street, Norristown PA

#### 3. STARTING AND ENDING DATES OF LEASE AGREEMENT

This lease starts on: June 1, 2018

This lease ends on: May 31, 2020

Ninety days written notice is required regardless of when tenant elects to end his/her residency. Thus, written notice must be given by April 1, 2020 if tenant intends to vacate the leased premises on the ending date of the lease. Tenancy continues and rent continues to accrue up to and including the date the tenant hands over possession of the leased premises to the landlord by turning in the keys. Copies of lease will be provided at a later time per the discretion of the landlord.

#### 4. RENT

The amount of rent is: \$950 per month. Tenant agrees to pay the monthly rent in advance on or before the 1<sup>st</sup> day of each month. Tenant agrees to pay rent by first class mail postage prepaid or hand delivered to the landlord. Rent payments may be mailed to Barbara Landlord at 123 Landlord Avenue, Norristown PA or delivered to 216 S. Front Street, Norristown, PA. Rent may be increased at will of landlord at any time.

Rent will be considered late if not received by Landlord before the 1st of the month. For every day the rent is late, tenant will owe a \$25 per day fee. Rent can be paid via personal check, cash, money order or cashier's check. In the event that two of the tenant's checks are dishonored during any 12 month period, the tenant shall be required to make all future payments via cash, money order or cashier's check. In addition, tenant is responsible for any bank charges deducted from or charged to the landlord's account as a result of the dishonored checks. If tenant mails the rent to the landlord, the date of payment will be the date the letter is postmarked.



#### 5. SECURITY DEPOSIT

Tenant has paid a security deposit in the amount of \$1900 at or prior to the signing of the lease as well as \$950 for the last month's rent on the unit. Landlord can take money from the security deposit to pay for any damages caused by tenant, tenant's family and tenant's guests or pets. Landlord may take the security deposit to pay for any unpaid rent. In the event of tenant terminating the lease before the end of the lease term, the security deposit is forfeited in its entirety in lieu of rent payments that would otherwise be due to fulfill the term of the lease and deposit will not be applied to any funds due for damages or back rent.

If the lease is terminated at or after the ending date of the lease, landlord agrees to send to tenant any security deposit money left over after taking out for damages and unpaid rent. Landlord will send the remaining security deposit money to tenant no later than 30 days after the lease ends, the key(s) have been returned and tenant leaves. Landlord is under no obligation to send tenant a written list of damages to justify the amount of money taken from the security deposit.

Tenant agrees to give landlord a written forwarding address when tenant leaves and the lease ends. Tenant may not use the security deposit as payment of the last month's rent.

#### 6. CREDIT APPLICATION

Landlord, having received and reviewed a credit application filled out by the tenant, and landlord having relied upon the statements made therein as being true and correct, has agreed to enter into this rental agreement with tenant. Tenant and landlord agree that the credit application which the tenant filled out when making application to rent the leased premises is hereby incorporated by reference and made part of this lease. Tenant further agrees if he has falsified any statement on said application, landlord has the right to terminate lease immediately, and further agrees landlord shall be entitled to keep any security deposit and any prepaid rent as liquidated damages. Tenant further agrees in the event landlord exercises its option to terminate the lease, tenant will remove himself, his family, and possessions from the leased premises within 24 hours of notification by landlord of the termination of the lease.

#### 7. LANDLORD'S DUTY AT THE START OF THE LEASE

Landlord agrees to give tenant possession of the leased premises on the starting date of the lease. The lease will start even if landlord cannot give tenant possession of the leased premises because the prior tenant is still in the leased premises or the leased premises is damaged. If landlord cannot give tenant possession, tenant does not have to pay rent until the day landlord gives possession of the lease premises to tenant.



#### 8. DAMAGE TO LEASED PREMISES

Tenant agrees to notify landlord immediately if the leased premises is damaged by fire or any other cause. Tenant agrees to notify landlord if there is any condition in the leased premises that could damage the leased premises or harm tenant or others. If tenant cannot live in the whole leased premises because it is damaged or destroyed, tenant may;

- a. Live in the undamaged part of the leased premises and pay less rent until the leased premises is repaired, OR
- b. End the lease and leave the leased premises

Tenant agrees that if the leased premises is damaged or destroyed and tenant ends the lease, landlord has no further responsibility to tenant.

#### 9. INSURANCE

Landlord agrees to carry fire and liability insurance on the residential leased premises. Landlord does not insure tenant's personal property under his insurance policy. Landlord requires all tenants to carry fire and liability insurance to protect tenant, tenant's personal property, and his guests. If there is any loss of property by fire, theft, burglary, or any other means, tenant agrees to relieve landlord from all responsibility. Tenant agrees to pay for any loss or claims filed.

#### 10. SUBLEASES BY TENANT

A sublease is a separate lease between the tenant and another person who leases all or part of the leased premises from the tenant. Tenant agrees not to transfer this lease to anyone else without the written permission of the landlord. Tenant agrees not to sublease all or any part of the lease premises to anyone else without written consent of the landlord. Tenant agrees that if tenant transfers this lease or leases all or a part of the lease premises to another, tenant has violated this lease.

#### 11. RESPONSIBILITY FOR DAMAGE TO PROPERTY OR INJURY TO PEOPLE

Tenant is responsible for all damage to the leased premises and injury to people caused by tenant, tenant's family, or guests or guest's pets. Specifically, but not limited to, broken windows, damage to walls, floors, appliances or fixtures, toilet stoppage caused by flushing anything other than toilet tissue or clogs caused by other than water and soap being put down drains. For plumbing, Tenant will pay \$100 service charge and ALL REPAIR BILLS. Tenant agrees that landlord is not responsible to tenant, tenant's family or guests for damage or injury caused by water, snow or ice that comes on the leased premises unless landlord was negligent. Tenant is responsible for damage caused by wear and tear from general use.



#### 12. USE OF LEASED PREMISES

Tenant agrees to use the leased premises only as a residence. Tenant agrees to obey all federal, state and local laws and regulations when using the leased premises. Tenant agrees not to store any flammable, hazardous, or toxic chemicals or substances in or around the leased premises. Tenant agrees not to smoke in the property or hallways, though smoking outside on the grounds is permissible. Tenant agrees that tenant will not allow any person to occupy the leased premises on a permanent basis without the approval and express permission of landlord. Violation of this clause of the lease may result in initiation of eviction proceedings.

#### 13. RULES AND REGULATIONS

Tenant agrees to obey all rules and regulations for the leased premises. If tenant violates any rules or regulations for the leased premises, tenant violates this lease.

#### 14. CARE OF LEASED PREMISES

For maintenance requests, please contact John Newman at 215-543-6543 or via e-mail at <a href="mailto:john@repairs.com">john@repairs.com</a>. Tenant is responsible for, and will take good care of, the leased premises and all of the property in and around the leased premises. Tenant agrees to pay for any damage caused by tenant, tenant's family, guests or pets. Tenant agrees to turn over possession of the leased premises to landlord when the lease ends.

At the onset of the term, landlord shall supply working lightbulbs for each built-in lighting fixture on or in the premises and batteries for the smoke detectors on or in the premises. Tenant is responsible for replacement of burnt out lightbulbs and non-functioning smoke detector batteries during the course of their tenancy. Any missing lightbulbs and any missing or non-functional batteries will be replaced by landlord at the end of the lease at the expense of the tenant.

At the onset of the term, landlord shall present the leased premises in a clean, livable condition. At the end of said term, or any renewal, these premises shall be delivered up without further notice in as good a condition as at the commencement thereof ordinary wear and tear and unavoidable damage by fire, tempest and lightening expected. If the leased premises are not left in clean, livable condition by the tenant, landlord shall deduct the costs of clean-up, including but not limited to general cleaning, from the tenant's security deposit.

Tenant shall at all times keep the apartment sidewalk from the entrance to and along Hayes Street clear of ice, snow, grass and weeds. Tenant shall further maintain (rake leaves, mow grass, etc.) the yard of the premises. Lawn mower, rakes and shovels or snow blower are provided by the landlord.



#### 15. APPLIANCES

The leased premises is rented without appliances. This lease specifically excludes all appliances of any kind. Such appliances that are in the property are there solely at the convenience of landlord, who assumes no responsibility for their operation.

#### 16. LANDLORD'S RIGHT TO ENTER LEASED PREMISES

Tenant agrees that landlord and landlord's representatives have the right to enter the leased premises at any time with no notice. Landlord and landlord's representatives have the right to inspect, to make repairs, to do maintenance, and to show the leased premises to others and will make every effort to arrange such with tenant in advance of doing so.

#### 17. UTILITIES

Tenant will be responsible for gas heat and electricity bills. Landlord will be responsible for water, sewage and garbage.

#### **18. POLICE REQUEST**

When police are called to the leased premises multiple times for tenant related problems/disturbances, tenant will be asked to vacate.

#### 19. GUESTS

Tenant shall be responsible and liable for the conduct of his guests. Acts of guests in violation of this agreement may be deemed by the landlord to be a violation of the lease by the tenant. No guest may stay at unit without prior written permission of landlord and a \$10/day guest charge will be due to the landlord for each day a guest stays.

#### **20. ABANDONMENT**

When tenant leaves the leased premises for more than 3 consecutive nights or more than 6 in a month, it is abandonment and landlord keeps all items left behind.



#### 21. VIOLATIONS OF THIS LEASE

When either landlord or tenant does not do something that they have agreed to do, it is a violation of this lease. If tenant violates this lease, tenant may lose tenant's security deposit. If tenant violates this lease, landlord also can sue tenant for other expense and may sue to evict tenant.

Tenants violate this lease if tenants:

- a. Fail to pay rent or other charges to landlord on time or,
- b. Leaves (abandons) the leased premises without the landlord's permission before the end of the lease or,
- c. Does not leave the leased premises at the end of the lease or,
- d. Does not do all of the things that tenant agreed to do in this lease.

If tenants violate the lease, each tenant agrees to waive notice to quit. This means that the landlord may file a complaint in court asking for an order evicting each tenant from the leased premises without giving each tenant notice to quit first.

#### **NO PET RIDER**

LANDLORD:	Barbara Landlord	,
TENANT: Patricia	Tenant, Bobby Tenant, and Maggie Tenant	
LEASED PREMISES:	_ 322 Hayes Street, Norristown PA	

If Tenant desires to keep a pet or service animal in the leased premises, she must first obtain permission from the Landlord. Upon receiving permission for a specific pet, tenant will pay additional \$200.00 security deposit and an additional \$15.00 rent per month for each month that the pet is in residence in the leased premises. Tenant agrees to assume total responsibility for all damage caused by the pet even if the damage exceeds the security deposit held by the landlord. The pet can remain in the leased premises only so long as the following are observed:

- a. The pet or service animal does not damage any part of the leased premises or yard,
- b. The pet does not disturb any other tenant or neighbors with howling or biting etc.
- c. Any outside fecal deposits will be picked up immediately and properly disposed of in a sanitary fashion.
- d. No other animal shall be kept in or about the premises.



# STARTING OFF RIGHT: RESOURCES FOR FURNISHING YOUR NEW APARTMENT

**HOPEMARKET TRADING POST** - 1210 Stanbridge Street, Ste. 600, Norristown, PA 19401

For individuals working with Your Way Home there are vouchers available. If you are not working with Your Way Home, you can come in to volunteer and earn points. Points can be used to purchase the items you need. Inventory varies – but could include clothing, household items and furniture.

The Market is open on the following days: Tuesdays 12:00 pm to 3:00 pm, Fridays 12:00 pm to 3:00 pm and Saturdays 1:00 pm to 4:00 pm. Please stop by to get more information and join. Call 610-270-3685 to ensure when they're open.

#### ST. JAMES OUTREACH - 3814 Germantown Pike, Collegeville, PA

Personal care, clothing, groceries, gently used household items, diapers and formula. Referrals can be sent from Social Services providers. Able to deliver to families who do not have transportation.

#### MITZVAH CIRCLE - https://mitzvahcircle.org

Items delivered to the homes. Life essentials including clothing, shoes, household items, incontinency products, toiletries (included in every box to families), diaper bank. Response occurs in a couple of weeks – requests from case workers are responded to in a shorter time frame. Referral can be made online. Families are eligible for services every three months. To get help, call 215-828-6647 or Rachel@mitzvahcircle.org.

#### HABITAT FOR HUMANITY - http://habitatmontdelco.org/

Habitat for Humanity of Montgomery and Delaware Counties ReStores sells new and used building materials to the public at discounted prices. Shoppers find appliances, furniture, cabinets, lighting, tile, carpet, lumber, doors, windows, tools and more—all at 40% or more off retail value.

West Norriton ReStore: 533 Foundry Road - open Wed - Sat from 9-7

Horsham ReStore: 200 Blair Mill Road - open Wed - Sat from 10am - 7pm and Sun from 11-5



#### **HOPE FOR VETERANS**

Hope for Veterans, a program of Community Hope, Inc. conducts outreach to NJ and PA homeless veterans and their families. Their supportive services include housing searches, support services, employments services, linkage to community resources, and assistance with landlord disputes. Temporary financial assistance may be available for eligible veterans. Please call the SSVF Referral Hotline at 1-855-483-8466 for more information or visit: <a href="http://www.communityhope-nj.org/veterans-programs-hope-for-veterans-home.php">http://www.communityhope-nj.org/veterans-programs-hope-for-veterans-home.php</a>

For Transitional Housing for Single Homeless Veterans, call Veterans Intake Coordinator (908) 647-5717 extension 320. For Single or Veteran Families Homeless or Facing Eviction, call the Referral Hotline at 855-483-8466 or email SSVF@communityhope-nj.org.

#### CLUSTERS/ MANNA ON MAIN STREET - 606 E. Main Street, Lansdale, PA 19446

Manna on Main Street seeks to end hunger in the North Penn area, by providing food, fulfilling social service needs, and conducting community education, through a soup kitchen and food cupboard, emergency financial aid and counseling and referral, and community outreach.

Manna's Kitchen: seven days a week, manna serves hot meals to anyone that is hungry. Monday through Friday, two meals are served, and on Saturday and Sunday, one meal is provided. Manna also provide emergency financial aid when people face emergencies, Manna is there to provide emergency financial aid when people face emergencies. Manna provides financial assistance for rent, emergency motel stays, utilities (heating oil, electric, gas, etc.), prescriptions, medical and dental aid, or other various needs. For more information call 215-855-5454 or visit <a href="http://mannaonmain.org/need-help/list-of-services/">http://mannaonmain.org/need-help/list-of-services/</a>.

#### THE FREE CYCLE NETWORK (www.freecycle.org)

Freecycle provides an internet listing service to help people give unwanted items to someone else for free in their own community. Keeping stuff out of landfills helps build a sustainable future, is good for the environment and builds local and world communities. Each local group is run by local volunteers who check messages and help members.

To join a local group, go to www.freecycle.org and create an account. Then search for Freecycle groups in the Montgomery County area. Once you locate the group closest to where you'll be moving, request to join a local group, most groups will automatically approve new members. If your local group moderators require you to live in a specific area to join the group, you will receive an email with a short questionnaire. Make sure to keep an eye your spam folder if you don't hear from the group.



#### LOCAL ONLINE PERSON TO PERSON SALES - FOR YOUR SAFETY ONLY MEET IN PUBLIC

#### <u>Craig's List</u> - https://philadelphia.craigslist.org/

- You will see in the middle of the page a "For Sale" section
- Click on a category such as appliances, furniture, household etc.
- Once you click on a category you can limit the search area by zip code on the left hand side

#### Let go - http://www.letgo.com/

- You have to scroll down toward the bottom of the page to find the "create an account" button.
- You can type in what you are looking for such as "couch" or "dining table" and the area /town in which to search. If you have the ability to travel a bit to get stuff your best bet is to use "Philadelphia" as the search area that way you have more items to choose from.

### Facebook - local online yard sales/ virtual garage sales through Facebook Pages

- You need to have/create a Facebook account
- For most online virtual garage sale pages you have to ask to join and there is sometimes a few days delay until the moderator of the page gets your request and accepts you
- Once you have been accepted to a virtual garage page you can then go to the page and see all the items people are listing



#### **THRIFT STORES**

Thrift stores can be a great place to find items for your home really inexpensively. From dining tables and couches to dishes, utensils, kitchen tools, cookware and home decorations, some even carry small electrics like toasters, coffee makers etc.

#### 2nd Ave. Value Stores

1200 Welsh Rd, North Wales, PA 215-639-6930 www.2ndavestores.com

#### **Care and Share Thrift Shoppes**

783 Route 113, Souderton Center, Souderton, PA 215-723-0315 www.careandshareshoppes.org/

#### Goodwill

753 Bethlehem Pike # B, Montgomeryville, PA (267) 645-4180 www.yourgoodwill.org

#### Goodwill

70 Buckwalter Rd Ste 314, Royersford, PA (484) 932-8503 www.yourgoodwill.org

Heaven's Treasure Thrift & Value Stores \* (ALL LOCATIONS CLOSED)

#### Holy Redeemer Thrift Store

473 East County Line Road, Town & Country Shopping Centre, Hatboro, PA 215-675-5833 www.holyredeemer.com/Main/holyredeemerthri

#### Laurel's Loft

ftstore.aspx

Pennwood Plaza, Lansdale, PA 215-368-6037 www.laurel-house.org/how-to-help/laurels-loft/

#### Laurel's Loft

1801 N. Broad ST, Lansdale, PA 215-368-6037 www.laurel-house.org

## **Liberty Thrift and Home Furnishings**

3841 Ridge Pike, Collegeville, PA 610-831-9856 www.libertythriftstores.com

#### **Liberty Thrift**

2200 E. High Street, Pottstown, PA 484-624-3322 www.libertythriftstores.com

#### **Liberty Thrift**

1300 N. Charlotte Street, Pottstown, PA 610-970-6306 www.libertythriftstores.com

**Little Liberty Thrift** (kids and maternity items) 3838 Ridge Pike, Collegeville, PA (610) 831-2170 www.libertythriftstores.com



#### **New Life Thrift**

800 N. Easton Rd , Glenside, PA 215-886-8619 www.newlifethriftinc.org

#### **Open Door Ministries**

350 Main Street, Royersford, PA 610-948-4818 www.opendoorministry.info

#### **PAWSibilities Animal Rescue & Thrift Store**

4045 Skippack Pike, Skippack, PA 484-485-PAWS www.pawsibilitiesrescue.org

#### Remember When Vintage

306 Huntingdon Pike, Rockledge, PA 215-500-9466 www.facebook.com/rememberwhenvintage

#### **ReStore Montco**

533 Foundry Road., West Norriton, PA 610-631-3149 www.restoremontco.org

#### **Sweet Repeats Family Thrift Shop**

499 East Walnut Street, North Wales, PA 215-661-8800 www.lambfoundationpa.org/sweetrepeats.html

#### The All Things Shoppe

420 Jacksonville Rd., Hatboro, PA 215-674-4430 www.allthingsshoppe.com

#### **The Shabby Attic**

810 W. Main St., Lansdale, PA 215-699-3553 www.facebook.com/TheShabbyAttic

#### Throw Back Thrift, Inc.

1342-44 Easton Rd, Roslyn, PA 215-658-0828 www.thethrowbackthrift.org

#### **Upper Perkiomen Community Thrift Shop**

301 Fourth Street, Pennsburg, PA
215-679-6555
www.facebook.com/UpperPerkiomenCommunity
ThriftShop

If information about thrift is out of date check the following places for updated thrift store info:

- 1. Montgomery County Alive Business Directory: <a href="https://www.montgomerycountyalive.com">www.montgomerycountyalive.com</a>
  - a. Click on "Shop Local" tab then click on "Business Directory"
  - b. A page with categories in blue rectangles will pop up Click on "SHOPPING
  - c. Scroll down & click on thrift shops you can then search by zip code
- 2. The Thrift Shopper: www.thethriftshopper.com



# Montgomery County Housing Resources

## **Homeless Support**

Your Way Home: www.montcopa.org/1463/Your-Way-Home

When someone is literally homeless or in jeopardy of losing their housing the first point of contact is Your Way Home. Your Way Home will assess the needs of the individual and provide support through resources discussion, or depending on the situation, more intensive supports including shelter placement and permanent housing solutions. Based on the level of demand within the County, additional supports and interventions may be required. Communication between mobile supports and Your Way Home helps provide a holistic approach to helping an individual gain housing stability.

- Call Center -2-1-1 (or 1-866-964-7925)
- A listing of all of the Your Way Home Housing Resource Centers:
  - Pottstown Cluster of Religious Communities 610-970-5995
  - o Carson Valley Children's Aid 610-279-2755
  - o Keystone Opportunity Center 215-723-5430
- The Eviction Prevention and Intervention Coalition (EPIC) pilot program in Norristown provides free legal services and other support for individuals and families facing eviction. Currently only offered for individuals already in eviction proceedings. Eligible individuals receive notice in the mail with court documents.

## Non-Your Way Home Shelters (does not require an intake through 2-1-1):

- Ministries on Main Street in Pottstown, 610-970-2444: Open Nov through Mar
- Sisters of Charity in Norristown, 610-278-9089: Accepts single women only

# **Affordable Housing**

Montgomery County Housing Authority - <a href="http://www.montcoha.org/">http://www.montcoha.org/</a>

PA Housing Search – online list of affordable housing - <a href="http://www.pahousingsearch.com/">http://www.pahousingsearch.com/</a>

**Roommate Matching Events** - Event held quarterly at the Norristown Library. Listing of individuals seeking room-mate matches is available at each behavioral health center.



## **Fair Housing Rights & Renter Information**

Housing Equality Center - Know Your Rights as a Pennsylvania Renter - www.equalhousing.org/

Disability Rights Network - 215-238-8070, www.disabilityrightspa.org/

Mental Health Partnership - 215-751-1800, www.mentalhealthpartnerships.org

Norristown Recovery Learning Center - 538 DeKalb Street, Suite 100, Norristown, PA 19401, 267-507-3511, Hours: Wednesday - Sunday, 9 a.m. - 5 p.m.

Pottstown Recovery Learning Center – 414 East High Street, Pottstown, PA 19464, 267-507-3525, Hours: 9 am–5 pm

## **Housing Purchase Programs**

Genesis Housing Corporation - www.genesishousing.org/

Habitat for Humanity - www.habitat.org/

#### **Rental Assistance**

Mobile supports should support people with engaging with these services — unless otherwise noted. Please note resources can change at any time. Developing ongoing relationships with support providers is strongly encouraged.

**Faith Based Communities** – consider making connections with churches in your local area. Faith based communities that family and/or friend attend are also good resources.

Manna on Main Street (North Penn School district only for at least six months) – Manna can support individuals with risk of homelessness by providing limited rent assistance and deposit for next apartment. People who are literally homeless will be referred to Your Way Home. Also offer Manna market, trainings, and holiday help. Contact: Teri Martin, <a href="http://mannaonmain.org/">http://mannaonmain.org/</a>

215-855-5454

**Keystone Opportunity Council** (Souderton – only for local residents) – housing support for individuals in jeopardy of losing housing - food pantry, classes. 215-723-5430, <a href="http://keystoneopportunity.org/">http://keystoneopportunity.org/</a>

**Open Hearth Inc.** – rent payment, financial instruction, and transportation assistance 610-792-9282, <a href="http://www.ihncares.org/about-us/">http://www.ihncares.org/about-us/</a>



**Patrician Society** – recently changed their policy around housing support funds. Extremely limited funding. Emergency food cupboard, housing services, utility assistance and medical aid, children's summer day camp. Case manager should make the call with the individual 610-272-6316, http://www.patriciansociety.org/

**Society of St. Vincent de Paul** – offers support with rent, mortgage, security deposit, and other household expenses. They will meet with the individual at their home or in the community to do an assessment. Individual can call themselves or with their RC. There are multiple locations available to support individuals. When the individual calls have them leave their name, phone number and the need they have. <a href="http://svdpusa.org/Assistance-Services">http://svdpusa.org/Assistance-Services</a>

Harleysville, Hatfield, Lansdale, Telford, Souderton or North Wales call 215-721-0199 X 224 – ask for St. Vincent de Paul. For all other locations in Montgomery County referrals can be made by calling the Central Council – St. Titus Church 484-704-7153.

Bridges of Hope BuxMont (Women and Children) – Community support and mentorship through a faith based community. If accepted they offer 12-15 month program. For single moms and dependent children under age 18 who are homeless or at risk for homelessness. Currently support 5-7 families per year. Able to provide rental assistance for one year and security deposit. The housing is fair market value so they individuals would need to be able to keep up with payments once the assistance ends. Available for Bucks and Montgomery County residents. Independent of Your Way Home. Contact - Marlene Derstine 267-932-8368, <a href="http://buxmont.bridgeofhopeinc.org/our-model/our-mission-and-values/">http://buxmont.bridgeofhopeinc.org/our-model/our-mission-and-values/</a>

**Catholic Social Services** – homeless support, food services, struggling families, single parents, immigrants, refugees, neglected children and those with intellectual disabilities 267-331-2490, <a href="http://cssphiladelphia.org/">http://cssphiladelphia.org/</a>

Calvary Church (Souderton) — Assistance is primarily in their geographic area but they have on occasion supported people from other locations in Montgomery and Bucks Counties. Offer mentorship, care corner and some discretionary funds. Work with agencies. If an individual is not connected with an agency they will help make that connection and then look to the case manager to give guidance for supporting the individual and helping coordinate discretionary funds — they are not able to be the sole provider of funding. They may refer individuals in their congregation to a BH organization. People outside their congregation—would be referred back to BH organization. Case manager should call with the individual. Contact Church Office — Pastor of Care Ministries 215-723-0963. <a href="https://www.calvary-church.com/#new-page">http://www.calvary-church.com/#new-page</a>



# **Domestic Violence Housing Programs and Resources**

Laurel House - If an individual is in a dangerous situation they will give them shelter, support groups, legal aid and counseling. When the person goes in the shelter they will help support them with housing goals and employment. 1-800-642-3150, <a href="https://laurel-house.org/about-laurel-house/our-programs/">https://laurel-house.org/about-laurel-house/our-programs/</a>

Women's Center of Montgomery County (Norristown) – can offer support with legal aid, counseling, financial support (if funding is available) - 800-773-2424 <a href="http://www.wcmontco.org/dv-support.html">http://www.wcmontco.org/dv-support.html</a> - they refer to Laurel House if shelter is required.

Women's Bridge Resource Center (service all Montgomery County – main office Bridgeport) – supporting finding housing, parenting classes, employment resources and learning to become financially independent. MUST PARTICIPATE WITH THE PROGRAM FOR 3 MONTHS. Contact: Fran 610-761-1707 <a href="https://www.womensbridgecenter.org/">https://www.womensbridgecenter.org/</a>

God's Treasure House (Souderton) – 2 homes - rooms available – there is a waiting list. Comprehensive 18 month program - faith based - classes M-TH. They start an escrow account to help the individual to find permanent housing. Will also support women coming out of incarceration who have been a previous victim of domestic violence. Individuals will be considered throughout Montgomery and Bucks County - Contact Dina Stocker Director 215-723-7499 <a href="http://www.godstreasurehouse.org/">http://www.godstreasurehouse.org/</a>

# Low-Income Housing Properties in Montgomery County, PA

	Pets Allowed?						No		No Yes			No Yes	o <sub>N</sub>		-	No Yes	No		\$300	Dep, Yes		Yes Yes	\$200		Dep, Yes	Dep, Yes	\$250 No	Z N	-	\$100	oN No
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PROPERTY ADDRESS	Street	467 W. King Street	467 W King Stroot	See Creek	2231 Hamilton Avenue	100 Community Drive	253 Montgomery Avenue	410 F Summit Street	1824-30 Arch Street	300 Linden Avenue	421 F Main Stroot	100 Pheasant Run Drive /	150 Main St.	107 E. Hector Street	2120 Buchert Road	149 N. Fourth Street	261 C Monhington A.	237 S. vvasnington Ave.	2 Highland Manor Drive	70 Shady Lane	1705 Locust Street		D-9 Knoll Lane	350 Broad Street	36 South County Line Rd.	75 Ardmore Avenue	anio Acordina	100 W. Wissahickon Ave.	1100 Dock Drive	770 Welsh Road	
PROPERTY NAME		Bright Hope Estates	Bright Hope Manor	Crest Manor	(Under Construction)	Dock Village	HillCrest Village	Meadow Glen	Norriswoods Apartments	North Hills Manor	Oakwood Gardens	0	r neasant run Apartments	Pleasant Valley	Rolling Hills	Telford Gardens	Washington Glen	Apartments	Highland Manor Apts.	Mission Green	Rittenhouse School	Aparunents	Saint Luke Knolls	Valley Manor Apartments	Valley Vista Apartments	Ardmore Elderly Housing	Bethlehem Retirement	Village	Dock Manor	Gloria Dei Towers	The state of

	PROPERTY ADDRESS	ADDRESS		Telephone	Predominent	Eligibility Criteria		Size	# Onits by beardoin Size	Total #	# Access-	Small Pets	Smoking Allowed?
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Selection bear operations	One W Third Avenue	Conshohocken	PA	(610) 825-2485	Deep Subsidy	Elderly				80	80	Yes	8 2
Marshall Lee Towers	Offe W. Hilly Avenue	Hathoro	PA	(215) 674-5058	Mixed Subsidy	Elderly	77	61		137	13		
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	4554 Huntingdon Dike	Valley	PA	(215) 947-8168	Mixed Subsidy	Elderly		64		49	2		
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Robert P. Smith Towers	501 High Street	Pousiown	2 0	(610) 223-1332	Mixed Subsidy	Elderiv				174	10	\$250 Den Yes	Yes
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Schwenckfeld Manor East	1290 Allentown Road	Lansdale	Y.	(213) 302-0221	Wilder Guberry		5	5	-	53		Xes	Yes
Schwenckfeld Manor South	1290 Allentown Road	Lansdale	PA	(215) 362-0227	Mixed Subsidy	Elderly	71	5	-	3		3	202
Schwenckfeld Manor West	1290 Allentown Road	Lansdale	PA	(215) 362-0227	Mixed Subsidy	Elderly		Ī	+	101	12	Yes	2 2
Sidney Pollack House	450 High Street	Pottstown	PA	(610) 326-6200	Deep Subsidy	Elderly				2 5	4 4	\$99 Dep	L
Upper Perkiomen Manor	107 E. Fifth Street	Red Hill	PA	(215) 679-7408	Mixed Subsidy	Elderly	25	74	$\dashv$		2	Yes	res
Booch Street Factory	341 Reech Street	Pottstown	PA	(315) 472-3820	Shallow Subsidy	Family / General		33	3 7				
Pennshira Commons	998 East Tenth Street	Pennsburg	PA	(215) 541-1977	Shallow Subsidy	Family / General			20	20	2		1
Reliance Crossing	215 Quinn Court	Souderton	PA	(267) 384-5185	Shallow Subsidy	Family / General			31 25	99	9		
	(N 2nd & E Kellance)	Imerick	PA	(610) 495-8886	Shallow Subsidy	Mixed Elderly / Disabled		70	10	80	9	\$250 Dep. Yes	S
Limerick Greene	4280 Enirarounde Road	Hatfield	. A	(215) 368-8891	Shallow Subsidy	Mixed Elderly / Disabled				36	2	\$300. Yes	
Pheasant Grove Apartments	1000	:   F*0	NO.	(215) 679-0559	Shallow Subsidy	Mixed Elderly / Disabled		55	13	89	4	\$150 Dep. Yes	S.
Villas @ Red Hill	256 East 8th Street	Ked HIII	Š.	(512) 013-0555	Carona and and and and and and and and and a								2
509 Ashbourne Road (aka Samuel A. Green House)	1509 Ashboune Road	Elkins Park	PA	(215) 673-6446	Shallow Subsidy	Elderly		84	-	85			
A disconnected I little	1290 Allentown Road	Lansdale	PA	(215) 362-0227	Shallow Subsidy	Elderly				225	17		-
Ambler Manor	48 North Main Street	Ambler	PA	(215) 540-9633 /856- 662-1730	Shallow Subsidy	Elderly		52	80	09	б :		
Constant of the second	213 W. County Line Rd	Ardmore	PA	(215) 483-7577	Shallow Subsidy	Elderly		53		23	707		
Ardmore Crossing	84 Derstine Road	Hatfield	PA	(215) 362-0227	Shallow Subsidy	Elderly		29	-	09			
Derstine Run II	84 Derstine Road	Hatfield	PA	(215) 362-0227	Shallow Subsidy	Elderly	-	09		00		\$250	-
Jefferson School Apartments		Pottstown	PA	(610) 718-8720	Shallow Subsidy	Elderly		44	2	48	4	Dep, Yes	Se Se
and the latest the second seco	60	Lansdale	PA	(215) 362-0277	Shallow Subsidy	Elderly		09		09		0400	
Notal Felli Collinois	560 Oak Drive	Harlevsville	PA	(215) 256-0840	Shallow Subsidy	Elderly		98	14	100	10	Dep. Yes	oN sa
Fair view Coan ciest	1000 Ashbourne Road	Elkins Park	PA	(215) 572-4490	Shallow Subsidy	Elderly		52	22	75	∞		
Schwenckfeld Mews (aka Terrace)	1292 Allentown Road	Lansdale	PA	(215) 362-0227	Shallow Subsidy	Elderly		62		63			
Whitemarsh Senior Village	29 - 31 Ridge Pike	Conshohocken	PA	(610) 834-3700	Shallow Subsidy	Elderly		28	4	62			

Partial List of Subsidized and Affordable Housing Sites in Montgomery County, PA



## **Landlord Perspective: Tenant Best Practices**

- √ Pay bills on time
- ✓ Follow the rules
- ✓ Respect your neighbors
- ✓ Treat the property and the people who work for landlord with respect
- ✓ Always try to be polite
- ✓ Listen to landlord instructions and ask questions if something isn't clear
- ✓ Help landlords by being their eyes and ears for the unit
- ✓ Tell the truth about problems as quickly as possible
- ✓ Keep an open line of communication and leave a message
- ✓ Work with landlord and keep in mind that they have busy schedules



## Working with your Landlord Scenarios

- 1. Every time you flush the toilet, raw sewage backs up into the sinks and bathtub. You haven't flushed anything that could cause a clog, so you think it's a problem with the plumbing or sewer system. You call the landlord and leave a message telling her of the problem, but don't hear back after three days. What options do you have?
- 2. Six months after moving into your apartment you notice small red bite marks on your arm. You don't think anything of it at first, but two weeks later you have the bites on your arms and legs and realize that you have a bed bug infestation. What do you do?
- 3. A few weeks later some family come to stay with you for the weekend. They're quite messy and leave bits of food around the apartment. You think you got it all cleaned up, but notice cockroaches in your drawers after they leave. What can you do?
- 4. It's the middle of winter and while you are at work, you get a call from your neighbor that they have water dripping into their apartment from your unit. You rush home and find that a pipe has burst and that your apartment is flooding. What do you do?
- 5. Your faucet keeps leaking and is keeping you awake at night. You have sent emails and letters to my landlord, but he has been ignoring you. Can you repair and deduct for this or withhold rent?



## Working with your Landlord Scenarios - Answers

1. Every time you flush the toilet, raw sewage backs up into the sinks and bathtub. You haven't flushed anything that could cause a clog, so you think it's a problem with the plumbing or sewer system. You call the landlord and leave a message telling her of the problem, but don't hear back after three days. What options do you have?

Answer - The landlord is violating the Warranty of Habitability (see pg. 98) so you have options. Firstly, make sure you have documented the issue. The safest bet for this is to send the landlord a registered letter (and save the receipt). You'll have proof he received letter and proof you sent it. See page 107 for a sample letter. If the letter and communication doesn't work, you can move out due to breach of contract. See page 108 for sample letter for moving out.

You can attempt to repair the problem and deduct the rent (see pg. 100-101). But remember that with repair and deduct you want the repair to cost less than one month's rent. If the repair needed is to the main sewer line, the repairs will likely cost more than what you pay in monthly rent and be too much to exercise this option. Also, you must do everything correctly when you do repair and deduct or you might be evicted. Be careful and get legal help.

You can withhold rent until he repairs the problem, but there is no guarantee you won't be evited for non-payment of rent based on how the court looks at the issue. If you do this, start looking for a new place to live as a back-up.

If you repaired the problem but feel the home had serious problems that caused you a burden, you can sue for back rent. While legal aid is a great resource, be aware they will not typically assist in suing for back rent.



2. Six months after moving into your apartment you notice small red bite marks on your arm. You don't think anything of it at first, but two weeks later you have the bites on your arms and legs and realize that you have a bed bug infestation. What do you do?

Answer - A bug infestation is a violation of the warranty of habitability as well. You have a right to ask for immediate remediation using letters similar to the case above (see 1A, 1B, & 1D). You can also use up to one month's rent to repair and deduct (i.e. find an exterminator for less than the cost of one month's rent – see 1C above) or move out.

3. A few weeks later some family come to stay with you for the weekend. They're quite messy and leave bits of food around the apartment. You think you got it all cleaned up, but notice cockroaches in your drawers after they leave. What can you do?

Answer - In this case, both you and the landlord probably realize that the messy guests could have been the issue that caused the problem. Since it was your guests fault, you can't ask for the landlord to fix the issue – you have to pay for it yourself.

The same could be true of the bed bugs above. If you brought a used mattress into your apartment without thoroughly checking for bed bugs, you would be at fault for the infestation. If the landlord finds out about this and you did a repair and deduct, the landlord can sue you to recover the money you deducted from the rent or file eviction based on you not paying the rent.

4. It's the middle of winter and while you are at work, you get a call from your neighbor that they have water dripping into their apartment from your unit. You rush home and find that a pipe has burst and that your apartment is flooding. What do you do?

Answer - You'll need your landlord to fix the immediate issue of the broken pipe, but you may be able to sue him for the damage to your property. This would only be if he was negligent in maintaining the pipes properly. If there were signs of plumbing issues that you didn't notify him about, then it would not be his fault. Also if it is an "Act of God" (like weather) that caused the issue, the landlord won't be responsible then either. That is why renters insurance is a good thing if you can afford it. It could reimburse you for any items damaged by the water.



5. Your faucet keeps leaking and is keeping you awake at night. You have sent e-mails and letters to my landlord, but he has been ignoring you. Can you repair and deduct for this or withhold rent?

Answer - Probably not. The warranty of habitability protects you for things that make your home uninhabitable. The landlord is not under an obligation to make repairs that are non-essential (i.e. affecting your health and safety). A leaky faucet doesn't count in that category. Nor would toilets that keep running (but not flooding), cracked walls, holes in a window screen, or torn carpet. However, each case is fact specific. If a person had obsessive-compulsive disorder and the dripping was intolerable due to that, there could be a breach. Because of this variability, it is best to consult with a lawyer before doing repair and deduct or withholding rent.

You could try to make the argument that the leaky faucet is wasting water. If the landlord is paying for the water, that could influence him/her.

Check the lease – maybe it says he will conduct non-essential repairs that you bring to his attention. Final note: In many situations, you can choose a combination of remedies to address your issue (see page 103). For example, you don't have hot water for 2 months but have been paying the rent. Now you want to move. You can request: 1) that part of the rent for the last 2 months be returned to you 2) Reduce part of this month's rent and 3) ask for termination of your lease so you can move. However, any of these steps might not work, which is why it is good to work with Legal Aid before taking such actions.



## **Safety First**

- ✓ <u>First Aid Kit:</u> includes band aids, gauze, antiseptic wipes and important items that will help you if you or any friends have an accident.
- ✓ <u>Outlet for Electronics:</u> Make sure you DO NOT overload an outlet with 4 or 5 cords. Visit your local hardware store and ask a representative to help you locate good outlet inserts that can handle multiple electronic wires.
- ✓ <u>Smoking:</u> If your lease prohibits smoking, don't smoke on the property.
- ✓ <u>Emergency Phone Numbers:</u> In the event of an emergency it can be difficult to locate or remember phone numbers of those who could help. Make it easy on yourself and prepare a list of IMPORTANT PHONE NUMBERS and leave them near your telephone, on your refrigerator with a magnet, or next to your bed.
- ✓ <u>Fire Safety:</u> Make sure your apartment has smoke detectors. Change the batteries in your smoke detectors every six months, and make sure the detectors are clean and functional. In the case that fire does happen in your kitchen or at an outlet it's nice to have a small fire extinguisher or two around the apartment to smother it with quickly.
- ✓ <u>Know Your Exit Plan</u> Locate all possible exits in case of fire or other emergency. Make and practice an emergency exit plan. Even if you are on the first floor of an apartment make sure you check out the exit window to see if you can get down without a ladder. If you are on the second floor and above you may want to secure an emergency ladder.
- ✓ <u>Register with Smart 911</u>: <u>www.Smart911.com</u> this service adds critical information that you'll want responders to know in an emergency. If you ever call 9-1-1, they will use this information to help you faster and more efficiently.



## ✓ Space Heater Safety Tips:

- Use space heaters only as a supplementary source of heat. These devices are not intended to replace the home's heating system. If possible, use newer model heaters that have all of the current safety features.
- Use thermostatically controlled heater, because they avoid the energy waste of overheating a room.
- Select a heater of the proper size for the room to heat. Do not purchase oversized heaters. Most heaters come with a general sizing table.
- Place heater on a flat, level surface. Do not place heaters on furniture since they may fall and become damaged.
- Keep all space heaters at least 3 feet away from household combustibles.
- Keep children and pets away from the heater.
- Do not use extension cords with space heaters unless absolutely necessary.
   If an extension cord is necessary, use a heavy-duty cord of 14-gauge wire or larger.
- Inspect the heater's cord periodically to look for frayed wire or damaged insulation. Do not use a space heater with a damaged cord.
- Check periodically for a secure plug/outlet fit. If the plug becomes very hot, the outlet may need to be replaced by a qualified technician. This could be the sign of a potential home wiring issue.



## Plumbing Topics: How to Prevent Clogged Drains and Backups

Clogged drains are a nightmare. They happen at the most inopportune times and are expensive, time-consuming and a general headache to deal with – not to mention the smell that comes from a backed up system that can potentially be harmful to your family's health. Once a drain is closed, there is often little choice but to use harmful chemicals or call a professional, however, a homeowner can expect to pay lose to \$100 just to have a plumber walk through the front door. Then, depending on the extent of the clog and the damage that may have occurred from prolonged backup, the cost can skyrocket from there.

Even if you don't experience a clog in your own home's plumbing line, larger clogs in the main lines can cause backups into homes, put unnecessary strain on our municipal sewer are and wastewater systems, and potentially damage our environment. However, the high costs of clogs to us personally and financially as well as to our community CAN BE AVOIDED with proper drain maintenance, and by not allowing clog culprits to get down the drain in the first place.

## **How to Clean Your Drains**

The very first step in preventing clogged drains is to clean them. Our drains tend to be "out of sight, out of mind" when we think of regular home cleaning, but keeping them clean and clear of debris is just as important to your family's health and your home's comfort as making sure your kitchen counters are wiped down and the toilet is scrubbed.

Generally, if you are mindful of what you put down your drains, you really shouldn't need to clear them of debris very often — maybe once a month or so. However, some drains will need to be checked on more regularly, particularly bathtub or shower and bathroom sink drains because that's usually where hair becomes a problem. Hair loss while shampooing or shaving is a natural everyday occurrence, but it doesn't take much to block a drain pipe. When you add to that all of the soap and toothpaste you're using, it's easy to see why clogs can happen so quickly and be so stubborn.



## **Once A Week**

- Lift up pop-up stoppers in the bathroom sink, remove any debris and put it in the trash, then rinse the stopper off and put it back in the drain.
- Remove the drain cover from your shower or bathtub drain and use a bent wire or a a hair catching brush to clear out any debris that has accumulated there.

## Once a Month

- Clean your garbage disposal with a sturdy disposer brush or grind up a few cups of ice and some table salt. This helps to cut the grease and slime off the sides of the disposer. Then flush it out with cold water followed by half of a lemon or lime to deodorize.
- If you have a bathtub, remove the overflow plate and raise the pop-up assembly to reach the spring or rocker arm. Remove any accumulated debris and rinse well before putting it back.

## **How to Keep Drains Clog-Free**

Now that your drains are free of debris, let's keep them that way! There are plenty of simple things you can do every day to help reduce the amount of clog-inducing substances that go down your drains. It might seem like a lot of work at first, but these things can quickly become a habit. And unlike some habits, this one is actually *saving* you time, money, and a lot of headaches!

Place mesh screens over all of your drains — especially bathtub or shower drains
 — to catch hair, food particles, and other gunk. This is probably the simplest, yet most effective thing you can do to maintain clog-free drains.

Mesh screens can be installed below your shower drain cover so you don't have to mess up your shower décor or leave the drain uncovered. If you have a screw-in drain cover, you can place the #30 shower size screen below the drain cover and simply screw through the mesh to replace the cover. If you have a snap-in shower drain cover, you'll need our #40 tub & laundry size strainer, which will sit on top of the actual pipe allowing the drain cover to snap back into place.

 Brush your hair immediately before showering or taking a bath to help remove the majority of loose hair. The hair is caught in the brush and disposed of in the trash rather than down your drain. Some hair will still go down the drain, but this should help reduce that amount.



- Wash pets outside when the weather is warm enough. Once it turns cold, if they
  need a bath indoors, lay a wash cloth over the shower drain to catch excess hair
  and dispose of the hair later in the garbage. Alternatively, consider using a
  washtub instead of your bathtub or shower. That way you can empty it outside and
  avoid pouring pet hair down your drain.
- Reduce your dependence on the garbage disposal and start a compost bin. Not only does this help save water and energy, but you're putting fewer solid, sticky substances down the drain to potentially create a clog. Even if you don't have a garden or lawn, many community gardens and garden co-ops will be happy to pick up and use your compost.
- Teach children the importance of maintaining your home's drain system, as well as the effects misuse of our drains can have on municipal wastewater systems and our environment. Make sure they understand toys should never be flushed, and any toy smaller than the drain shouldn't be played with in the tub.
- Get a quality plunger and/or an auger (also known as a drain snake) and learn how to use them. Sometimes clogs will just happen, no matter how much we try to avoid them. Someone flushes too much toilet paper, you accidentally drop something down the sink, etc. life just isn't perfect. But you can save yourself a lot of money by handling small clogs yourself rather than calling a plumber.

Don't treat your drains like a garbage can! We cannot stress the importance of this enough. Your garbage disposal, toilet, sinks, and other drains in your home simply aren't meant to accommodate the size and composition of many of the things we put down them on a regular basis — and our septic tanks and municipal waste systems aren't either. Please be mindful of what goes down your drains.

## The Golden Rule for Toilets...when in doubt, throw it out!

(Or in other words, if it's not toilet paper or human waste, DON'T flush it)

### All the Stuff You SHOULDN'T Put Down Your Drains...

- Grease, fats, or oils from cooking they congeal and cause other items to get stuck, creating clogs and massive blockages. This is a really broad category that includes meat fats, lard, vegetable oils, shortening, butter, margarine, and many dairy products.
- Coffee grounds they pretty much do the same thing grease does.



- Meat, poultry, and fish bones, as well as egg shells garbage disposals aren't meant to grind bones or egg shells, so the shards often go down the drain to form clumps with other items. The fat from any meat left on the bones only makes the clog worse.
- Pasta, rice, and breads will expand with water causing blockages. And even if the
  water eventually drains, these foods are most likely still stuck to the inside of your
  pipes to cause another blockage next time.
- **Gum**...it seems fairly obvious that something that is basically a sticky ball will get hung up somewhere.
- **Stickers** often people will pull the label stickers off fruits and veggies and simply toss them down the drain during washing. These can clump up with other things to cause clogs.
- Hair. Human, pet, doll, fuzzy pillow, or stuffed animal hair it doesn't matter —
  just try to keep it out of your drains.
- Baby wipes, napkins, paper towels, and other paper products. Even some toilet
  papers just don't dissolve quickly or thoroughly enough to be handled by septic or
  sewage lines.
- Tampons, maxi pads, other feminine hygiene products, including the packaging they come in.
- Cotton balls, cotton swabs, cigarette butts, fabric softener/dryer sheets, or similar fibrous materials — including fibrous foods like celery, carrots, and potato peels which your garbage disposal cannot chew up.
- Cat litter, even the flushable kind.
- Other "flushable" products including toddler wipes and sanitary products. Most often these things don't break down as well as the manufacturer claims, especially if you have a septic system.
- Band-aids and dental floss these both tangle up with small clogs to turn them into big clogs.
- Razors, blades, syringes, needles, etc. these can cause serious injury to
  municipal sewage/wastewater workers and to wildlife. Contact your local
  pharmacy or public health authority for safe ways to dispose of this type of item.



- Condoms, balloons, or rubber gloves will inflate and can be a fairly destructive obstruction.
- Prescription medications, lotions, and cosmetics. While anything that goes in or on your body might seem safe, these items can be potentially toxic to wildlife and/or leech into our drinking water. Many pharmacies will "take back" leftover medications, or check with your doctor or local public health authority for similar disposal programs.
- Glue. Do we really need to explain why this is a bad idea?
- **Bottle caps**, whether metal or plastic, will not only ruin your garbage disposal but can also get stuck in smaller pipes.
- **Toys** are a common culprit of toilet clogs. Teach kids about what is and isn't okay to flush, and make sure they understand the toilet isn't a jacuzzi for Barbie and G.I. Joe.
- **Soap** can clog drains faster than you might think mostly when the residue builds up and catches other things. Try using less detergent, shampoo, toothpaste, etc. when you can, and from personal experience we recommend trying to keep the kids from dropping a bar of it down the toilet...
- Paint, paint solvents, nail polish, or nail polish remover harm our groundwater and in many places are illegal to put down drains. Check with your local paint or hardware store for information about how to dispose of these items properly.
- Motor oil, transmission fluid, anti-freeze, etc. Your local auto parts store can tell you how and where to dispose of these substances, and some even have programs to dispose of them for you.
- Bleach and other anti-bacterial cleaners. This one is mostly for those who have a septic system since anti-bacterial agents can kill off the good bacteria that are keeping your septic system functioning, although there is mounting evidence that these cleaners are detrimental to municipal sewage systems as well.

https://www.plumbingsupply.com/how-to-prevent-clogged-drains.html



## **Credit Freeze FAQs**

If you're concerned about identity theft, data breaches, or someone gaining access to your credit report without your permission, you might consider placing a credit freeze on your report.

## What is a credit freeze?

Also known as a security freeze, this free tool lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

## Does a credit freeze affect my credit score?

No. A credit freeze does not affect your credit score. A credit freeze also does not:

- Prevent you from getting your free annual credit report.
- Keep you from opening a new account, applying for a job, renting an apartment, or buying insurance. But if you're doing any of these, you'll need to lift the freeze temporarily, either for a specific time or for a specific party, say, a potential landlord or employer. It's free to lift the freeze and free to place it again when you're done accessing your credit.
- Prevent a thief from making charges to your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

## Does a credit freeze stop prescreened credit offers?

No. If you want to stop getting prescreened offers of credit, call 888-50PTOUT (888-567-8688) or go online. The phone number and website are operated by the nationwide credit bureaus. You can opt out for five years or permanently. However, some companies send offers that are not based on prescreening, and your federal opt-out right will not stop those kinds of solicitations.

As you consider opting out, you should know that prescreened offers can provide many benefits, especially if you are in the market for a credit card or insurance. Prescreened offers can help you learn about what's available, compare costs, and find the best product for your needs. Because you are pre-selected to receive the offer, you can be



turned down only under limited circumstances. The terms of prescreened offers also may be more favorable than those that are available to the general public. In fact, some credit card or insurance products may be available only through prescreened offers.

## Can anyone see my credit report if it is frozen?

Certain entities still will have access to it:

- your report can be released to your existing creditors or to debt collectors acting on their behalf
- government agencies may have access in response to a court or administrative order, a subpoena, or a search warrant

How do I place a freeze on my credit reports? Contact each of the nationwide credit bureaus:

Equifax:

800-685-1111

Equifax.com/personal/credit-report-services

Experian

888-397-3742

Experian.com/help

TransUnion 888-909-8872

TransUnion.com/credit-help

You'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

## How do I lift a freeze?

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.



## What's the difference between a credit freeze and a fraud alert?

A credit freeze locks down your credit. A fraud alert allows creditors to get a copy of your credit report as long as they take steps to verify your identity. For example, if you provide a telephone number, the business must call you to verify whether you are the person making the credit request. Fraud alerts may be effective at stopping someone from opening new credit accounts in your name, but they may not prevent the misuse of your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

Three types of fraud alerts are available:

- Fraud Alert. If you're concerned about identity theft, but haven't yet become a victim, this fraud alert will protect your credit from unverified access for one year. You may want to place a fraud alert on your file if your wallet, Social Security card, or other personal, financial or account information is lost or stolen.
- Extended Fraud Alert. For victims of identity theft, an extended fraud alert will protect your credit for seven years.
- Active Duty Military Alert. For those in the military who want to protect their credit while deployed, this fraud alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs

## **PREP Instructor Syllabus Options**

## 3 Session Syllabus (1.5 hours – 2.5 hours/class)

## Session 1 (1 hour 45 minutes)

- 15 min Introductions and what you hope to learn from this class (instructor write down responses)
- 15 min Chapter 1 (Renting Fundamentals) content & Glossary Exercise
- 10 min Chapter 2 (Preparing to Rent) content & Veronica Budget
- 25 min Read Veronica's Family Budget and review budget (as large group or in small groups). In large group, review questions at end of story and discuss. If broke into small groups, have each group present their answers/thoughts on budget. At end of activity, introduce budget homework briefly.
- 40 min Chapter 3 (Understanding Your Personal History) content, including introducing Homework B. End with "Creating your Personal Sales Pitch" exercise, which will be used for the "Telephone Practice Guide" exercises in Chapter 5.
- End Review homework. If you know you have credit issues, ask for help with referral to Clarifi for phone/in-person counseling session.

Homework assignment A - fill out the PREP monthly budget as accurately as you can. Look at your bills and receipts to estimate what you spend in a month. If possible, keep all receipts to help you fill out the budget. We'll review the budgets in class next week or one-on-one between classes.

Homework assignment **B** – Complete the "Previous Housing References" worksheet so that you are ready to give references to a possible landlord.



## Session 2 (1 hour 50 minutes)

- 15 min Review budget homework. Does anyone want to share what they learned?
- 15 min Chapter 4 (Creating a PREP folder) content & activity. Fill out the PREP checklist and note any information you are missing on the checklist or any of the other sheets. Create a plan to obtain this information will be part of homework.
- 20 min Chapter 5 (Locating Housing) content, including review of Roommate Questionnaire (if applicable), Apartment hunting checklist.
- 20 min Chapter 5 Exercise "Telephone Practice Guide". For barriers, "Landlord" asks for more explanation about those issues and consumer can practice their pitch.
- 20 min Chapter 6 (Understanding a Lease) content. Review Basic Apartment Walkthrough form. Sharing of issues people have had at walkthrough (or soon after moving in).
- 20 min Review Red Flag Lease Review Sheet in class. Review homework assignment D.

Homework assignment **C** – Complete the PREP checklist and identify what items you still need as well as a plan to get them. Fill out the rest of the PREP worksheets to be ready for an application.

Homework assignment **D** – Fill out the "PREP Lease Review Sheet" while reading the "Sample Lease". Then using the "Red Flag Lease Review Sheet", circle any parts of the "Sample Lease" that seem like they could be a problem. We'll review them in class.

## Session 3 (2 hours 30 minutes)

20 min – Go over the lease review sheet to see what answers people had. Then ask about what elements of the sample lease they circled using the "Red Flag Lease Review Sheet" for guidance. Share any circles people missed. Let them know if any issues filling out PREP forms to talk to you after class for assistance.

- 20 min Chapter 7 (Starting off Right) content. Activity: brainstorm ways to find household items on a budget and then review "Starting Off Right Resources for Furnishing Your New Apartment". If you have time, review "Straight Facts on Being a Good Tenant", "Safety in Housing Topics", and "Plumbing Issues."
- 30 min Chapter 8 (Welcome to the Neighborhood) content, including cleaning and moving on. Complete Chapter 8 activities on how to talk to a neighbor about a problem and review "Landlord Perspective: Tenant Best Practices" and discuss.
- 25 min Chapter 9 (Working with Your Landlord) content, followed by large group activity. Take turns reading "Working with your Landlord: Scenarios for Classroom Discussion". Discuss the options you would have based on Chapter 9 content.
- 20 min Chapter 10 (Dealing with Money Problems) content and large group brainstorm on creative ways to cut costs. Refer to "Local County Housing Programs and Resources" and discuss.
- 20 min Chapter 11 (Dealing with Eviction) content. Review table of contents for the "Know Your Rights as a Renter in Pennsylvania" booklet.
- 15 min Wrapping Up! A) People talking about what they learned and how they plan to implement it B) Fill out evaluations C) Hand out certificates and congrats!



## 2 Session Syllabus (3.5 hours/class)

## Session 1 (3 hours 40 minutes)

- 15 min Introductions and what you hope to learn from this class (instructor write down responses)
- 15 min Chapter 1 (Renting Fundamentals) content & Glossary Exercise
- 10 min Chapter 2 (Preparing to Rent) content & Veronica Budget (see below)
- 25 min Read Veronica's Family Budget and review budget (as large group or in small groups your choice). In large group, review questions at end of story and discuss. If broke into small groups, have each group present their answers/thoughts on budget.
  - At end of activity, introduce budget homework briefly.
- 40 min Chapter 3 (Understanding Your Personal History) content, including introducing Homework B. End with "Creating your Personal Sales Pitch" exercise, which will be used for the "Telephone Practice Guide" exercises in Chapter 5.
- 10 min Break (optional)
- 15 min Chapter 4 (Creating a PREP folder) content & activity. Fill out the PREP checklist and note any information you are missing on the checklist or any of the other sheets. Obtaining this information will be part of your homework.
- 20 min Chapter 5 (Locating Housing) content, including review of Roommate Questionnaire (if applicable), Apartment hunting checklist.
- 25 min Chapter 5 Exercise "Telephone Practice Guide". For barriers, "Landlord" asks for more explanation about those issues and consumer can practice their pitch.
- 20 min Chapter 6 (Understanding a Lease) content. Review Basic Apartment Walkthrough form. Sharing of issues people have had at walkthrough (or soon after moving in).
- 20 min Review Red Flag Lease Review Sheet in class. Review homework assignment D.

5 min – Review all homework (see below) and time for questions. If you know you have credit issues, ask for help with referral to Clarifi for phone/in-person counseling session.

Homework assignment A - fill out the PREP monthly budget as accurately as you can. Look at your bills and receipts to estimate what you spend in a month. If possible, keep all receipts to help you fill out the budget. We'll review the budgets in class next week or one-on-one between classes.

Homework assignment **B** – Complete the "Previous Housing References" worksheet so that you are ready to give references to a possible landlord.

Homework assignment  $\mathbf{C}$  – Complete the PREP checklist and identify what items you still need as well as a plan to get them. Fill out the rest of the PREP worksheets to be ready for an application.

Homework assignment **D** – Fill out the "PREP Lease Review Sheet" while reading the "Sample Lease". Then using the "Red Flag Lease Review Sheet", circle any parts of the "Sample Lease" that seem like they could be a problem. We'll review them in class.

## Session 2 (3 hours)

- 10 min Review budget homework. Does anyone want to share what they learned?
- 20 min Go over the lease review sheet to see what answers people had. Then ask about what elements of the sample lease they circled using the "Red Flag Lease Review Sheet" for guidance. Share any circles people missed. Let them know if any issues filling out PREP forms to talk to you after class for assistance.
- 25 min Chapter 7 (Starting off Right) content. Activity: brainstorm ways to find household items on a budget and then review "Starting Off Right Resources for Furnishing Your New Apartment". If you have time, review "Straight Facts on Being a Good Tenant", "Safety in Housing Topics", and "Plumbing Issues."

- 30 min Chapter 8 (Welcome to the Neighborhood) content, including cleaning and moving on. Complete Chapter 8 activities on how to talk to a neighbor about a problem and review "Landlord Perspective: Tenant Best Practices" and discuss.
- 10 min Break (optional)
- 30 min Chapter 9 (Working with Your Landlord) content, followed by large group activity. Take turns reading "Working with your Landlord: Scenarios for Classroom Discussion". Discuss the options you would have based on Chapter 9 content.
- 20 min Chapter 10 (Dealing with Money Problems) content and large group brainstorm on creative ways to cut costs. Refer to "Local County Housing Programs and Resources" and discuss.
- 20 min Chapter 11 (Dealing with Eviction) content. Review table of contents for the "Know Your Rights as a Renter in Pennsylvania" booklet.
- 15 min Wrapping Up! A) People talking about what they learned & how they plan to implement it B) Fill out evaluations C) Hand out certificates & congrats!



## 5 Session Syllabus (1 to 1.5 hours/class)

## Session 1 (65 minutes)

- 15 min Introductions and what you hope to learn from this class (instructor write down responses)
- 15 min Chapter 1 (Renting Fundamentals) content & Glossary Exercise
- 10 min Chapter 2 (Preparing to Rent) content & Veronica Budget (see below)
- 25 min Read Veronica's Family Budget and review budget (as large group or in small groups your choice). In large group, review questions at end of story and discuss. If broke into small groups, have each group present their answers/thoughts on budget.

At end of activity, introduce budget homework briefly.

End – Review budget homework (below). If you know you have credit issues, ask for help with referral to Clarifi for phone/in-person counseling session.

Homework assignment A - fill out the PREP monthly budget as accurately as you can. Look at your bills and receipts to estimate what you spend in a month. If possible, keep all receipts to help you fill out the budget. We'll review the budgets in class next week or one-on-one between classes.

## Session 2 (70 minutes)

- 10 min Review budget homework. Does anyone want to share what they learned?
- 40 min Chapter 3 (Understanding Your Personal History) content, including introducing Homework B. End with "Creating your Personal Sales Pitch" exercise (pg. 135), which will be used for the "Telephone Practice Guide" exercises in Chapter 5.
- 20 min Chapter 4 (Creating a PREP folder) content & activity. Fill out the PREP checklist on page 24 and note any information you are missing on the checklist or any of the other sheets. Obtaining this information will be part of your homework.

Homework assignment  $\mathbf{B}$  – Complete the "Previous Housing References" worksheet so that you are ready to give references to a possible landlord.

Homework assignment  $\mathbf{C}$  – Complete the PREP checklist and identify what items you still need as well as a plan to get them. Fill out the rest of the PREP worksheets to be ready for an application.

## Session 3 (85 minutes)

- 5 min Ask if any issues filling out the PREP forms from last class. If so, can ask about it now or talk to instructor after class for help in getting the info you need.
- 20 min Chapter 5 (Locating Housing) content, including review of Roommate Questionnaire (if applicable), Apartment hunting checklist.
- 20 min Chapter 5 Exercise "Telephone Practice Guide". For barriers, "Landlord" asks for more explanation about those issues and consumer can practice their pitch.
- 20 min Chapter 6 (Understanding a Lease) content. Review Basic Apartment Walkthrough form. Sharing of issues people have had at walkthrough (or soon after moving in).
- 20 min Review Red Flag Lease Review Sheet in class. Review homework assignment D (next page).

Homework assignment **D** – Fill out the "PREP Lease Review Sheet" while reading the "Sample Lease". Then using the "Red Flag Lease Review Sheet", circle any parts of the "Sample Lease" that seem like they could be a problem. We'll review them in class.

## Session 4 (70 minutes)

20 min – Go over the lease review sheet to see what answers people had. Then ask about what elements of the sample lease they circled using the "Red Flag Lease Review Sheet" for guidance. Share any circles people missed.

- 20 min Chapter 7 (Starting off Right) content. Activity: brainstorm ways to find household items on a budget and then review "Starting Off Right Resources for Furnishing Your New Apartment". If you have time, review "Straight Facts on Being a Good Tenant", "Safety in Housing Topics", and "Plumbing Issues."
- 30 min Chapter 8 (Welcome to the Neighborhood) content, including cleaning and moving on. Complete Chapter 8 activities on how to talk to a neighbor about a problem and review "Landlord Perspective: Tenant Best Practices" and discuss.

## Session 5 (80 minutes)

- 25 min Chapter 9 (Working with Your Landlord) content, followed by large group activity. Take turns reading "Working with your Landlord: Scenarios for Classroom Discussion". Discuss the options you would have based on Chapter 9 content.
- 20 min Chapter 10 (Dealing with Money Problems) content and large group brainstorm on creative ways to cut costs. Refer to "Local County Housing Programs and Resources" and discuss.
- 20 min Chapter 11 (Dealing with Eviction) content. Review table of contents for the "Know Your Rights as a Renter in Pennsylvania" booklet.
- 15 min Wrapping Up! A) People talking about what they learned and how they plan to implement it B) Fill out evaluations C) Hand out certificates and congrats!

## UPPER DUBLIN NEW WANGE WHITEMARSH EAST HORESTON Lansdale 610-278-1286 Vorristown 610-278-3522 WEST LOWER PROVIDENCE Pottstown 610-970-2979 LOWER OPPER MERION Willow Grove 215-784-5482

## HOW WILL THE NAVICATES SHARE THE NECESSARY INFORMATION WITH ORGANIZATIONS?

information in order to direct them to the proper so, information will be collected and transferred department, organization, or person. In doing Vavicates will work with residents to ask the as laws and confidentiality agreements allow. The county strives to create an environment of information sharing while respecting the ight questions and compile the necessary esidents' confidentiality and all laws.

# FIND MORE INFORMATION AT

www.montcopa.org/communityconnections or use your smartphone app and scan the our page to contact a Navicate to QR code which will direct you to make a referral.



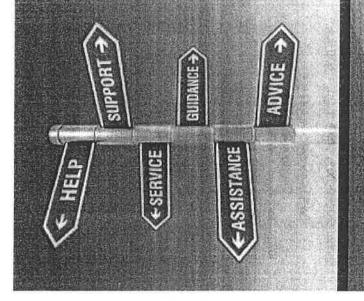


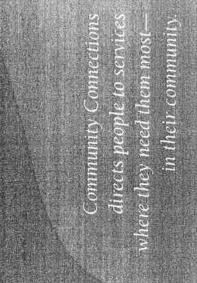
## BOARD OF COMMISSIONERS MONTGOMERY COUNTY

Valerie A. Arkoosh, MD, MPH, Chair Kenneth E. Lawrence, Jr., Vice Chair Joseph C. Gale, Commissioner WWW.MONTCOPA.ORG

COMMUNITY CONNECTIONS MONTGOMERY COUNTY









## NAVICATES DO? WHAT DO

numan services offices, and charitable the system for you and make referrals questions or short-term assistance for information and resources for simple more complex needs. They navigate organizations within the community professionals who provide quick to county, state, local health and They are skilled human service who can address your needs.

## GETTING EXACTLY WHAT I NEED, HOW CAN A NAVICATE HELP ME? SERVICES, BUT I'M NOT SURE I'M 'M ALREADY CONNECTED TO

provider on your behalf to help you understand the Navicates can be an advocate and speak with your services you are receiving and if there are other options to better fit your needs.

# WHO SHOULD CALL A NAVICATE?

is designed for individuals Community Connections services may be available who are not sure what or where to turn.



## WHAT RESOURCES CAN A NAVICATE HELP WITH?

Veterans Affairs

Taxes

Women's Health

Early Childhood

Education

- Clothing
- Childcare/Subsidized Child Care
- Behavioral Health
- Developmental Disabilities
- Addiction Services
- Affordable Legal Advice Aging and Adult Services
- Food Affordable Healthcare
- Recycling and difficult to dispose of material

Housing

## NAVICATES? HOW DO ACCESS

visiting any of the You can reach a Navicate by phone or by

services are readily available. Find our online referral ahead is strongly encouraged to ensure someone Montgomery County's Community Connections Friday from 8 a.m. through 4:30 p.m. Calling offices to request assistance Monday through will be able to meet with you. Language line at www.montcopa.org/contactanavicate

# **OFFICE LOCATIONS & HOURS**

## LANSDALE OFFICE

Phone: 610-278-1286 • M-F: 8 a.m. - 4:30 p.m. 421 West Main Street • Lansdale, PA 19446 NORRISTOWN OFFICE

Phone: 610-278-3522 • M-F: 8 a.m. - 4:30 p.m.

1430 DeKalb Street • Norristown, PA 19401

Human Services Center, 1st Floor

364 King Street • Pottstown, PA 19464 POTTSTOWN OFFICE

## WILLOW GROVE OFFICE

Phone: 610-970-2979 • M-F: 8 a.m. - 4:30 p.m.

Phone: 215-784-5482 • M-F: 8 a.m. - 4:30 p.m. 102 N. York Road • Willow Grove, PA 19090 Courthouse Annex

Additional locations also available Evenings by appointment only



from her welcoming spirit to all, she has helped connect me to a variety of resources and even She has touched the life of my family beyond image to this wonderful organization. Apart "My encounter with Theresa was a miracle. imagination. She has truly given a positive got our water reconnected. She is truly a wonderful woman."

- John H., on his experience with a Navicate

## The Major Components of Your Way Home;

- A Coordinated Entry System that uses both the VI-SPDAT and SPDAT
  assessment tools to prioritize people for housing and services based on
  vulnerability and diverts people from entering shelter unless absolutely necessary
- A common agenda, a core set of guiding principles and shared measures of success
- A robust and multidisciplinary Street Outreach team that can be deployed anywhere in the county 24/7
- Housing-Focused Emergency Shelter services, including centralized shelter bed management
- Housing Resource Centers serve as a central location for coordinated response to housing crises for the most vulnerable families and individuals who are experiencing homelessness by providing Rapid Re-Housing
- Rapid Re-Housing services moving 300 homeless households into housing per year with an average program duration of approximately 9 months
- Housing Counseling and/or Legal services divert 84% of people from entering shelter or becoming street homeless
- Transitional Housing for select populations, including transitional age youth, people fleeing abuse and violence at home, and people in early stages of substance abuse recovery, among others
- Permanent Supportive Housing for people with significant barriers to permanent housing stability
- Connections to mainstream and community services, including child care, food security, physical, mental and behavioral health, employment and job training, public benefits access and veterans' services, among others
- A broad cross-sector partnership that leverages and aligns federal, state, county and private funding sources to achieve greater impact

Strategic Initiatives:

## **Eviction Prevention & Intervention Coalition (EPIC):**

The EPIC program is a cross-system partnership designed to stabilize vulnerable families and individuals in Montgomery County who are facing eviction by providing them with free legal and social services support on the day of their eviction hearing. The program is designed to provide financial assistance to prevent evictions, and connection to the long-term financial and social supports needed to prevent future housing instability.

## The Sprout Initiative:

The goal of the Sprout Initiative is to stabilize families with young children who are imminently at risk of becoming homeless by providing social services and housing stability supports. The ultimate goal of the program is to demonstrate that stable housing can lead to better educational outcomes among vulnerable children.

The initiative will target children whose families are imminently at risk of homelessness and provide housing stability services for that family, while coordinating support for the child in order to increase key educational outcomes.

## **Unlocking Doors to Homelessness Prevention:**

Unlocking Doors to Homelessness Prevention is Your Way Home's first endeavor to better understand how we might more effectively prevent homelessness from occurring in our community. Through our longstanding partnership with HealthSpark Foundation, we undertook this work in the same deliberative approach that we used when first forming Your Way Home- by learning from others, reviewing our own data, testing pilot projects, and scaling what works.

The product of this work has resulted in a comprehensive report which: provides insight to other communities who are also ready to start addressing homelessness prevention as an extension of their homeless crisis response systems, offers useful tips for evaluating your local system and data, and highlights the innovative programs and services that so many other communities are already undertaking.

# Rental Search Tracking Sheet

Actions Taken:				
Date Unit Available		34		
Utility			=	
Deposit				
Rent	1-	ā.		
Address of Rental Unit				
Contact Information of Property Manager or Landlord				
Date of Contact				

### APARTMENT HUNTING CHECKLIST = APARTMENT COMMUNITY NAME: When Is Unit Available: Address: Contact Name: Phone Number: for a: Bedroom Bathroom sq ft Cost for rent: Income Requirement: \$ /Yearly / Month Rent can be paid via: Check Money Order ☐ Credit Card ☐ Internet ☐ Cash Length of Lease Options (month to month, 1 year lease, other): Application Fee Per Person: \$ Paid by: ☐ Check ☐ Money Order ☐ Cash Inspection Fees: \$ When Due: ☐ Time of Application ☐ After Approval Average Yearly Rent Increase: Penalty for Terminating Lease Early WHAT ARE THE FEES? Amount ARE UTILITIES INCLUDED Y N Security Deposit \$ Utilities are: ☐ Gas □ Oil □ Electric 1st Mos Rent Last Mos Rent Y N Pet Deposit Heat /month \$ /month Monthly Pet Fee Electricity | /month \$ /month Parking Fee Gas \$ /month /month \$ Renter's Insurance Water /month Returned Check Hot Water /month \$ Late Rent Fee Garbage Removal /month After Cable \$ /month Internet /month ARE APPLIANCES INCLUDED N Y MAINTENANCE INFORMATION Refrigerator Garbage Disposal Y N Stove/Oven Washer/Dryer Is Maintenance on Site? Microwave Laundry Facility A/C filters changed by maintenance П Dishwasher Smoke detector batteries changed by maintenance Is unit painted before move in AMENITIES Y N Carpets cleaned / replaced before move in Y N Near bus/train line Wheelchair Accessible Maintenance Hours Near grocery Elevator How much notice given Near bank Gym before maintenance enters? Near pharmacy Pool Maintenance response time? Balcony/Patio Internet Available Pets allowed Other

## APARTMENT WALK THROUGH CHECK LIST

Closely inspecting the apartment before you agree to rent/sign the lease is very important. **Take a small,** bright flashlight and a nightlight with you to check out important features of the apartment.

	Y	N
Smoke Detectors working		
Fire extinguishers		
Sprinklers		
Easy access to emergency exit		
Well lit at night		
Peep hole in door		
Sidewalks close by		
Ask if any mold problems		
Faucets (turn on/ check for leaks)		
Shower (low pressure?)		
Toilets Flush well		
Electrical outlets (use night light)		
Windows open, close & lock		
Doors open, close & lock		
Screen door on balcony/patio		
Check for bugs (use flashlight to look in kitchen cabinets, behind & next to refrigerator for animal poop)		
Check under sinks with flashlight for warped wood, water damage,		
Vent in Bathroom		
Closet space adequate		
Is there AC		
Parking spots assigned		
Guest parking available		
Place to lock bicycle		
Storage room		
Control own heat		
Grill on balcony/patio		
Outside appearance (peeling paint, grass overgrown)		

## HOW MUCH WILL IT ALL COST

Cost to Move In (rent + all deposits + insurance)	\$
Average Monthly Rent (rent + all monthly fees + renters insurance)	\$
Monthly Utilities (add up all utilities not included in rent)	\$
Total Monthly Cost (average monthly rent + utility costs)	\$
TALK TO EXISTING RESIDE THEY SATISFIED?	ENTS – ARE
Look around outside, is there anyone	A TAX DO SERVICE TO
getting their mail, in the parking lot e introduce yourself by saying "Hyou, but I am considering moving int I wanted to introduce myself, I'm Then you can casually ask about the place.	Hi, sorry to bother to this complex and
What do your potential neighbors have	ve to say:
5-	
-	
*	

IMPRESSION OF YOUR VISIT & ADDITIONAL COMMENTS (staff was friendly, helpful, rude etc):

## PREP Monthly Budget Worksheet \*\*FOR INTERNAL USE ONLY - ILLEGAL ITEMS\*\*

Client Name:	Date:
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The things I HAVE to spend money on are:		The formal ways I get money are:	
	13 W. 15		
Rent:		Job 1	
Utilities (combine electric, gas, water, trash, etc):		Job 2	
Groceries (after \$200 monthly SNAP benefit spent):		Family Assistance:	
Arrears/Credit re-payment plans:		Social Security/Disability (SSD, SSDI)	
Repairs:		Pension:	
Other 1:		TANF:	
Other 2:		Alimony/Child Support (paid to you)	
Other 3:		Other (Explain):	
TOTAL:	\$0	TOTAL:	\$0

Other money that comes in goes to:	The informal ways I get money are
Cell phone:	Binning/Bottle Collecting:
Cable/internet:	Odd Jobs:
Transportion (tokens/gas):	Treasure Hunting:
Car payment	Babysitting:
Car insurance/maintenance (divide to get monthly):	Sex Work:
Renter insurance:	Drug Running/Dealing:
Child Care Co-Pay:	Day Labor:
Household Supplies:	Theft/Pawning:
Legal Stuff/Fines:	Friends/Family:
Laundry:	Selling Prescriptions/Food Stamps:
Alcohol/Drugs:	Gambling:
Cigarettes/Coffee:	Medical Research/Contribution
Health Needs (not covered by health insurance):	Panhandling:
Kids:	Selling Crafts:
Girlfriend/Boyfriend;	Busking/Street Entertainment:
Personal Care Items (salon/hair cuts):	Honorariums:
Child Support and/or Alimony	Non-Medical Research:
Eating Out/Restaurants/Lunches:	Other (Explain):
Socializing, Recreation (movies), etc	
Clothes	
Gambling/Sex:	
Other Credit Card payments - nonessential	
Storage	
Savings:	,
Other Bills (Explain):	
Other Expense (Explain):	
TOTAL:	\$0 TOTAL: \$0

All the ways I get money (income) = \$0 Income x .30 = Affordable Rent = All the things I spend money on (expenses) \$0

Income / Rent = Rent Ratio

\$0.0

Positive (+) or Negative (-) Difference

\$0

## **PREP Monthly Budget Worksheet**

	D 1
Client Name:	Date:

The things I HAVE to spend money on are:	The formal ways I get money are:
Rent:	Job 1
Utilities (combine electric, gas, water, trash, etc):	Job 2
Groceries (after \$200 monthly SNAP benefit spent):	Family Assistance:
Arrears/Credit re-payment plans:	Social Security/Disability (SSD, SSDI)
Repairs:	Pension:
Other 1;	TANF:
Other 2;	Alimony/Child Support (paid to you)
Other 3:	Other (Explain):
TOTAL:	\$0 TOTAL:

Other money that comes in goes to:		The informal ways I get money are	
		於可以可以及於於 <b>學是所對於其他的學科的學</b> 的學可	
Cell phone:		Odd Jobs:	
Cable/internet:		Treasure Hunting:	
Transportion (tokens/gas):		Babysitting:	
Car payment		Day Labor:	
Car insurance/maintenance (divide to get monthly	·):	Friends/Family:	
Renter insurance:		Medical Research/Contribution	
Child Care Co-Pay:		Selling Crafts:	
Household Supplies:		Honorariums:	
Legal Stuff/Fines:		Non-Medical Research:	
Laundry:		Other (Explain):	
Alcohol/Drugs:			
Cigarettes/Coffee:			
Health Needs (not covered by health insurance):			
Kids:			
Girlfriend/Boyfriend:			
Personal Care Items (salon/hair cuts):			
Child Support and/or Alimony			
Eating Out/Restaurants/Lunches:			
Socializing, Recreation (movies), etc			
Clothes			
Gambling/Sex:			
Other Credit Card payments - nonessential			
Storage			
Savings:			
Other Bills (Explain):			
Other Expense (Explain):			
TOTAL:	\$0	TOTAL:	\$0

All the ways I get money (income) =	\$0	Income x .30 = Affordable Rent =	\$0.0
		Income / Rent = Rent Ratio	#DIV/0!
All the things I spend manay on (expenses)	\$0		

Positive (+) or Negative (-) Difference

\$0

Ve	eror	ica's	<b>Family</b>	<b>Budget</b>
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Client Name:	Veronica	Date:	Today	

The things I HAVE to spend money on are:		The formal ways I get money are:	
		776, School Street	
Rent:	\$750	Job 1 - Cleaners (after hours cut)	\$520
Utilities (combine electric, gas, water, trash, etc):	\$100	Job 2 - Retail Job	\$303
Groceries (after \$200 monthly SNAP benefit spent	\$200	Family Assistance:	
Arrears/Credit re-payment plans:		Social Security/Disability (SSD, SSDI)	\$755
Repairs:		Pension:	
Other 1:		TANF:	
Other 2:		Alimony/Child Support (paid to you)	\$80
Other 3:		Other (Explain):	
TOTAL:	\$1,050	TOTAL:	\$1,658

Other money that comes in goes to:		The informal ways I get money are	12 1 W
Coll phone:	TO A STATE OF THE		
Cell phone:		Binning/Bottle Collecting:	
Cable/internet:		Odd Jobs:	
Transportion (tokens/gas):		Treasure Hunting:	
Car payment		Babysitting:	
Car insurance/maintenance (divide to get monthly)	\$90	Sex Work:	
Renter insurance:	\$15	Drug Running/Dealing:	
Child Care Co-Pay:		Day Labor:	
Household Supplies:	\$20	Theft/Pawning:	
Legal Stuff/Fines:		Friends/Family:	
Laundry:	\$15	Selling Prescriptions/Food Stamps:	\$50
Alcohol/Drugs:		Gambling:	
Cigarettes/Coffee:	\$30	Medical Research/Contribution	
Health Needs (not covered by health insurance):		Panhandling:	
Kids: (dance class)	\$80	Selling Crafts:	\$25
Girlfriend/Boyfriend:		Busking/Street Entertainment:	
Personal Care Items (salon/hair cuts):	\$20	Honorariums:	
Child Support and/or Alimony		Non-Medical Research:	
Eating Out/Restaurants/Lunches:	\$80	Other (Explain):	
Socializing, Recreation (movies), etc	\$40		
Clothes	\$30		
Gambling/Sex:	· · ·		
Other Credit Card payments - nonessential	\$50		
Storage	\$100		
Savings:			
Other Bills (Explain):			
Other Expense (Explain):			
TOTAL:	\$1,405	TOTAL:	\$75

All the ways I get money (income) =	The second secon	Income x .30 = Affordable Rent = Income / Rent = Rent Ratio	\$497 2.21
All the things I spend money on (expenses)	\$2,455	()	

Positive (+) or Negative (-) Difference

-\$722

Other notes:



**Housing Search Planner** Client Name Target Date for Move-In Date of Intake After discussing housing preferences, needs, and budget with your Housing Stability Coach and Locator, complete the chart below to help guide your housing search: Monthly Rent Range: Number of Bedrooms: Desired region/ school district/ community: List accessibility needs (handicap accessible, first floor, etc): List transportation needs (near bus line, near train, etc): List community support needs (near childcare location, near work address, near AA meetings, near health provider, etc): List other needs/ considerations for unit or location (pet-friendly, must include electric, etc)

Disclaimer: In accordance with Federal Fair Housing Laws, it is illegal for any Housing Provider (including Your Way Home staff and Landlords) to discriminate based on race, color, national origin, religion, sex, familial status and disability. Steering a client towards a particular community is considered a violation of the FHA because it interferes with a prospective tenant's ability to make housing decisions. Your Way Home promotes client choice and agency. You have the right to live in the community and apartment of your choice.

Client Signature:	Date:	
Cilent Signatures	Date	



## Housing Search Log

Notes				
Utilities Included Notes (Water, Sewer, Electric, Heat, Gas)				^
Monthly Rent				* :
# Bedrooms	Ŀ	se .	1 24.4	
Landlord Name and Phone #	=	i i		
Unit Address				



## **Housing Search Tips**

## The Initial Phone Call:

- Introduce yourself Give your first name only
- Ask about the unit Is the unit still available for rent?
- Is there a good day and time that we can get together to walk through the unit?
- If the landlord/realtor asks for more information Answer as honestly as possible
  - If the landlord wants to know what your income is over the phone Describe any income you may have and say "I am eligible for SHORT TERM rental assistance with YOUR WAY HOME. My Housing Locator would be glad to tell you more"

## Questions to ask when viewing the unit:

## > Financial questions:

- · How much is the rent & deposit?
- Is the rent negotiable?
- Are any utilities included?
- · How much do the utilities for this property usually run?

## > Tenants:

How many tenants are allowed in the unit?

## > Amenities:

- What appliances are included? Are there washer/dryer hookups (if washer/dryer is not included)?
- What type of heating does the unit have (forced air, wall furnace or other)? Gas or electric? This can impact your utility bill.
- Is the stove gas or electric?
- Is there a back yard?

## > Other:

- Is there a bus stop nearby? How far?
- Are the tenants responsible for the upkeep of landscaping? (They usually are.)



# A Vision of Recovery

At the foundation of the mental health service system in Montgomery County is the belief that people can and do recover from serious mental illnesses.

The experience of recovery is different for each person. Despite the presence of significant and ongoing symptoms, an individual in recovery can live a full and meaningful life by developing ways to maintain wellness.

Montgomery County has developed a wide variety of mental health services that provides support to enable someone to explore, learn, and practice wellness strategies that help them achieve their goals and dreams. These services include, but are not limited to, recovery coaching, mobile supports, peer support, self-help groups, employment and education support, and residential support.

Montgomery County is committed to promoting a vision of wellness, recovery, and resiliency by providing services to support the recovery journeys of its residents who experience mental health challenges.

## For more information

Call **(610) 278-3642** or check out our services guide, *The Roadmap to Recovery*, at:

www.montcopa.org/RoadmapToRecovery



Crisis is not simply the moment when things become intolerable. Crises build over time, and often can be recognized and managed in advance. When you start to recognize stressors, the Montgomery County Peer Support Talk Line (855)715-8255 or text line (267)225-7785 can provide support. The Peer Support talk and text line operates from 1:00-9:00 pm, seven days a week. Your mental health service provider can also help you develop a crisis plan, find Wellness Recovery Action Plan (WRAP) and support groups in your area, and other steps to mitigate crises. Sometimes, though, these strategies are not enough.

# Montgomery County Mobile Crisis is here to help you.

Mobile Crisis provides not only immediate support for crisis situations, but also assistance with managing recurring or future crises. Support is available 24 hours a day, 7 days a week at:

## 1-855-634-HOPE (4673)

In the event of an emergency situation that presents the threat of physical harm to you or someone near you, please call 911.

You can also call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255) Veterans Press 1

24 hours a day, 7 days per week.



Montgomery County
Department of
Health and Human Services

MONTGOMERY COUNTY
ADULT COMMUNITY-BASED
MENTAL HEALTH SERVICES
HEBY WAY TO THE SERVICES



# How to Find the Help You Need...

# What Services Are Available?

## Clinical

An array of treatment options, including outpatient therapy, group therapy, and evidence-based practices are available to help you achieve the changes and results you seek.

# Recovery Coaching/Case Management

A collaborative process between the program participant and the recovery coach (case manager) that facilitates access to available resources and engagement in treatment and support services.

## Peer Support

Person-centered, recovery-focused services provided by a current or former participant in behavioral health services known as a Certified Peer Specialist.

# Support Employment/Education

Specific supports that focus on your career goals, including getting and maintaining a job or achieving your educational aspirations.

## Residential Services

A continuum of supportive services ranging from secured treatment settings to supported living arrangements, designed to prepare residents with the skills and resources needed to live independently.

## **Mobile Supports**

Services designed to support you in the most community-oriented way possible. Potential options include: assertive community treatment (ACT), neveriatric rehabilitation and crisis services.

## Where to Find Assistance

Although there are many providers of mental health services in Montgomery County, an excellent place to start would be at one of the Community Behavioral Health Centers (CBHCs), sometimes called Core Providers or Base Service Units. There are six centers in Montgomery County which offer an array of services, including assessment, recovery coaching/ case management, treatment, and medication management, and can also serve as a link to other service providers.

# Case Management Offices (Community Behavioral Health Centers)

# Central Behavioral Health—Abington (#464)

2500 Maryland Road, Suite 130, Willow Grove, PA 19090 (267) 818-2220

# Central Behavioral Health—Norristown (#465)

1100 Powell Street, Norristown, PA 19401 (610) 277-4600

## Creative Health Services (#461)

11 Robinson Street, Pottstown, PA 19464 (610) 326-2767

## Lower Merion Counseling and

Mobile Services (#466)

850 W. Lancaster Avenue, Bryn Mawr, PA 19010 (610) 520-1510

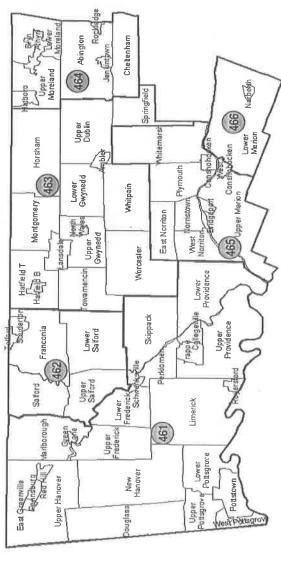
## Merakey (#463)

400 North Broad Street, Lansdale, PA 19446 (215) 368-2022

## Penn Foundation (#462)

807 Lawn Avenue, Sellersville, PA 18960

(215) 257-6551



## Narrative Appraisal

Making decisions about which of your possessions to keep and which ones to let go can be hard. The Narrative Appraisal is designed to facilitate the process of making these decisions by sharing stories, honoring attachments, and supporting the process of downsizing accumulated possessions in an owner-centered way.

"How do I use this worksheet?" You may be asking yourself. Here's a personal example:

I collected many, many books over the years. The trouble is, I collected a lot of other things, too. Too much for my living space. I had to decide which items to keep and where to store them. I decided that I would reduce the size of my book collection so that it would fill just one bookcase. Once I had filled the bookcase, which didn't take long, I used a Narrative Appraisal to decide whether the next book I came across would replace one that was already on the shelf, or let it go. The value I assigned to my books was relative to two of my personal interests; sentimentality and being a "completionist," wanting to own every work in a favorite author's catalogue. Upon discovering this, I was able to prioritize the books that "couldn't be replaced," over all others. Now I have a well curated collection of books that consume a fraction of the space that the hundreds I used to have took up; now I can find them, enjoy them, and put them back when I'm done. I kept the best of the best according to my values. Sure, a first edition copy of J.D. Salinger's, The Catcher in the Rye, might be worth more to a collector, but the coverless, paperback copy of Jack Kerouac's, On the Road, that my aunt gave me is priceless...that's my Narrative Appraisal. Quality over quantity.

## Step 1:

The first thin	g you'll	do is share a l	ist of collec	tions/catego	ries of items th	nat you tend to	accumula
(Examples: s	shoes, st	amps, art sup	plies, maga	zines, tools, e	etc.)		
							- 10
8.	2	71	57 F		17		
	-			<del></del> =			
	,						

© Lee Shuer 2018 Contact <u>www.mutual-support.com</u> if you have questions about using the Narrative Appraisal.

2
Step 2:
Choose a special item that you own, this is the item that you'll discuss:
Step 3:
Which collection/category does it come from?
How did you come to own it?
How long have you owned it?
What makes it special to you?
How does it make you feel to own it?
What does this item say about you?
Does it represent the person you want to be today?
If you let this item go, how do you think you'll feel?
If you had to, would you be able to let this item go? Choose one of the following answers:
Yes I could let it go I'm not sure No thanks, I'd rather keep it
Step 4:
Is there another item from this collection/category to consider next?
Back to Step 1:
At this point, you can repeat the exercise with the next item, and so on. Eventually you may not even need
this worksheet. The decisions may never get easier but hopefully you'll feel more confident about them.
The process of sorting and discarding is as much about what to save, as it is about what to let go of. We
suggest that your focus remain on saving your most personally valuable and meaningful possessions.
Hopefully this will make letting other things go more tolerable, and if you share your Narrative Appraisals with
someone else, it just might help them understand you and appreciate your decisions more. It might help you
understand and appreciate yourself, too.

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## Clarifi counseling is available in these offices:

## Lansdale

421 West Main Street Lansdale, PA 19446

## Norristown

1430 Dekalb Street, 5th Floor Norristown, PA 19401

## **Pottstown**

364 King Street Pottstown, PA 19464

## Willow Grove

102 York Road Willow Grove, PA 19090

Make an appointment 267-546-1152



lifelong financial literacy

In partnership with:



Montgomery County
Department of
Health and Human Services

## Make your Money Work for You

We've helped thousands of people And we're ready to help you

Meet with a Counselor Attend a Workshop



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**Buy Home** 



**Avoid Foreclosure** 

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