

## Affordable Rent Worksheet

Income Sources (after taxes)	Monthly Amount
Salary/Wages	
Private Pension	
Social Security	
SSI	
SSDI	
Unemployment Insurance	
Public Assistance	
Alimony (paid to you)	
Child support (paid to you)	
Interest	
Dividends	
Food Stamps	
Other	
Other	
Total Income	
<b>Multiply total income by .30 = Suggested Affordable Rent</b>	
Monthly Expenses	Monthly Amount
Food (groceries, dining out)	
Transportation – Bus, Train Fare, Gas	
Child Care	
Medical Expenses, Medications	
Insurances (renters, life, auto) – divide by 12 if you paid annually	
Alimony (paid by you)	
Child Support (paid by you)	
Clothing	
Phone	
Electric	
Natural Gas	
Cable TV, Internet Service, Cell Phone	
Other – Cigarettes, Coffee Breaks, Lunch	
<b>Debts</b> – Loans, Credit Cards, (List on back and total if you need more space)	
Other	
Total Expenses	
Summary	
Total Income	
Subtract Total Expenses (-)	
= Amount available for Housing (Compare this number to the Suggested Affordable Rent Above)	



## Financial Data Sheet

Rental applications sometimes ask for information about income to determine if you can afford to pay the rent. You may also be asked to provide copies of pay stubs or benefit award letters. List below the sources and amounts of income for all members who will live with you in your household and include proof of income in your folder.

Income Source	Name of Household Member			
	1)	2)	3)	4)
Salary/Wages				
Current employer, address, phone				
Social Security				
Pension				
Disability Insurance				
Public Assistance				
Other				
Other				

Income Source	Name of Household Member			
	5)	6)	7)	8)
Salary/Wages				
Current employer, address, phone				
Social Security				
Pension				
Disability Insurance				
Public Assistance				
Other				
Other				









## Lease Review Sheet

1. What is the exact address of the property you will be living in?

2. How long is the lease for? \_\_\_\_\_ Start Date \_\_/\_\_/\_\_ End Date \_\_/\_\_/\_\_

3. What is the amount of rent \$ \_\_\_\_\_ Security Deposit \$ \_\_\_\_\_  
Are there any other fees? \_\_\_\_\_ Amount paid \$ \_\_\_\_\_ Reason other fee paid:

4. Does your rent include any of the following utilities?  
Heat \_\_\_ Water \_\_\_ Electric \_\_\_ Trash Removal \_\_\_ Other? \_\_\_\_\_

5. What day of the month is your rent due? \_\_\_\_\_  
Is there a late fee? After how many days is the fee charged?  
How much is the Fee? \_\_\_\_\_

6. Who do you pay rent to?  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
Phone Number \_\_\_\_\_ Email \_\_\_\_\_

7. What types of payments can be used to pay your rent?  
Check \_\_\_ Money Order \_\_\_ Cash \_\_\_\_\_ \*If you pay cash always get a receipt!

8. Who do you contact for repairs or problems? Is it someone other than who you pay rent to?  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
Phone Number \_\_\_\_\_ Email \_\_\_\_\_

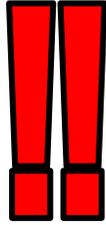
9. What other costs are you responsible for?  
Heating \_\_\_ Type \_\_\_\_\_ Electric \_\_\_ Water \_\_\_ Sewer \_\_\_  
Trash Removal \_\_\_ Parking \_\_\_ Other \_\_\_\_\_ Other \_\_\_\_\_

10. Are pets allowed? No \_\_\_ Yes \_\_\_\_\_ Are additional fees required? \_\_\_\_\_

<p>11. Is smoking allowed? No___ Yes___          Are there rules about smoking outside of the property? (for example: no smoking in entryways)</p>
<p>12. Is there a limit to the number of nights a guest may stay?          No___ Yes___ number of days allowed_____</p>
<p>13. Can additional people move in with you?          No___ Yes_____ Are additional rent or fees require? _____</p>
<p>14. What notice is required if you want to move? Do you need to give notice in writing?</p>
<p>15. Is the owner/landlord of the place you are renting someone other than who collects the rent or makes repairs? If so what is their contact information?          Name of owner _____          Address _____          _____          Phone _____          Email _____</p>
<p>16. Additional lease information</p>

Notes:





**A few things you may not think about until someone gives you the straight facts:**

- **Pay your rent on time** – nonpayment of rent is the easiest way to lose your housing!
- **Don't throw wild parties** – things can get out of control, property stolen or destroyed, and you are left to deal with the mess others have made.
- **Only invite friends over you trust** – keep the size of the group small
- **Don't give out keys** – you never know whose hands they will end up in
- **Don't get used** – sometimes people will be at your place because they have nothing better to do. Meanwhile they are eating all of your food, running up your water or electric bill.
- **Protect yourself** – if you have cable or satellite TV, make sure your password protects the pay per view option.
- **Be aware of people using your home phone** – long distance charges can be costly.

## Cleaning Checklist

M	T	W	T	F	S	S	Regular Tasks – Often done several times a week or on a daily basis	Less Frequent Tasks – Often done on a weekly basis
							<b>Kitchen</b> – Clean up after eating or cooking. Store food away. Refrigerate any perishable items.	<b>Kitchen</b> - Sweep and scrub kitchen floor
							Throw out any wrappers, cartons, or food you will not eat.	Clean off outside of appliances such as stove or refrigerator.
							Wash dirty dishes and put them away.	Clean out the inside of the refrigerator, wipe up spills.
							Wipe off the counter tops, stove, microwave, and sink.	Take out garbage to dumpster or curb on collection day.
							Check the floor for crumbs or spills, mop or sweep as needed.	
							<b>Bathroom</b> – Rinse sink and countertop areas, wipe up toothpaste or other dirt in the sink.	<b>Bathroom</b> – Scrub shower and bath area with cleaner. Remove dirt and soap build up.
							Clean the toilet bowl with a brush as needed.	Toilet – clean bowl with cleaner. Clean above and below seat. Wipe off other outside areas.
							Put dirty clothes and towels in a hamper or laundry basket.	Launder towels.
							<b>Living Room and Bedrooms</b> – Throw out newspapers, mail, or clutter you do not need.	<b>Living room and bedrooms</b> – Empty trash cans.
							Straighten up any toys, books, or hobbies.	Launder sheets.
							Vacuum carpeting or sweep floor if necessary.	If you have hard surface floors such as tile, you will need to sweep and mop them.
							Put dirty clothing in a hamper or clothes basket.	
							Wipe up any spills or dust on furniture.	
							Hang, fold, or store any other clothing.	

## **Credit History**

In the United States there are three major credit reporting agencies that maintain detailed records about an individual's use of credit. Anytime you apply for a credit card, pay bills, or take out a loan, a credit record is created. How you pay your bills, who you have debts with and how much you owe are all monitored and kept on file for several years. Credit reports are used for many things, including applications for employment and insurance. Landlords sometimes use credit reports to predict if a tenant will pay rent on time.

Everyone should have a basic understanding of how credit reporting works. Being informed can prevent someone from taking advantage of you and help you to better manage your money.

### **Credit Facts**

- There are three national credit reporting agencies: TransUnion, Equifax, and Experian.
- Information about your credit history can only be shared if you grant permission. You also need to give other identifying information such as a social security number and a date of birth.
- Everyone is allowed to get one free copy during a 12 month period of their credit report from each of the three reporting agencies.
- You may also get a free copy of your credit report if you have been denied credit, insurance, employment, or housing. They must provide contact information of the bureau from where the information was obtained and how to request the report.
- You may also purchase as many credit reports as you would like.
- No one can remove correct information from your credit report.
- Information will remain on your report from seven to ten years.
- You can add a comment or explanation to your report if you so desire.
- When you receive a copy of your report, it does not always include your FICO score. (A FICO score is a number typically between 300 and 850, based on a person's credit files that represent the likelihood that the person will pay his or her bills. FICO is the best known of several different credit scores.
- There is no quick fix to improve bad credit. Anyone offering current credit repair may be trying to scam you.
- Only timely payments and sensible use of credit can improve your score.

## Client Telephone Guide - Calling About an Apartment

**About this Tool:** Give this telephone guide to clients to aid them in making calls to prospective landlords. Advise them to review the guide before they start making calls. Also, suggest that they be prepared to answer questions about their circumstances and explain what changes they have made to prevent similar problems from happening again. Remind them to record all of their answers so that they are prepared when they start talking to landlords.

Depending on the vacancy rate in your community, it is likely that your clients will have to contact a number of landlords to find an apartment. Explain that it is important for them to come across as responsible and organized when dealing with landlords, and that this worksheet will help them keep track of who they have talked to, when, and what follow-up actions are required. Remind them how important it is to show up on time to view an apartment, and that they must call and reschedule if they cannot keep an appointment. Also, remind clients that they should confirm whether the landlord will call them back with a decision or if they should call the landlord.

**Tip:** If you find that a number of your clients do not have a reliable number at which they can be reached (e.g., if they are staying at a shelter), consider setting up a voicemail system that your clients can access remotely.

**Directions:** This worksheet is designed to help you determine whether an apartment would be appropriate for you and, if applicable, your family. The questions about screening are important because many landlords charge an application fee to screen 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 and applying for the apartment.

### TIPS TO HELP YOU WITH THE CALL

- 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 (like people yelling) in the background.
- Make sure to review the list of questions below so you are prepared when you call the landlord.
- 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 reschedule an appointment.
- Since you may have to contact several landlords to find an apartment, use the "Housing Search Tracking Worksheet" to help you remember when you have scheduled an appointment to look at an apartment, where you have submitted applications, and when and with whom you need to follow up about an apartment.

TELEPHONE SCRIPT

“Hello, my name is \_\_\_\_\_. I’m looking for a (1,2,3,4,5) bedroom apartment for (this month, next month, two months from now). Do you have any available units?”

*If the landlord does not have any available units:* “Do you have any other properties with a vacancy?”

*If the landlord does have a vacancy, ask the following questions. Be sure to write down the answers. If the landlord has two or more apartments, write down the answers for each unit.*

**Date of Call:** \_\_\_\_\_

<b>Table 1: Questions About the Apartment</b>		
	<b>Apartment 1</b>	<b>Apartment 2</b>
What is the address of the property?		
What date is the unit available?		
Do you charge an application fee? <i>If he/she says yes: How much?</i>		
What is the monthly rent?		
How much is the security deposit?		
What utilities would I pay?		
Do you know approximately how much utilities for that unit cost each month?		
How many people are allowed to live in the unit?		
What is the minimum lease you require (how many months)?		
Do you require me to have a certain income to rent the unit? <i>If he/she says yes: How much?</i>		
Are there laundry facilities on-site? <i>If he/she says no: Is there a laundromat nearby?</i>		
Is the apartment near the subway or a bus line? Which one?		

**Table 2: Screening Questions**  
*[Ask only those questions that apply to your situation.]*

	Apartment 1	Apartment 2
<i>If you have Section 8 or another rent subsidy:</i> Do you accept Section 8 or other rent subsidies?		
<i>If you've had credit problems:</i> Do you work with people who have had credit problems in the past?		
<i>If you have been evicted:</i> Do you work with people who have evictions that can be explained?		
<i>If you have a criminal history:</i> Do you work with people who have a criminal history if they've worked to improve their life?		
<i>If you have a disability:</i> Can you accommodate people with disabilities?		
<i>If you have pets:</i> What are your rules about pets?		

*The landlord may ask you to explain the circumstances if you have bad credit, a criminal history, or prior evictions. 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. You may want to write some notes about your circumstances below to make sure you are prepared to answer the landlord's questions.*

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

- |   |  |
|---|--|
| <input type="checkbox"/> <i>employed for ___ months/years</i>     | <input type="checkbox"/> <i>taking classes on budgeting your money</i>     |
| <input type="checkbox"/> <i>going to school (or job training)</i> | <input type="checkbox"/> <i>completed treatment and sober</i>              |
| <input type="checkbox"/> <i>working with a credit counselor</i>   | <input type="checkbox"/> <i>working with a social worker</i>               |
| <input type="checkbox"/> <i>paying off money you owe</i>          | <input type="checkbox"/> <i>ended a bad relationship</i>                   |
| <input type="checkbox"/> <i>established a savings account</i>     | <input type="checkbox"/> <i>taking classes about being a better tenant</i> |

*If the landlord is willing to work with people in your situation:*

- Is it possible to set up a time to see the apartment? When? \_\_\_\_\_
- Can you give me directions from [*where you are living/staying*]?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Can I have your name again, in case I need to call you back? \_\_\_\_\_
- And what is the best number to reach you at? \_\_\_\_\_

*Be sure to thank him or her before hanging up.*

<b>Table 3: Follow-Up</b>		
	<b>Apartment 1</b>	<b>Apartment 2</b>
Apartment address		
Date and time of appointment		
Did you fill out an application? <i>If yes, when will the landlord be contacting you with a decision?</i>		
Did you get the apartment? <i>If yes, when is the move-in date?</i> <i>If no, what was the reason provided?</i>		

## GLOSSARY

**Accessible** – A residence that is suitable or has been adapted for people with physical disabilities so that all areas, including entranceways, bathrooms and stairs are usable.

**Affidavit** - A statement written and sworn to in the presence of someone authorized to administer an oath, such as a District Justice.

**Affordability** – An individual's ability to be able to pay for the costs needed to rent housing, taking into consideration the person's income and expenses.

**Affordable Housing** - Affordable Housing is generally defined as housing where the occupant is paying no more than 30 percent of his or her adjusted gross income for housing costs, including utilities.

**Allegation** - A statement made by an individual that must be proved or supported with evidence.

**Application Fee** - The part of the costs that is pre-paid by the renter to the lender at the time of application to cover the initial expenses or that is for the loan application.

**Asset** – Anything of cash value that is owned by a person. Assets include real property, personal property, stocks, mutual funds, cash or non-cash items that can be converted to cash. Under most federally and state funded housing programs, the income from an asset is included in a family's total household income.

**Attorney General** – The chief law officer of the state who oversees state prosecuting attorneys and who is responsible for advising the governor and state agencies and departments about legal issues.

**Award Letter** – Notification from the U.S. Social Security Administration on when a person will receive their benefits and how much he or she will receive.

**Back Rent** – Rental payment that is overdue for previous months..

**Binding Agreement** - An agreement between two or more parties, such as a lease or contract, that is written and enforceable by law.

**Bonded** – A guarantee that the company is reputable and responsible for their work.

**Breach** - The breaking or violating of a law for the failure to meet a contractual obligation.

**Case Manager** – A person who provides the services laid out in a plan.

**Center for Independent Living** – An agency that advocates for self-determination, self-respect and equal opportunities for people with disabilities

**Certified Mail** - Postal service in which the delivery person obtains the signature of the recipient of a mail on a form as proof of delivery to the specified addressee.

**Conventional Housing** - A home that is constructed totally at the site. It is the opposite of a factory-built, manufactured or mobile home.

**Co-sign** – Another person signs the lease and promises to pay the other person's rent as stated in the lease if the other person fails to do so.

**Couch Surfing** – Someone who does not have housing and goes from one person's home to another and spends the night.

**Credit** - The positive balance or amount of money remaining in a person's account.

**Credit Report** - Used by lenders to determine a potential borrower's credit worthiness. Independent sources compile the report, which lists the borrower's debts, liabilities and assets.

**Credit Reporting Agency** - One of the three retail credit associations that provide an evaluation of a person's history or capacity of debt repayment to which an individual has access.

**Credit Union** - A cooperative organization that makes loans to its members at low interest rates; that accepts deposits and channels the money into lending activities.

**Creditor** - A person or company to whom money is owed

**Culpability** - The act of violating the terms of the lease.

**Damage Deposit** - A payment made by the tenant, paid to the landlord who has suffered damage to his or her person property by the tenant.

**Default** – The payment on a loan that was not made on time.

**Defendant** - The person being sued or accused in a court of law.

**Demised premises** - The property that is subject to a lease.

**Department of Licenses & Inspections** – The government entity that administers and enforces the City's code requirements for the enhancement of public safety, including building, plumbing, electrical, mechanical, fire, property maintenance, business, and zoning regulations.

**Dwelling** - A place where people live such as apartments, hotels, mobile homes, nursing homes and single-family houses.

**Efficiency** - A small, usually furnished apartment consisting of one room that includes kitchen facilities and a separate bathroom.

**Entities** - Organizations that are legally permitted to enter into a contract, and be sued if they fail to meet their contractual obligations.

**Escrow Payment** - To make a deposit of a payment with instructions for a neutral third party to carry out the terms of the agreement or contract when the agreement has been met.

**Eviction** - The formal removal, or legal proceeding by the landlord of a tenant who failed to meet their obligations (rent). In general this requires formal notice and a probation period of time for the tenant before he or she must leave the dwelling.

**Fair Housing** –No one can be denied housing on the basis of race, color, religion, national origin and sex in the rental or purchase of homes and a broad range of other housing-related transactions, such as advertising, mortgage lending, homeowner's insurance and zoning. Discrimination of this type is illegal.

**Fair Market Rent** - The amount that a property would command if it were currently available for lease. The Fair Market Rent is usually set at the 40th percentile rent, the dollar amount below which 40 percent of standard quality rental housing units rent.

**FICO** - Fair Isaac Credit Organization is a credit score that is based on a statistical analysis of a person's credit files, and determines the likelihood that the person will pay his or her bills. A credit score is primarily based on credit report information, typically from the three major credit bureaus.

**Forensics** – Related to and involving the criminal justice system.

**Forfeiture** - A loss of money, property, or privileges because of a failure to perform a requirement or due to breaking a legal contract (a lease).

**Fraud** – a criminal offense whereby a person deliberately deceives another person in order to do damage to them.

**Good Cause** - A legally sufficient reason for a court action or ruling such as failure to pay rent or violating the lease, which may be required to support an eviction.

**Grace Period** - An agreed-upon time after the payment of a debt is past due and during which time a party can pay back the debt without being penalized.

**Habitable** – The provision of safe and sanitary shelter with working locks; heat in the winter months, is not infested with vermin, such as mice, roaches, termites, mold, etc; where neighbors do not make too much noise or sell narcotics, safe drinking water is available, and any other rules that may be applied by different jurisdictions.

**Housing Choice Voucher** - These rental subsidies are available through the Public Housing Authority. Some communities have a "preference" for people with disabilities which enables people with disabilities to receive priority for obtaining these Vouchers.

**Housing Counselor** – Professionals who provide counseling and assistance to individuals on a variety of issues, including loan default, fair housing, renting and home buying.

**Identity Theft** - Stealing the identity of others by using their credit card, driver's license, social security or other personal identification numbers. The thief can use the information to open new accounts and access existing accounts. Not only can the thieves run up bills for the victims, but they can commit crimes pretending to be the victim, who may have enormous difficulty proving otherwise.

**Informa Pauperis** – When the judge allows someone to file a legal case or appoint a counsel free of cost or without paying majority of charges because the person has no money.

**Informal Settlement Conference** – When the lawyers (and sometimes their clients) meet and discuss to try to resolve the conflict or at least determine the points of conflict before the case is heard before a judge.

**Investment Income** – Income that is made from investments, capital gains, interest, stock dividends, mutual fund distributions.

**Issue of Notice to Quit the Premises** - The notice given by a landlord (owner) to a tenant) to leave the premises (quit) either by a certain date (usually 30 days) or to pay overdue rent or correct some other default (having pets, having caused damage, too many roommates, using the property for illegal purposes, etc.) within a short time (usually three days). A notice to quit must contain certain information, such as: names of the persons to leave, whether their tenancy is by written or oral agreement, an amount of any financial delinquency and the period it covers, and to whom they should surrender the premises. If the tenant is month-to-month, a notice to quit without reference to default usually requires no reason. Although state laws vary, generally the notice must be served personally on the tenant or posted in a prominent place like the front door with a copy sent by certified mail.

**Landlord** - A person, corporation, or a group of persons or corporations that own land or a building and rents some or all of it to someone else.

**Last Month's Rent** – Part of the payment to the landlord at the time of signing the lease that includes the rental fee for the last month of the term of the lease.

**Lease** - The formal legal document or agreement between the landlord and the tenant whereby the landlord agrees to rent property to the tenant for a period of time in return for payment by the tenant.

**Legal Contract** - An agreement between two or more parties, especially one that is written and enforceable by law that sets forth what the parties will or will not do. Most contracts that can be carried out within one year can be either oral or written.

**Lessee (Renter/Tenant)** - A person or organization that usually signs a lease and rents a property from another.

**Liability** – To be legally responsible for a debt.

**Litigation** - The process of bringing or contesting a lawsuit; a legal proceeding in a court that determines and enforces legal rights.

**Long Term Care Facility** – A living arrangement that provides care given in the form of medical and support services to persons who have lost some or all of their capacity to function due to an illness or disability.

**Low-Income** – Having a relatively small earned income; the income amount can vary depending on the median family income for the geographic area and on housing costs.

**Low-Income Housing** - Housing units that, by reason of rental levels or amount of other charges, are available to low-income families or individuals whose incomes do not exceed the maximum income limits established for continued occupancy in federally assisted low-rent public housing.

**Magistrate** - A judge in a lower court whose control is limited to the trial of misdemeanors and the conduct of preliminary hearings on more serious charges.

**Market Rent** - The amount for rent that can be charged by pricing the rent at a level near that of similar properties in the market area.

**Moderate-Income** - Of or relating to people or households supported by an average or slightly below average income.

**Money Order** - A written order for the payment of an amount of money to a named individual; which can be obtained and payable at a post office.

**Negligence** – The failure to fulfill the terms of an agreement.

**Neighborhood Watch** - A program to raise awareness of crime and crime prevention within local communities, with members taking part in various initiatives, sometimes involving the patrolling of streets.

**Obligation** – The amount of debt owed.

**Order for Possession** - A court order that entitles a landlord legally to evict a tenant regain possession of the property.

**Property Tax and Rent Rebate Program** - This is available to qualified seniors and permanently disabled citizens and is administered by the PA Department of Revenue and funded by the Pennsylvania Lottery.

- The program benefits eligible people 65 years or older; widows and widowers 50 years or older; and Pennsylvanians with disabilities 18 or older.
- The household eligibility income limit is \$15,000 for renters and \$35,000 for owners, and the maximum rebate is \$650.
- Claimants can exclude 50 percent of their Social Security benefits/Tier 1 Railroad retirement income when determining the eligibility income limit.

**PAL** – Pennsylvania Affordable Apartment Locator – An internet tool on the PHFA website that links individuals to affordable housing options throughout Pennsylvania. It is intended to be an aid for those searching for affordable apartments and for property managers and developers who wish to market their affordable vacant units.

**Pension** – A sum of money paid regularly as retirement compensation, which is a fixed amount of money paid by the government, a former employer, or an insurance company for an injury sustained on a job, or as a reward for years of service.

**PHFA** – Pennsylvania Housing Finance Agency - The Pennsylvania Housing Finance Agency was created by the Pennsylvania General Assembly in 1972 to provide affordable housing for older adults, families of modest means, and persons with disabilities.

**Plaintiff** – The person who initiates a lawsuit against someone else in a court of law.

**Premises** The building or complex in which the dwelling unit is located including common areas and grounds.

**PREP** – The Prepared Renter Program, a collaborative effort between PHFA and SDHP, is a training program that equips Pennsylvanians with information they need to become successful renters. PREP is designed to inform renters about a variety of topics including assessing their housing needs, understanding the language of a lease, communicating with landlords, and creating and working within a budget.

**Pro Bono** – Legal work that is done for free because it is for the public good.

**Property Manager** - A person who controls a property (often times the landlord) whose responsibility is to implement and oversee effective maintenance and improvement programs and is paid for his or her services.

**Prothonotary** - The officer who officiates as principal clerk of some courts.

**Public Assistance** - Government aid that usually consists of money, food, food stamps, or other benefits, given by government agencies to people on low incomes, dependent children, and others in financial distress.

**Public Housing** - Housing managed by the government and provided at a relatively low rent as a form of public assistance.

**Public Housing Authority** - Any state, county, municipality, or other governmental entity or public body that has the authority under the state enabling legislation to engage in the development or administration of low-rent public housing.

**Public Utility Commission** - This agency balances the needs of consumers and utilities to ensure safe and reliable utility service at reasonable rates. PUC protects the public interest; educates consumers to make independent and informed utility choices; furthers economic development; and fosters new technologies and competitive markets in an environmentally sound manner.

**Real Estate** - A term that generally refers to land with or without buildings or improvements.

**Rent** - Compensation or fee paid for the occupancy and use of any rental property, land, buildings, equipment, etc. The amount charged by the landlord for the right to occupy the unit, usually stated as a monthly rate.

**Registered Mail** - A secure mail service provided by post offices to ensure swift and secure delivery of letters and packages. Each item's route is recorded and it must be signed for on delivery.

**Rental Agent** – Individuals who administer commercial and residential rental properties such as rental apartments and other rental housing.

**Rental Subsidy** - Financial assistance in the form of government loans, grants, or other contributions that are used to make rental housing affordable.

**Renter** (Lessee/Tenant) - A person or organization that usually signs a lease and rents a property from another.

**Representative-payee** – A person who has been given the authority to help individuals manage their finances and benefits. A representative may be a shelter caseworker, mental health case manager, friend or relative.

**Resident** – The term used for someone that lives in any type of housing.

**Rural** - An area outside larger and moderate-sized cities and surrounding population concentrations that typically has farms, ranches, small towns and unpopulated regions.

**SDHP** – Self-Determination Housing Project of Pennsylvania, Inc. - a non-profit organization whose goal is to increase the stock of affordable, accessible and integrated housing and to expand access to public and private housing programs and to advocate for choice and control in housing for people with disabilities.

**Section 8 Public Housing** (See Housing Choice voucher) – Federally funded housing program administered by public housing authorities that provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities.

**Security Deposit** - A non-interest bearing refundable amount of money, generally equal to some portion of monthly rent that will be held by the landlord to ensure that the conditions and obligations under the lease agreement are met. The landlord has the right to deduct from such security deposit any amounts owed under the lease that the tenant has not paid to the landlord. If any of the security deposit remains, the landlord will refund those funds to the lessee upon termination of the lease.

**Studio Apartment** - An apartment, usually for one person, that consists of one large room, a small kitchen, and a bathroom. The single large room is meant to accommodate all living spaces: the bedroom, the dining room, and the living room.

**Subsidized** - The housing for low- and moderate-income families in which rents are paid in part by the government or in which the government pays a portion of the developer's loan interest costs so that he or she can charge lower rents.

**Suburban** - A development of real estate in areas surrounding the central area of a city.

**Tax Credit** - Taxes that have already been paid to the government, such as taxes withheld by employers or banks, which can be subtracted from taxes that are owed.

- If you had no children living with you in 2008 and you earned less than \$12,880\*, AND you were at least 25 years old but under 65 at the end of the year, you can get up to \$438.
- If you lived with one child in 2008 and your family earned less than \$33,995\*, you can get up to \$2,917.
- If you lived with two or more children in 2008 and your family earned less than \$38,646\*, you can get up to \$4,824.
- NOTE: Investment income must be \$2,950 or less for the year.
- \*The income limit for a married couple is \$2,000 higher than this amount.
- **You must file a tax return to receive these tax credits. You can file tax returns up to three years back and receive these tax credits even if you are working part-time.**
- To claim the credit you must:
  - File form 1040 or 1040A, attach Schedule EIC (with a qualifying child and/or children)
  - File form 1040 EZ (with no qualifying child)

**Tenant** (Renter/Lessee) - A person or organization that usually signs a lease and rents a property from another.

**Tenant Group** - Neighbors that join together in order to have a stronger voice, to gather views on what the community wants, and to improve services for tenants.

**Term** - The length of the lease/rental agreement. Many landlords will not lease for less than a 12-month term whereas others are willing to rent on a month-to-month basis.

**Termination** - Legal notice from the landlord to the tenant that the tenant has not met the conditions of the lease agreement and the agreement is therefore ended and the tenant must leave the dwelling.

**Unit** - Residential space for the private use of a person or family. Apartments are generally referred to as units.

**Urban** – Related to or belonging to a city or a town of significant size and importance which is a center of population, commerce, and culture.

**Utilities** - The services provided by public utility companies such as water, gas, electricity and telephone.