

HOUSING WORKSHOP 8

Tips to Renters
2 Facilitators Needed
Estimated Time: 2 hr

Things to Prepare BEFORE WORKSHOP

ITEM	APPENDIX #	PAGE # USED
Flip Chart 8-1	A-8-1	8-2
Flip Chart 8-2	A-8-1	8-6
Handout 8-1 <i>Tips for Owners of Mobile Homes who Lease or Rent Spaces in Texas</i>	A-8-2	8-4
Evaluation Form	Trainer's Section	8-8

Activity	Page	Time	Materials
Introduction <ul style="list-style-type: none"> • Introduction of facilitator and participants, icebreaker. • Review of workshop objectives 	8-2	15 min	<input type="checkbox"/> Flip Chart 8-1 Workshop Objectives
	8-2	5 min	
		20 min	
Learning Activity 1: Tips to Renters of Mobile Home Park Spaces <ul style="list-style-type: none"> • Role Playing • Group Discussion 	8-3	20 min	<input type="checkbox"/> Handout 8-1 Tips for Owners of Mobile Homes who Lease or Rent Spaces in Texas
	8-4	15 min	
		35 min	
Break	8-4	15 min	
Learning Activity 2: Tips to Renters or Prospective Renters <ul style="list-style-type: none"> • Role Playing • Group Discussion 	8-5	20 min	<input type="checkbox"/> Flip Chart 8-2 Causes of Eviction
	8-7	15 min	
		35 min	
Wrap Up <ul style="list-style-type: none"> • Workshop Evaluation 	8-8	10 min	<input type="checkbox"/> Evaluation Form
		10 min	

Introduction

Time: 20 min

Materials: Flip Chart 8-1.

Reminder: The Trainer's role is always to *educate*, not to provide *advice*

- **Introduction of Facilitator and Participants**

- Welcome the participants and introduce yourself to the group.
- Ask the participants to introduce themselves and conduct one Icebreaker selected by the facilitator from the Icebreaker list.
- Tell the group that this session will focus on advice to Renters.

- **Workshop Objectives**

- Refer to Flip Chart 8-1: Objectives and review it with the participants.
- Hang the Flip Chart so it is visible to the entire group

Learning Activity 1: Advice to Mobile Home Park Renters

Time: 35 min

Materials: Handout 8-1, Flip Chart 8-2, Blank Flip Chart & Markers

This activity will require two trainers.

Role Play:

- ❑ You will be reading a short skit addressing important concepts for renters of mobile home park spaces. One trainer will play the role of Yolanda and the other the role of Alicia.

Yolanda: Alicia, have you heard what happened to Cessie and her family?

Alicia: No, what happened?

Yolanda: They got behind a few months on their rent at the mobile home park when her husband lost his job and were evicted. Since they had no money to move their mobile home somewhere else, they lost the mobile home too. They had to move in with his parents. She has become so unhappy and depressed, but they didn't know what else they could do.

Alicia: How sad! I didn't know it was that easy for the landlord of the mobile home park to evict them. I thought they had more rights than that.

Yolanda: I thought so too, but I spoke with Cessie and she said that they spoke with an attorney at Legal Aid after the eviction and that the landlord did have the legal right to evict them.

Alicia: The attorney told her that renters at mobile home parks do have some rights but they can still be evicted as long as the owner provides certain notices according to the law. In Texas, the landlord must first send a notice that the payment is delinquent and then give the renter ten days to pay the rent. If the renter fails to pay within the ten-day period, the landlord can give

them a notice to vacate and then file an eviction lawsuit against them for non-payment of rent.

Yolanda: At least that gives the renter a few days to try to come up with the money somehow.

Alicia: That's why it is so important to save some money for emergencies. Now poor Cessie not only lost her trailer, but her credit too. It will be really hard to start again.

Yolanda: Since we both live at mobile home parks too, did Cessie tell you what other rights we have.

Alicia: Yes, she even gave me a flyer about it. Let me show it to you.

• **Group Discussion:**

- ❑ After finishing the skit distribute Hand Out 8-1 Tips for Owners of Mobile Homes who Lease Rental Spaces. Go over the brochure with them and read the main topic headings that are be covered in the pamphlet. Try to give examples for each.

-----15 min BREAK-----

Learning Activity 2: Advice to Renters and Prospective Renters

Time: 35 min

Materials: Blank Flip Chart & Markers, Flip Chart 8-2

This activity requires two trainers.

• Role Play:

- ❑ You will be reading a short skit addressing important concepts for renters of mobile home park spaces. One of you will play the role of Pedro and the other the role of Juan.

Pedro: Finally, we'll be moving out of my mother-in-law's house. We have enough saved to rent our own apartment.

Juan: That's great! Every married couple needs their own place. Now you will be the king of your own castle.

Pedro: Yeah, once we get settled, we're planning to have a big party for our friends and family.

Juan: You'd better be careful, compadre – apartment complexes usually have strict rules about noise. You could wind up right back at your mother-in-law's.

Pedro: Que chiste! As long as I'm paying the rent, I should be able to do as I please.

Juan: I lived in an apartment for three years. I had to get up very early to go to work and I really hated it when one of the neighbors had company and made so much noise that I couldn't sleep. When you live in an apartment, you have to consider others.

Pedro: I guess you're right. Maybe we could have the party at your house, since you own your own house now.

Juan: Remember our friend Tony that worked with us at the plant? He used to live at the same apartment complex that I lived in, but he got evicted!

Pedro: Evicted? Why? Well, his lease agreement said that only he, his wife and two children could live there. One day, Tony's uncle

came to town with his wife and their three small children. They lived with Tony for two months and then suddenly the landlord sent Tony a notice that he had violated his lease agreement and needed to vacate the apartment. Violating the lease wound up ruining Tony's credit and now he is having trouble qualifying for a house.

Juan: Another rule that tells me that this castle I'm going to rent is not mine. I can't make noise. I can't have company. Do I have any rights?

Pedro: Sure you do, but you need to understand the terms of your lease agreement and comply with them. Then when you want to buy a house, your landlord will be a good credit reference, as long as you pay your rent on time.

Juan: What happens if work starts to slow down and I can't pay the rent?

Pedro: That's serious. Landlords don't usually have too much patience and you could wind up evicted. It's always good to have a savings in case of an emergency. That's what we did when we rented. When we got our income tax refund, we put some money aside. And during the winter, when work slowed down, we withdrew just what we needed to pay the rent. We paid ourselves back when we got our next income tax refund. Now that we've gotten into that habit, we always have a little money put away so when something unexpected happens, we can handle it without having to ask our family for help, sell our belongings or go to a finance company.

Juan: Maybe we should save a little more before we get our own apartment and have our own emergency fund ready.

Pedro: Unless living with your mother-in-law appeals to you, that would be an excellent idea.

Juan: No, my wife can't wait to move to our apartment. She loves to decorate and wants to paint the bedroom green and the kitchen yellow. She says she wants the apartment to be cheerful and she loves those colors.

Pedro: Whoa! You'd better read your lease or check with your landlord before you go out and buy paint. Some landlords do not allow you to paint, or even to hang nails.

- Juan: Yet another rule! You're taking some of the fun out of moving to our own place.
- Pedro: You need to understand that that kind of fun, decorating your castle – is reserved for homeowners. You also need to keep the apartment in good condition, so the landlord will refund your security deposit. Some renters think they will get their deposit back, but get a list of deductions instead itemizing the damage they caused to the unit. Not a very good way to protect your money, is it?
- Juan: We'd better learn more about renting before we start looking for an apartment. Where can we go for help?
- Pedro: Housing counseling agencies can help. They are sponsored by the Federal Department of Housing and Urban Development to provide this information. You may also want to call a legal services organization.
- Juan: When we move and get settled, we'll invite you and your family over for dinner -a nice quiet dinner that won't disturb the neighbors. You've been a great help compadre. Thanks.

• **Group Discussion**

- Refer to Flip Chart 8-2 Causes for Eviction.
 - This activity consists in sharing experiences with the group. Ask for responses in every part of the flow chart. And write them out in a plank flip chart. (Refer to the example in Figure 8-1)
- Conclude the activity by explaining that most often the causes that lead to eviction can be avoided with careful budgeting and planning.

WRAP UP

Time: 10 min

Materials: Evaluation Form

- **Evaluation of Workshop**

- Distribute Evaluation Form.
- Ask the group to please take a few minutes to complete the Evaluation Form.
- Let them know that their comments are important to further improve the module.
- Thank them for taking the time to attend the workshop and ask them if they have any questions.
- If you cannot answer a particular question, write it down along with the contact information for the person who asked the question. Contact them later with an answer.

FLIP CHART 8-1

Objectives
Learn About Renting:
Mobile Home Park Spaces
Apartments
Privately-owned Homes

FLIP CHART 8-2

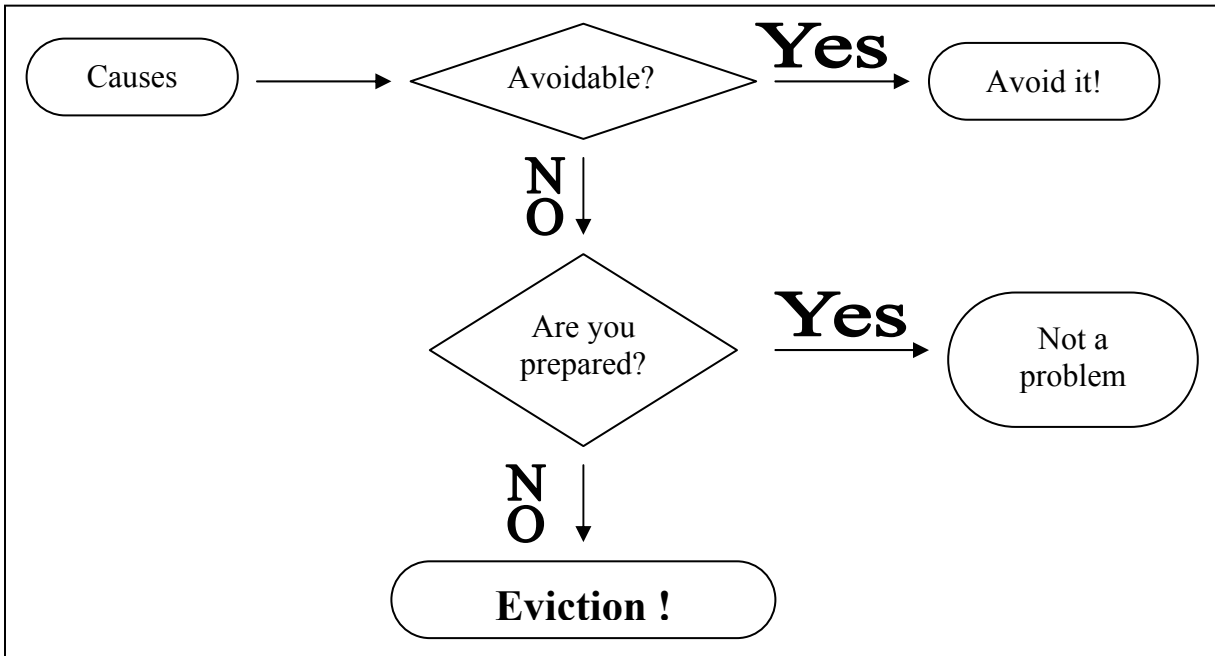


Figure 8-1

<u>Causes for being Evicted</u>	<u>Avoidable?</u>	<u>Fix</u>
Not paying rent	Yes	<i>Have a monthly budget and follow it.</i>
Losing your job	No	Have extra money saved for emergencies

Eviction

Landlords can evict tenants for the following:

- Failure to pay the lot rental
- Violation of the terms of the lease agreement
- Violation of community rules

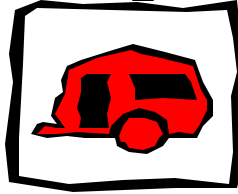


Eviction Procedure (Texas-non-payment of rent)

- Landlord must first send a written notice that the rent payment is delinquent.
- Landlord must give you ten days to pay your rent payment.
- If you still do not pay, landlord can give you a notice to vacate.
- Landlord files an eviction lawsuit against you for non-payment of rent

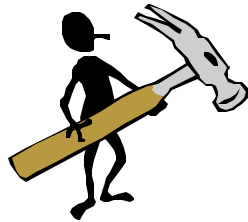
(Check with an attorney if you live in other states or if eviction is for other than non-payment of rent)

Responsibilities



Landlord's Responsibilities:

- Maintain common areas, if any
- Maintain all utility lines unless owned by public utility or political subdivision
- Maintain tenant mailboxes if kept in a common location
- Maintain roads
- Provide for garbage collection
- Repair or remedy any conditions on the premises that affect the health or safety of ordinary tenants
- Comply with all regulations that are applicable to the community



Homeowner/Tenant's Responsibilities:

- Make all repairs to your own home
- Pay rent and other charges, if required, according to the terms of your lease.
- Comply with community rules
- Comply with all terms of your lease agreement

Tips for Owners Of Mobile Homes who Lease or Rent Spaces



Hand out 8-1
A-8-2

The following information applies to Texas. If you live in another state, call your local legal aid office and request information regarding your rights under that state's laws.

The Lease

- Review the initial lease term – in Texas you have a right to an initial lease term of least six months. If you live in another state, call your local Legal Aid office and request information regarding your rights under that state's laws.
- After the initial lease term, you and your landlord can both agree to a shorter or longer lease period.
- Your landlord must also give you at least 60 days' notice if he decides not to renew your lease, regardless of the length of your lease term.
- You must still continue to pay rent or other amounts due during those 60 days.

R U L E S

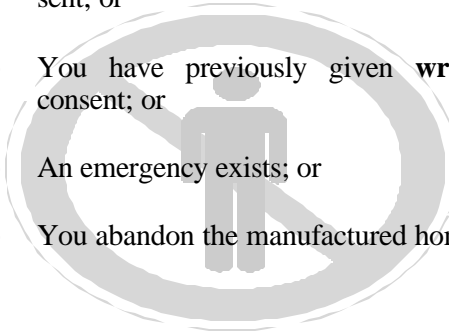


• The landlord may adopt mobil home community rules but they must be the same for all renters. These rules are considered part of your lease agreement and breaking the rules could be cause for eviction.

- New rules or changes to current rules only become effective **30 days** after you are provided with a **written copy** of the new or changed rule. If a rule requires you to spend more than \$25 to comply, you are entitled to **90 days** to comply.

Your landlord cannot enter your home unless:

- You are present and you give your consent; or
- You have previously given **written** consent; or
- An emergency exists; or
- You abandon the manufactured home.



Late Payments and Accepting Cash

- Landlords must accept your cash rent payment unless your lease agreement does not allow you to pay rent in cash.
- If you pay rent in cash, the landlord must provide you with a written receipt and also enter the date you paid rent and the amount you paid in a record book he maintains.
- Landlords can charge you a penalty if you do not pay your rent on time. He can also charge you a penalty if you do not pay other charges you owe on time. The lease must state the amount of the penalty and when it can be charged.

Security Deposits

- The landlord is required to return your security deposit or an itemized list of deductions no later than 30 days after the date that you surrender the lot provided:
 - The rent is paid; and
 - You give your landlord written notice of your forwarding address

(It is a good idea to check with a housing counselor or other qualified professional regarding the circumstances under which the landlord can deduct from your security deposit.)

