



“It made me more responsible. I’m more aware of what’s expected and also what to look for to avoid problems.”

...

“I think I’m a more careful renter...”

—Rent Smart graduates

Rent Smart: Practical education for today’s renters

Situation

Wisconsin renters currently make up more than 700,000 households—approximately one-third of all households in the state.

For many Wisconsin workers, paying the rent can pose an ongoing challenge. According to a 2012 report of the National Low Income Housing Coalition, it takes a full-time job (40 hours a week) at \$14.23 an hour to afford a moderately priced (\$740 a month), two-bedroom apartment in Wisconsin. Workers earning the minimum wage of \$7.25 would need to work 79 hours each week to make their rent payment.

In addition to coping with tough financial realities, many renters experience conflicts with their landlords. In 2012, the Wisconsin Department of Agriculture, Trade and Consumer Protection received nearly 940 tenant/landlord complaints (ranking second in the top ten of all consumer complaints), mainly about issues related to security deposits and illegal lease provisions.

Renting continues to be the best housing option for many families and individuals. But as the rental population grows, more and more people are finding themselves in need of information to help them successfully navigate the rental market and develop better landlord/tenant relationships.

Response

UW-Extension Family Living educators are committed to providing access to housing information knowing that a stable, affordable home environment is essential to the welfare of all Wisconsin families.

The Rent Smart program provides practical education to help potential renters acquire and keep housing.

Studies have shown that teaching people about the rental process can be an effective way to improve relationships between tenants and landlords.

Rent Smart offers guidance for people who may encounter difficulty obtaining rental housing due to a lack of experience, or poor rental and credit history. Growing audiences for Rent Smart include high school and college students who are renting for the first time; individuals transitioning out of corrections; homeless veterans organizations; families of veterans; and older adults transitioning from home ownership to renting.

Rent Smart covers tenants’ legal rights and emphasizes skills that may help avoid legal confrontations. It stresses tenant responsibilities and the advantages to be gained from landlord/tenant relationships that are mutually beneficial, rather than confrontational.

Family Living educators developed Rent Smart in consultation with the Wisconsin Apartment Association, Wisconsin Trade & Consumer Protection Division, Tenant Resource Center, Apartment Association of Southeast Wisconsin, and other housing and tenant support groups.

Family Living Programs Impact Report

Family Living educators train professionals to use Rent Smart

Professionals from housing agencies, school districts, emergency shelters, human services groups, economic development and other types of organizations have continuously expressed interest in using Rent Smart with their own clientele. Family Living educators play an important ongoing role in training these professionals to adapt the Rent Smart curriculum for new audiences.

Extension's Rent Smart team in Wisconsin received the National Extension Association of Family & Consumer Sciences National Housing Award in 2012 for its accomplishments with the Rent Smart program.

Outcomes

For trained professionals. Family Living educators have conducted nine workshops since December 2008, reaching approximately 170 professionals from non-profit agencies interested in teaching the Rent Smart curriculum in their organizations.

In 2011, a comprehensive evaluation of Rent Smart trainers revealed evidence of the program's value. Participants reported that:

- Rent Smart contained "thorough, complete material," "a wealth of information," and was "well-organized, with great examples."
- They felt confident that the information in Rent Smart had value to their clients.
- Their clients increased their knowledge of tenant rights and responsibilities as a result of Rent Smart.
- They received anecdotal evidence that clients had secured and maintained housing.

For clients and learners. In 2009, reports from 305 Rent Smart graduates from seven Wisconsin counties indicated:

- 94% understood why landlords review renters' credit reports.
- 97% could identify important provisions in a rental agreement.
- 98% understood the importance of completing a rental condition checklist when renting.
- 96% felt more confident communicating with their landlords if problems arose.

In 2012, in-depth phone interviews were conducted with a selected group of 20 Rent Smart graduates to determine if they had used the tools or knowledge gained from Rent Smart. The results below indicate respondents who reported that they had, or probably would, adopt the behavior:

- 80% develop a plan to pay rent on time.
- 85% keep track of spending.
- 95% carefully read their rental agreement.
- 95% look for important provisions in the lease.
- 100% use a check-in form to document the condition of the apartment.

Completing Rent Smart provides added incentives.

In Fond du Lac and Winnebago Counties, graduates of Rent Smart earn credit for positive rental history when they apply for subsidized housing. The majority of graduates of the Rent Smart program in both counties have taken advantage of this credit.

In Green County, a local housing partnership provides Rent Smart graduates with \$200 for rent assistance, paid directly to the landlords of the participants.

In Monroe County, the Veterans Assistance Foundation incorporates Rent Smart as part of its homeless veteran program.

As the numbers of people needing rental housing continue to grow, Family Living educational programs will continue to provide resources, such as Rent Smart, to help Wisconsin residents successfully navigate the rental process.

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