

# A ROOF OVER YOUR HEAD

## What You Need To Know As a Renter

You have rights as a renter and you deserve a safe rental with a responsive landlord. Spend some time learning about your rights and responsibilities to make sure that your rental experience is fair to everyone involved.

**The Milwaukee Rental Housing Resource Center (RHRC)** launched in 2020 and is designed to be a one-stop shop for renters and property owners. They offer assistance with preventing eviction and other housing issues:

- Finding resources to pay for rent or other housing costs (e.g. utilities, security deposits)
- Settling disputes
- Finding a place to live
- Dealing with repairs that are not addressed
- Accessing landlord training and tenant education, rights and responsibilities

Find them at [renthelpmke.org](http://renthelpmke.org) or (414) 895-RENT (7368).

**Rent Smart** is a course offered by UW-Madison Division of Extension that focuses on the essential knowledge and skills for a successful renting experience, emphasizing tenant and landlord partnerships. It helps participants know and understand their rights and responsibilities as a tenant, and those of their landlord. Establishing a positive rental history is much like having a positive credit report. Rent Smart helps get started on the right path for success, and covers:

- Cost and can I afford it
- Checking out the rental property and the landlord
- Application process
- Who's responsible for maintenance & repairs
- Communications
- Rental agreements (moving in, moving on)



Course participants receive a certificate at completion and many landlords and housing programs give favorable consideration to applicants who present a Rent Smart certificate. This can be helpful if you've had rental issues in the past. Courses are offered virtually each month to anyone across the state of Wisconsin. Visit [fyi.extension.wisc.edu/rentsmart/rent-smart-online](http://fyi.extension.wisc.edu/rentsmart/rent-smart-online) for course dates and registration.

### Paying for Utilities

Did you know that you can get your money back, plus interest, if you are required to pay a deposit before getting your service connected? Once you have made multiple on-time payments and have demonstrated that you will pay your bill responsibly (the utility provider should tell you how many months you have to pay on-time before you can claim your deposit), call your utility provider and request the deposit.

If you are struggling to cover expenses for electricity and gas there are several options that can help.

- Call 2-1-1 to see what local and state services you might qualify for.



## SMART MONEY TIPS

There are local resources that can help you navigate and address rental housing issues.

**RentHelpMKE.org**  
(414) 895-RENT (7368)  
[info@renthelpmke.org](mailto:info@renthelpmke.org)



**Keep Wisconsin Warm and Cool Fund**  
provides energy assistance.  
Apply at [kwwf.org](http://kwwf.org).



**Wisconsin Home Energy Assistance Program (WHEAP)**  
[homeenergyplus.wi.gov](http://homeenergyplus.wi.gov)  
or 1-866-432-8947

**Wisconsin Weatherization Assistance Program (WAP)**  
[benefits.gov/benefit/1887](http://benefits.gov/benefit/1887)  
or 1-866-432-8947

## Successful Homeownership

Homeownership can establish a secure financial future for you and your family. Choosing a home you can afford will allow you to build wealth as its value increases over time. Purchasing a home will likely be the most significant investment you will ever make.

**Prepare yourself financially for homeownership.** Evaluate your finances thoroughly. If you work with a HUD-approved homebuyer counseling agency, they may recommend paying down consumer debt or collections or increasing your credit score. You may also need to save for a down payment or other up-front costs to buy a home, even if you qualify for grants. In addition, you will need to establish a reserve savings account for emergencies or repairs.

**Attend a homebuyer's seminar.** Seminars are offered throughout the community and provide valuable information for future homeowners.

**Obtain a pre-approval and purchase the home.** Your homebuyer counselor or lender will work with you to gather the necessary documents to get started. A pre-approval is an official document that reflects the maximum mortgage loan and affordable payment amount, based on your credit report and income.

Once you've found a property and signed a sales contract, you will need to furnish an earnest money deposit, have the home inspected, and contact your lender to finish the mortgage loan. Your lender will appraise the home and do a title search. Additionally, you will need to obtain home insurance and arrange for your closing funds to be available.

## How to Keep Your Home: Protecting Your Greatest Investment

Successful homeownership means being able to enjoy the comfort and security owning a home can provide.

**Make your Mortgage and Tax Payments on Time.** You've worked hard to purchase your home and you don't want to jeopardize it. The single most important thing you can do is make your payment on or before the due date every month. If you are having trouble making your payment, seek help immediately (see page 3), and inform your lender before you miss a payment.

**Review your Mortgage Statements Monthly.** Always check your loan documents and monthly mortgage statement for changes in your escrow amount or monthly payment or any errors or omissions. If you have questions or find errors, contact your lender immediately.

**Stay Current on Property Taxes and Maintain your Homeowner's Insurance.** Many home loans require you to pay your taxes and insurance combined in your monthly mortgage payment. If your mortgage is not set up with an escrow account, be sure to budget for them every month.

**Preserve Your Equity and Investment.** Always perform needed maintenance and repairs: a well-maintained home retains its value and should sell for more than one that is not. Avoid borrowing against the equity in your home to make unnecessary improvements.

**Prevent Foreclosure for FREE.** Sometimes an unexpected crisis or hardship can affect your finances. By knowing where to turn for help, you can possibly avoid foreclosure and protect your home.

- If you are facing property tax foreclosure, Take Root Milwaukee has resources for assistance: [takerootmilwaukee.com/keep/property-tax-foreclosure](http://takerootmilwaukee.com/keep/property-tax-foreclosure).
- **DO NOT PAY anyone to help you prevent foreclosure!** It is illegal for someone to charge you money up-front for assistance with a loan modification. If you think you have been the victim of a "rescue scam" contact the Metropolitan Milwaukee Fair Housing Council for FREE assistance.

### SMART MONEY TIPS

There are trusted resources that can help you on your homeownership journey.

[consumerfinance.gov/consumer-tools/mortgages/](http://consumerfinance.gov/consumer-tools/mortgages/)

Look for toolkits such as "*Buying A House: Tools and Resources For Homebuyers*" and other mortgage and housing assistance resources.

Connect to a HUD-approved housing counseling agency at (800) 569-4287 or visit [hud.gov/counseling](http://hud.gov/counseling)

HUD Foreclosure hotline: (888) 995-4673

(414) 278-1240 | [fairhousingwisconsin.com](http://fairhousingwisconsin.com)

The Metropolitan Milwaukee Fair Housing Council offers programs and services that can help you identify potential housing discrimination and scams.

(414) 921-4149 | [TakeRootMilwaukee.com](http://TakeRootMilwaukee.com)

Members offer free or low-cost services that can help you buy, keep, or fix a home.

