The Real Life Housing Search

The Tenant Resource Center

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Dos and Don'ts of Looking for Housing

Do:

- Be creative when trying to find different housing options
- Make a human connection with a landlord
- Know your client's housing barriers and strengths
- Respect the applicant's decisions about their housing

Don't:

- Lie to a landlord
- Break a client's confidentiality

Where to Start with Clients who are Experiencing Homelessness?

The **VISPDAT** is an assessment tool used by Dane County's Coordinated Entry System

When should you refer a client to take the VISPDAT:

- If they are consistently sleeping (for more than 7 days)
 - Outside
 - In a shelter
 - In a car
 - In another place not meant for human habitation

Where can clients take the VISPDAT?

- The Beacon
- Shelters: Porchlight or Salvation Army
- Outreach workers

Taking the VISPDAT is NOT a quick solution for homelessness.

Common Housing Barriers

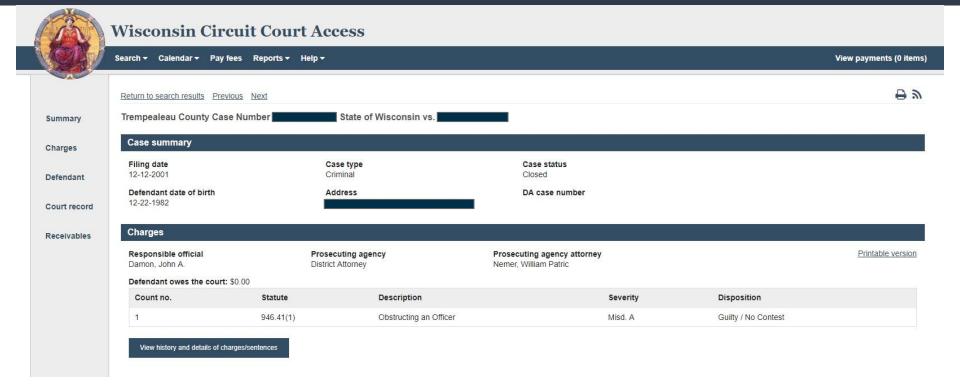
Landlords frequently screen applicants based on:

- Criminal history
- Eviction history
- Housing history
- Landlord references
- Income
- Credit score

Tools for assessing housing barriers:

- CCAP
 - Wisconsin's online court records system
 - WI is an open records state, so hearings are shown on our online court records system.
 - Just because there was a hearing does not mean that the defendant was at fault.
 - TRC CCAP Blog
- Wisconsin Offender Locator
- Credit Reports

CCAP Example



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Summary

Charges

Defendant

Court record

Receivables

Defendant

Defendant name	Date of birth	Sex Male	Race 6	
Address (last updated 12-12-2001)	JUSTIS ID	Fingerprint ID		

Court record

Date	→ Event	Court official	Court reporter	Amount		
		court official	Countreporter	Amount		
11-15-2017	Records of prosec. are converted data. See file.					
02-24-2003	Order of discharge	Walske, Penny A				
	Additional text:					
	from probation.					
12-12-2001	Dispositional order/judgment	Damon, John A.				
12-12-2001	Probation questionnaire	Walske, Penny A				
12-12-2001	Appeal rights/info on postconviction relief	Walske, Penny A				
12-12-2001	Initial appearance	Damon, John A.	Nestingen, B J			
	Additional text:					
	Def appeared in person without counsel. State by Bill Nemer. Defendant pleads Guill	ty.				
12-12-2001	Complaint filed					

Total receivables

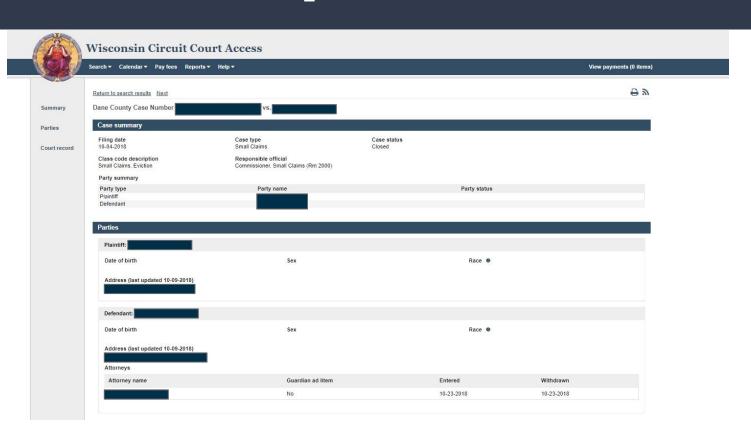
Court assessments	Adjustments 0	Paid to the court	Probation/other agency amount 6	Balance due to court	Due date Oue
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
\$331.00	\$0.00	\$331.00	\$0.00	\$0.00	

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CCAP Eviction Example



Court record

Court record

Date	→ Event	Court official	Court reporter	Amount
10-23-2018	Notice			
	Additional text:			
	of Termination of Limited Appearance			
10-23-2018	Notice of Appearance			
	Additional text:			
	Limited appearance by			
10-23-2018	Stipulated dismissal	McAndrew, W. Scott		
10-23-2018	Stipulation and Order	McAndrew, W. Scott		
	Additional text:			
	on eviction			
10-23-2018	Eviction hearing	McAndrew, W. Scott		
	Additional text:			
	stipulated			
10-23-2018	Appearance	McAndrew, W. Scott		
10-12-2018	Affidavit of service for			
10-09-2018	Filing fee paid			\$94.50
	Additional text:			
10-04-2018	Summons and complaint			
	Additional text:			
	Note: Zip code for defn shows Windsor vs Stoughton, WI cannot correct per mgmt-cs			

Eviction Outcomes

A **judgment of eviction** or a **writ of restitution** means that the judge sided with the landlord

If an eviction case is **dismissed**, that means that the judge sided with the tenant's perspective

If there is a **stipulated dismissal**, it means that the tenant and landlord came to an agreement where the tenant had to do certain things, and then the tenant wouldn't be evicted.

If the CCAP record does not say anything beyond that stipulated dismissal, it means that the tenant successfully did what they agreed to do.

Credit Reports

There are three national credit bureaus:

- Equifax
- Experian
- TransUnion

All WI residents may request one free credit report per year from each credit bureau.

• Free Annual Credit Reports Here

The Federal Trade Commission enforces federal fair credit reporting laws.

- File Consumer Complaints Here
- 1-877-FTC-HELP

Letters To Prospective Landlords

Letters to prospective landlords can help alleviate concerns they may have about an applicant If a tenant is searching for housing, and knows that they have barriers that make it difficult for a landlord to rent to them, the tenant can write a letter to attempt to explain their situation.

These letters generally have this format:

- General explanation of the barrier that the landlord will encounter
- A little context for the problem (ie, the bad credit was due to medical bills from cancer)
- An explanation of why this barrier won't be a concern for the landlord, with verification and personal references where possible (ie, sober for 10 years and here is the sponsor who can verify)
- An explanation of why the prospective tenant will be a great tenant

Sample letters:

- <u>Inaccurate landlord references</u>
- Criminal history
- Money owed to a past landlord
- <u>Credit problems</u>

Resources: TRC Blog with Sample Letters

Tenant Resource Center

Contact us:

- By Phone: 608-257-0006
- By Email: <u>asktrc@tenantresourcecenter.org</u>
- By Stopping by:
 - Main Office, located in the Social Justice Center. Mon - Fri 9am - 6pm (no appointment necessary). 1202 Williamson Street, Suite 102, Madison, WI 53703
 - Campus Office, located in the Student Activity Center. Hours vary by semester (no appointment necessary). 333 East Campus Mall, Room 3156 Madison, WI 53703

For more information:

So much information is on our website, about many housing search related issues:

http://www.tenantresourcecenter.org