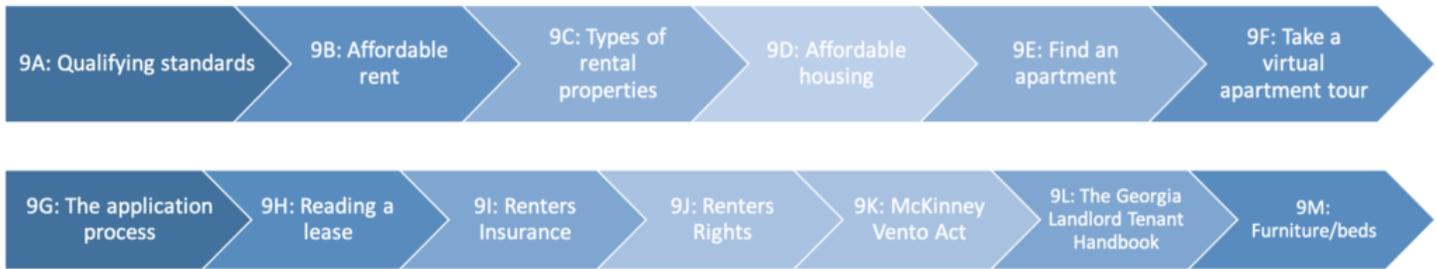


STEP NINE: CREATE A HOUSING PLAN



The goal of the M2H program is to help clients obtain *and keep* stable housing. We want to help get their personal finances back on track and educate them about the rental process so they know what is expected of them and what their rights are as a tenant.

9A: QUALIFYING STANDARDS

In this community, property owners have a list of “qualifying standards” used in the application process to decide who is accepted and who is not. The first qualifying standard is “no eviction debt”. This means that property owners will not rent to someone who owes rent to someone else. This is why we have been so focused on eliminating eviction debt. The second qualifying standard is “3x rent” meaning the applicant must earn 3 times the monthly rent to be accepted. Some property owners will consider non-cash benefits such as food stamps in this number. The third standard is “acceptable credit score”. Property owners want to know that your client will pay their rent on time and in full each month. Talk to your client about these standards early on so they can begin to address them.

RESOURCE: [RENTING | HUD](#)

9B: AFFORDABLE RENT

There are several ways to determine how much rent you can afford.

9.B.1: Rent Calculators: These quick online tools can give you a general answer of how much you can afford. They are based on a rule of thumb that says you should not pay more than 30% of your net income on rent. While this is a sound guideline, in reality many low income renters pay a much larger portion of their income on rent. Here are links to 2 calculators:

RESOURCE: [How Much Rent Can I Afford? – Rent Affordability Calculator | Zillow](#)

RESOURCE: [Rent Affordability Calculator – How Much Rent Can I Afford? | Rent Café](#)

9.B.2: The 50/30/20 Rule: Another rule of thumb is that you should pay no more than 50% on meeting your basic needs: rent, utilities, insurance, car payment, etc.; 30% on things you want such as clothes, eating out and 20% on savings and debt repayment.

9.B.3 Prepare a budget: The most comprehensive way to know how much rent you can afford is by creating a budget.

RESOURCE: See [Step 4 Prepare a Budget](#)

9C: TYPES OF RENTAL PROPERTIES

RESOURCE: [Types of Apartments for Rent](#)

9D: AFFORDABLE HOUSING

RESOURCE: [What is Affordable Housing](#)

9E: FIND AN APARTMENT

RESOURCE: [How to Find an Apartment](#)

9F: TAKE A VIRTUAL APARTMENT TOUR

RESOURCE: [How to Take a Virtual Apartment Tour](#)

9G: THE APPLICATION PROCESS

RESOURCE: [A Step by Step Guide Through the Rental Application Process](#)

9G.1 The background check

RESOURCE: [Everything You Need to Know About Apartment Background Checks](#)

9G.2 If your application is denied

RESOURCE: [What to Do If Your Rental Application Is Denied](#)

9H: READING A LEASE

RESOURCE: [Understand Your Lease Before Signing It | ApartmentGuide.com](#)

RESOURCE: [How To Read An Apartment Rental Lease](#)

9I: RENTERS INSURANCE

Most property owners will require proof of insurance before allowing your client to sign a lease. Regardless, they should purchase rental insurance. Some plans are as low as \$5/month.

RESOURCE: [10 Best Renters Insurance of 2021](#)

9J: RENTERS RIGHTS

RESOURCE: [Renters Rights](#)

9K: MCKINNEY VENTO ACT

This federal law requires that school systems provide transportation to homeless students (including those in motels) to prevent them from having to change schools when housing is obtained. Advise your client to meet with their school counselor, state that they are in a Rapid Rehousing Program, and request help obtaining transportation for their student to attend school.

[McKinney-Vento Act](#)

9L: THE GEORGIA LANDLORD TENANT HANDBOOK

This is the most important document in this section and is one that you should provide a printed copy for your client. We have found that most of the problems/issues experienced by our clients that led to their eviction could have been avoided by reading this handbook and learning the correct way to deal with a situation. Please review the handbook in detail with your client and give them a printed copy.

ACTION: Contact program manager for a printed version of the handbook, m2h@svdpgeorgia.org

RESOURCE: [GA Landlord Tenant Handbook](#)

9M: FURNITURE/BEDS

M2H partners with Fully Furnished Ministries, Malouf bedding, and the SVdP thrift stores to provide furniture and household items for our M2H clients.

ACTION: Contact Program Manager with list of requested items.