

NCSHA 2016 Annual Awards Entry Form

(Complete one form for each entry)

Deadline: Wednesday, June 15, 2016

Visit ncsha.org/awards to view the Annual Awards Call for Entries.

Instructions: Type entry information into the form and save it as a PDF. Do not write on or scan the form. If you have any questions contact awards@ncsha.org or 202-624-7710.

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name: _____

HFA: _____

Submission Contact: (Must be HFA Staff Member) _____ **Email:** _____

Please provide a 15-word (maximum) description of your nomination to appear on the NCSHA website.

Use this header on the upper right corner of each page:

HFA: _____

Entry Name: _____

Select the appropriate subcategory of your entry and indicate if you are providing visual aids.

| Communications | Homeownership | Legislative Advocacy | Management Innovation |
|---------------------------------------|--|-----------------------------|--------------------------------|
| Annual Report | Empowering New Buyers | Federal Advocacy | Financial |
| Creative Media | Encouraging New Production | State Advocacy | Human Resources |
| Promotional Materials and Newsletters | Home Improvement and Rehabilitation | | Operations |
| | | | Technology |
| Rental Housing | Special Needs Housing | Special Achievement | Are you providing visual aids? |
| Encouraging New Production | Combating Homelessness | Special Achievement | Yes |
| Multifamily Management | Housing for Persons with Special Needs | | No |
| Preservation and Rehabilitation | | | |



2016 NCSHA

Award Submission

ENTRY NAME:

How to be a Successful Renter eBook

ENTRY CATEGORY:

**Rental Housing
Multifamily Management**

Virginia Housing Development Authority

How to be a Successful Renter eBook

VHDA's "How to be a Successful Renter" eBook is a reliable and engaging resource for my high school students. They are able to earn extra credit in my Economics and Personal Finance classes by completing a chapter on their own; I love that the information is presented clearly and in an interactive way that helps them understand and remember these important concepts.

*Christine Pedersen
Economics and Personal Finance Lead Teacher
Forensics Coach, Varina High School*

Brief Description

VHDA developed a consumer-friendly renters' education eBook to expand housing education beyond homeownership available *free* on our website at www.vhda.com/RenterEducation. The in-depth manual details both the renter's rights and responsibilities while addressing Virginia laws and regulations; Common misunderstandings; Challenges and barriers; Landlord/Tenant issues; Fair housing concerns, Scams and much more. The manual begins with Ten Steps to Renting (attached). The nine chapters that follow provide detailed information for both potential and current renters. The final section of the manual recaps all resources discussed throughout the eBook to include links to Acts and legislation, counselors, financial and legal assistance, and rental housing search sites.

When and Why it was Undertaken

This ambitious endeavor began late 2013 by identifying over 700 industry professionals to assess the need for and possible use of a rental education manual. Those providing one-on-one counseling, group workshops, housing locator services, financial and legal rental assistance throughout the Commonwealth were surveyed. In addition, VHDA facilitated eight regional roundtable discussions around the state. The sessions provided an opportunity for stakeholders and partners to examine the feasibility of a rental education manual as a useful tool for consumers, landlords and educators. VHDA Associates also meet with staff from the Richmond HUD office, DPOR's Fair Housing office, the Department of Housing and Community Development (DHCD), and the Legal Aid Society of Eastern Virginia. All agreed – an inclusive resource to help consumers make financially sound and informed decisions are essential to Virginias' rental housing market. In addition, many professionals look forward to integrating it with their existing services and programs. After months of research regarding tenants' rights and responsibilities and taking into account the survey results and feedback from the numerous discussions, the manual was written. The "How to be a Successful Renter" eBook became available June 2015.

What VHDA Has Accomplished

A total of 223 non-profit organizations, government agencies, housing authorities and others across the state responded to the survey conducted by VHDA (attached). When asked "How important is Rental Education for current renters, future renters and landlords the results were as follows: 97.29% indicated important or extremely important for current renters; 95.93% important or extremely important for future renters; and 95.00% important or extremely important for landlords. Only 1% indicated rental education is not important in all three categories.

Although the respondents deemed education important, only 23.76% offer rental education. The remaining 76.24% saw a need for education, are planning to offer education in the future and would partner with other agencies to facilitate classes. To address this evolving and unmet need VHDA developed the eBook for consumers as well as a useful tool for our partners and stakeholders throughout the state. The importance of rental education is reinforced throughout the eBook with tips, alerts, examples and additional resources.

Virginia Housing Development Authority

How to be a Successful Renter eBook

What it has accomplished

Since launching the eBook, VHDA has captured noteworthy feedback from partners and stakeholders throughout the Commonwealth. The eBook is being used to facilitate group education workshops and as part of their program orientations, briefings and intakes. Shelter and transitional housing providers have reported using the curriculum to prepare their residents for permanent housing. They are reiterating the importance of paying rent timely, maintaining the property and adhering to the rules. Subsequently they are meeting with local landlords to introduce VHDA's eBook and discuss the value of comprehensive education for both the tenant and landlord. Their accomplishment – landlords are taking a chance and therefore renting to shelter occupants with past rental issues. Increasingly Housing Authorities are implementing applicable chapters as part their public housing and voucher informational sessions and education requirements. By directing wait list applicants to read specific chapters, take the quiz and then provide them with the certificate they are reducing the amount of time it takes to conduct a one-on-one briefing session. Other non-profit organization and government agencies have reported the benefits of the eBook, partner PowerPoints along with the quiz and certificate options to enhance the services they offer and the programs they administer. VHDA is currently collaborating with our military educators and JAG to address the unique needs and challenges of their service members. The eBook has even caught the attention of Virginia's high school teachers.

Why it is Meritorious and Meets NCSHA Judging Criteria

Innovative

VHDA recognized that pre-purchase and foreclosure prevention education has been the primary focus of consumer education in the housing industry. The comprehensive "How to be a Successful Renter "eBook" expands housing education beyond homeownership to include rental education. Rather than create another hardcopy manual, the eBook (electronic version) is a unique delivery approach. Today you can find an eBook autobiography, journal, encyclopedia, fictional novel and even a cookbooks - so why not a consumer education manual. Consumers, educators and landlords can access the eBook via computer, tablet, smart phone and other reading devices – making the information portable and readily accessible practically anywhere 24/7. The eBook design provides users the flexibility to search keywords and phrases with a simple click. In addition, the embedded links provide easy access to additional information and related websites. The eBook is more efficient in countless ways to include expanding the print view for those with vision impairments.

Replicable

While the subject matters contained within VHDA's eBook are universal, there are statues specific to the Commonwealth of Virginia. Even so, other HFA's could use the detailed table of contents to make the needed revisions and replicate the eBook so as to be applicable and useful to their state.

Responds to an important state housing need

Just over 1 million of Virginia's households (33%) rented their home in 2010. Almost half of the renters resided in multifamily (5+ unit) structures. From 2010 to 2030, Virginia's population is expected to increase 21% (1,644,257 more people). To accommodate the growth - an estimated 542,604 more rental units will be needed with 47% in multifamily units.

Demonstrates measurable benefits to HFA targeted customers

The manual addresses Virginia laws and regulations in a consumer friendly format. The curriculum is designed to help consumers make financially sound and informed decisions that are essential to Virginia's rental housing market.

Virginia Housing Development Authority How to be a Successful Renter eBook

Both the renter's rights and responsibilities are detailed, while addressing common misunderstandings, challenges, barriers, Landlord/Tenant issues, and Fair Housing concerns. The importance of rental education is reinforced with tips, alerts, examples, and additional resources. The manual can also be used to support industry professionals throughout the Commonwealth. Those providing management of property, counseling, education and other rental services can implement all or part of the nine-chapter manual to enhance their own housing services and programs.

Proven track record of success in the marketplace

VHDA partners have used the materials to support their housing programs in various ways since the release of the curriculum. The Virginia Association of Housing Counselor's uses the curriculum to support their housing counselor certification program, while a local Housing Authority supports series of tenant education classes and a high school has used the material to support their Economics and Personal Finance classes. The renter education homepage *has received 3,270 page views* since July 13, 2015.

Provides benefits that outweigh costs

The eBook is a flexible online tool for partners and consumers. With no cost for printing, the eBook is easy to update, edit and add content. The flexibility of the content allows for self-study at the consumer level and for our non-profit and industry partners the ability to support multiple programs; for example a Housing Authority or Property Manager may decide to encourage existing renters to take the course to understand their rights and responsibilities to maintain a property while a non-profit may use the course to assist during the property search and prior to signing a lease.

Demonstrates effective use of resources

No outside contractors were used to develop the resources. VHDA Associates committed their time, skill-set, and expertise to see this initiative come to fruition. Soliciting input through surveys, meetings and roundtable discussions proved to be a wise use of external resources. Presenting the contents as an eBook provides multiple benefits. Applicants and current residents have free and instant access to information that will assist them in making sound rental decisions, while educators have a comprehensive, reputable and flexible tool to support their services and programs. Creating an online resource allows VHDA to distribute and maintain the information with little effort.

Effectively Employs Partnerships

The manual serves as a replicable model to support industry professionals throughout the Commonwealth. Those partners providing property management, counseling, education and other rental services can implement all or part of the nine-chapter manual to enhance their housing services and programs. The manual is supported by a quiz, certificate and partner PowerPoint for each chapter and the publication can be shared with applicants, renters, and colleagues.

Conclusion

VHDA's eBook, How to be a Successful Renter, is a flexible online resource available for free and at any time. The eBook was designed to assist renters through the entire rental process while focusing on three core principles: pay rent timely, maintain the property and adhere to all lease provisions. Renter's rights and responsibilities are detailed, while addressing common misunderstandings, challenges, barriers, Landlord/Tenant issues, and Fair Housing concerns. The renter education eBook has received 3,270 page views since July 13, 2015 and can be accessed via computer, tablet, smart phone and other reading devices – making the information portable and readily accessible practically anywhere 24/7. **(See attachments below: eBook Table of Contents, Steps to Renting, and Feasibility Survey for Implementing the Renter's Education Program.)**

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Steps to Renting

- 1. Congratulations, you've taken the first step!**
Keep reading "How to be a Successful Renter!"
- 2. Decide if you're financially ready.**
Before you begin the rental search, know what you can afford. Creating a personal Spending and Savings plan, which identifies your total income, expenses and debt, is a big part of ensuring your rental success. How much can you comfortably afford to spend on rent and other related costs?
- 3. Identify your needs and wants.**
Make a list of must-haves to include your price range, number of bedrooms and desired location. A list of what would be nice, but not absolutely necessary, should be considered as well. Knowing your needs and wants will help narrow the search. Browse online search engines such as VHDA's comprehensive housing locator at virginiahousingsearch.com
- 4. Understand the various types of rentals and available resources.**
One of the most important decisions we make is where to call home. What type of rental is right for you? The choices within your county or city may include the traditional apartment, studio, SRO, rent assistance housing, single

family home or mobile home rental. Housing counseling agencies throughout the state can assist with many aspects of renting to include identifying other available resources. Visit Hud.gov to locate a housing counselor near you.

- 5. Know the fair housing laws.**
Virginia enforces fair housing laws that protect against bias. The law prohibits rental transactions that discriminate. Certain protected classes cannot be treated differently and discriminatory treatment of them is unlawful. Once you become a tenant there are additional local, state, and federal laws/acts that continue to provide protection. Visit dpor.virginia.gov/FairHousing for additional information.
- 6. Beware of scams!**
Is the person you're dealing with reputable? Everyone wants a good deal, but is it really a good deal or a scam? Beware of individuals who ask for money before you have actually viewed the property and those who ask for cash only. Ask yourself, is this truly the landlord or a scam artist. Is the property actually for rent?

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5 Understanding the Lease Agreement

6 Getting Back Your Security Deposit

7 Life as a Renter: Rights & Responsibilities

8 Housekeeping, Maintenance & Repairs

9 The Right Way to Terminate the Lease

Resources

7. Read before you sign.

It's important to read and understand all documents to include the initial application, authorization forms, and the lease agreement before signing them. Disclosures are equally important. Ask questions, get clarification and seek assistance from a professional if needed.

8. Inspect the property.

It's highly recommended that you begin inspecting the property right away. Note any pre-existing conditions or damages in writing once you move in. Take pictures! Submit the report to the landlord for future reference, and keep a copy for your records. This report will become an invaluable document when you vacate. The likelihood of the landlord charging you for pre-existing problems is minimized. And the likelihood of receiving your full security deposit refund back is maximized.

9. Acquire renters insurance.

"The landlord's insurance policy will cover me if my property is damaged or destroyed in the case of an unforeseen hazard." This is a common misunderstanding. To protect yourself against costly repairs/replacements of your personal property or liability expenses

due to injury, consider purchasing renters insurance. Policies vary, but the cost is often very affordable, to protect your furniture, clothing, electronics, and household items from being a total loss. The State Corporation Commission (SCC) provides useful guides and publications for consumers at scc.virginia.gov.

10. Adhere to all lease provisions.

Both the landlord and the tenant have rights and responsibilities. The landlord simply wants someone who will pay rent on time, maintain the property and follow the terms of the lease. Do this and your rental experience should be a pleasant one. But remember, the landlord is accountable as well. When the time comes, tenants can terminate the lease agreement by providing sufficient notice. However, the tenant can also seek to have the lease terminated if they believe the landlord is in noncompliance of the lease agreement. In addition, the landlord can terminate the agreement when the lease term expires and when the tenant is noncompliance. Best practice – adhere to all lease provisions. The Virginia Residential Landlord and Tenant Act (VRLTA) provides detailed information and can be found at dhcd.virginia.gov.

1 Are You Financially Ready to Rent?

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8 Housekeeping, Maintenance & Repairs

9 The Right Way to Terminate the Lease



Survey: Education Survey for Rental Partners

Report: Default Report

| Survey Status | | Respondent Statistics | | Points Summary |
|---------------|------------|-----------------------|-----|--|
| Status: | Closed | Total Responses: | 223 | No Points Questions used in this survey. |
| Deploy Date: | 10/31/2013 | Completes: | 214 | |
| Closed Date: | 12/31/2013 | Partials: | 9 | |

1. How important is Rental Education for each of the following?

| | Extremely Important | Important | Neutral | Not Important | Irrelevant | Total |
|-----------------------------------|---------------------|------------|-----------|---------------|------------|--------|
| Current Renters: | 132(59.73%) | 83(37.56%) | 5(2.26%) | 1(0.45%) | 0(0%) | 221 |
| Future Renters: | 153(69.23%) | 59(26.7%) | 8(3.62%) | 1(0.45%) | 0(0%) | 221 |
| Landlords: | 147(66.82%) | 62(28.18%) | 10(4.58%) | 1(0.45%) | 0(0%) | 220 |
| Total Responded to this question: | | | | | 222 | 99.55% |
| Total who skipped this question: | | | | | 1 | 0.45% |
| Total: | | | | | 223 | 100% |

Current Renters – 97.29% - important or extremely important

Future Renters – 95.93% - important or extremely important

Landlords – 95.00% - important or extremely important

2.

Does your agency offer Rental Education Classes?



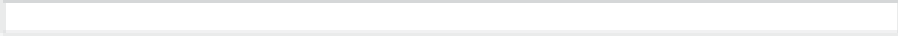
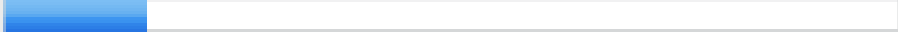

Check any that apply.

| | Responses | Percent |
|--|-----------|---------|
| Yes: | 29 | 1.3% |
| Yes - but we are not planning to continue: | 0 | 0% |
| Yes and we partner with other agencies to facilitate classes: | 11 | 4.93% |
| Yes and we would like to partner with other agencies: | 13 | 5.83% |
| No: | 48 | 21.52% |
| No - but we see the need for Rental Education: | 73 | 32.74% |
| No - but we are planning these classes for the future: | 22 | 9.87% |
| No - but we would partner with other agencies to facilitate classes: | 27 | 12.11% |
| Total Responded to this question: | 223 | 100% |
| Total who skipped this question: | 0 | 0% |
| Total: | 223 | 100% |





23.76% - Offer some type of rental education classes

76.24% - Do not offer rental education classes

3. What category best describes your organization?

| | Responses | Percent |
|---|-----------|-----------|
| Non-Profit:  | 132 | 59.73% |
| Government:  | 51 | 23.08% |
| Private:  | 1 | 0.45% |
| Housing Authority:  | 35 | 15.84% |
| None of the above:  | 2 | 0.9% |
| Total Responded to this question: | | 221 99.1% |
| Total who skipped this question: | | 2 0.9% |
| Total: | | 223 100% |

4. Do other agencies offer Rental Education classes in your service area?

| | Responses | Percent |
|---|-----------|----------|
| Yes:  | 37 | 16.59% |
| No:  | 58 | 26.01% |
| Uncertain:  | 128 | 57.4% |
| If yes, please identify the agencies::  | 34 | 15.25% |
| Total Responded to this question: | | 223 100% |
| Total who skipped this question: | | 0 0% |
| Total: | | 223 100% |

Summary of Agencies: City/County housing offices, Department of Human Services, Redevelopment & Housing Authorities (RHA), Non-profit housing organizations, Homeless shelters and Habitat affiliates.

| 5. How significant are the following barriers impacting rental housing residents in your area? | | | | | | |
|--|------------------|-------------|------------|-----------------|---------------|-------|
| | Most Significant | Significant | Neutral | Not Significant | Not a Barrier | Total |
| Credit issues: | 116(52.49%) | 91(41.18%) | 12(5.43%) | 2(0.9%) | 0(0%) | 221 |
| Criminal history: | 66(30.28%) | 99(45.41%) | 41(18.81%) | 10(4.59%) | 2(0.92%) | 218 |
| Previous rental history: | 72(33.03%) | 116(53.21%) | 27(12.39%) | 3(1.38%) | 0(0%) | 218 |
| Lack of accommodations for people with disabilities: | 36(16.98%) | 86(40.57%) | 63(29.72%) | 20(9.43%) | 7(3.3%) | 212 |
| Delinquent payments: | 76(34.86%) | 109(50%) | 31(14.22%) | 2(0.92%) | 0(0%) | 218 |
| Lack of affordable rental housing: | 137(61.99%) | 59(26.7%) | 15(6.79%) | 7(3.17%) | 3(1.36%) | 221 |
| Security deposit: | 73(32.88%) | 110(49.55%) | 31(13.96%) | 8(3.6%) | 0(0%) | 222 |
| Total Responded to this question: | | | | | 223 | 100% |
| Total who skipped this question: | | | | | 0 | 0% |
| Total: | | | | | 223 | 100% |

Highest to lowest: Significant Barriers

- 93.67% Credit Issues
- 88.69% Affordable Rental Housing
- 86.24% Rental History
- 84.86% Delinquent Payments
- 82.43% Security Deposits
- 75.69% Criminal Record History
- 57.55% Accommodations for People with Disabilities

6. Please list any additional significant barriers.

| | Responses | Percent |
|-----------------------------------|-----------|---------|
| Responses: | 74 | 100% |
| Total Responded to this question: | 74 | 33.18% |
| Total who skipped this question: | 149 | 66.82% |
| Total: | 223 | 100% |

Summary of Responses: Delinquent Utilities, Public Transportation, Past Evictions, Discriminatory Practices and Cost of Rental Housing

7. Please explain what knowledge is needed by consumers to assist them in the rental markets of Virginia.

| | Responses | Percent |
|-----------------------------------|-----------|---------|
| Responses: | 128 | 100% |
| Total Responded to this question: | 128 | 57.4% |
| Total who skipped this question: | 95 | 42.6% |
| Total: | 223 | 100% |

Summary of Responses:

| | |
|-----------------------------|--|
| Understanding of lease | Repercussion of early termination |
| Fair Housing issues | Budgeting – money management |
| Being a good neighbor | The application process |
| Paying rent on time | Credit education |
| Rent affordability | Understanding and adhering to the lease |
| Various resources | Virginia Residential Landlord Tenant Act (VRLTA) |
| How to avoid eviction | All cost associated with renting, i.e. utilities |
| Rights and responsibilities | Preventing insect infestation |
| Reporting repairs | Positive landlord/tenant communication |
| Tenant Assertion | Housing keeping |

8.
What motivates customers to attend a rental education class?
Please check all that apply.

| | Responses | Percent |
|-----------------------------------|-----------|------------|
| Certification: | 47 | 28.14% |
| Requirements of a rental program: | 119 | 71.26% |
| Discounts: | 73 | 43.71% |
| Prizes: | 73 | 43.71% |
| Other financial incentives: | 85 | 50.9% |
| If other, please specify: | 27 | 16% |
| Total Responded to this question: | | 167 74.89% |
| Total who skipped this question: | | 56 25.11% |
| Total: | | 223 100% |

Other Motivators:

- | | |
|---------------------------------|---|
| Deposit assistance | Having been taken advantage of by a landlord in the past |
| Desire to move out of a shelter | Money toward rent |
| Free lunch or snacks | Enhanced knowledge |
| To know their rights | Part of another program such as money management, Rapid rehousing |
| Past application denial | To identify housing options |
| Faster access to housing | Frustration |

9.

What type(s) of service do you provide?

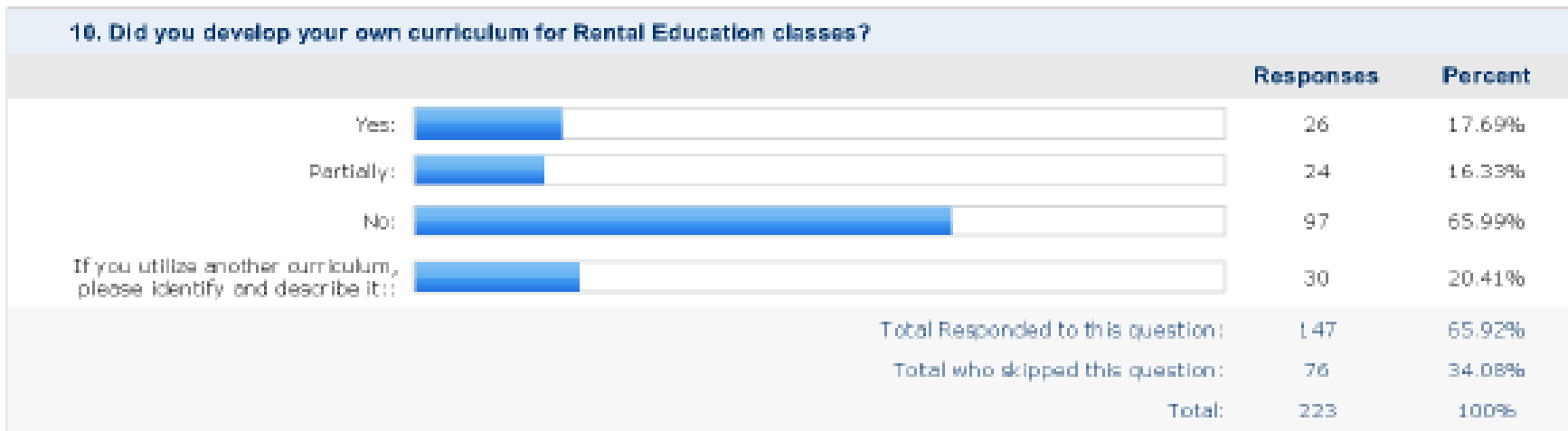
Please check all that apply.

| | Responses | Percent |
|-----------------------------------|-----------|------------|
| Group sessions: | 85 | 55.56% |
| One-on-one: | 101 | 66.01% |
| Financial assistance: | 63 | 41.18% |
| Housing locator: | 50 | 32.68% |
| Legal: | 10 | 6.54% |
| If other, please specify: | 38 | 24% |
| Total Responded to this question: | | 153 68.61% |
| Total who skipped this question: | | 70 31.39% |
| Total: | | 223 100% |

Summary of Other Types of Service:

Case management
Landlord meetings
Referrals
Briefings
Rental assistance


Homeless prevention
Outreach
Housing keeping and pest control management
Supportive services
Advocacy



Summary – Identified curriculum used:

- FDIC Money Matters
- Rent Smart (Wisconsin Cooperative Extension)
- Quite a few pamphlet from various sources on different topics
- Combination of materials used during HCV and Public Housing orientation session
- Ready to Rent (Oregon’s 6 session course)
- Fair Housing brochure
- Website information
- Legal Aid PowerPoint presentations
- Articles in the newspaper
- Money Smart
- Out of Poverty (Continuum of Care)

11. What resources are needed to help you provide, improve or expand Rental Education classes?

| | Responses | Percent |
|---|------------------|----------------|
| Responses:  | 113 | 100% |
| Total Responded to this question: | 113 | 50.67% |
| Total who skipped this question: | 110 | 49.33% |
| Total: | 223 | 100% |

Summary of Responses:

- A good rental education curriculum
- Training for counselors and educators
- Partnership and collaborations
- More consumer awareness of the issues
- Easy to understand rental guide
- Research based, un-biased curriculum
- An agreement with landlords
- Funding to provide incentives
- Outreach and marketing
- A curriculum that can be used as a tool for educators
- A curriculum that provides a certificate of completion for the consumer
- Established partnership with landlords/Property Management Companies