

Housing Choice Voucher (Section 8) Lease-Up Checklist

Renters: How to Put your Best Face Forward to Secure a Lease

Qualifying for a rental unit using a Section 8 voucher can be an intimidating process. Once you've found a potential unit to lease, the landlord will screen for many things such as: credit history, past rental history, criminal history and income. This checklist document is intended to be a helpful guide to prepare for passing those background checks and qualifying for a lease. Think of this document also as a checklist the landlord will follow when screening.

Credit History

Landlords check a potential tenant's credit report because it reveals how much debt an applicant owes and how punctual he/she is in repaying those debts. A poor credit report may indicate the applicant cannot pay their portion of the rent on time and in full. Not sure what your credit report looks like? You can run a free credit report by accessing websites such as www.creditkarma.com or by phone at 877-322-8228.

Do you need help repairing your credit? Local resources are available.

- If you are a Bloomington Housing Authority Public Housing resident, you may call Tara Todd at 339-3491 x115. She can meet with you one-on-one to discuss repairing your credit. Non-BHA clients can call Family Self-Sufficiency Coordinators Elizabeth Hacker (339-3491 x120) or Maria Anderson (339-3491 x128) to schedule a one-on-one credit repair session.
- Call the United Way hotline at 2-1-1 for other resources in the area.

Past Debts

An applicant family is immediately disqualified from the Section 8 program if they owe the BHA or any other Public Housing Authority money. It is important to settle these past due debts immediately.

Another example of past debts that could be owed is to utility companies. Many Section 8 rental units require the utilities to be in the head of household's name. This could be an issue if the head of household owes the utility company for past due bills or service fees. Make sure you can get the utilities turned on in your name before signing a lease.

Do you need help with past due debts to a PHA or utility companies? Local resources may be available:

- The township trustees may help with past rental debts. Find your trustee by accessing the County website at www.co.monroe.in.us/.
- Many local social service providers may help with utility payments such as:
 - Monroe County United Ministries: 812-339-3429
 - South Central Community Action Program: 812-339-3447
 - Shalom Community Center: 812-334-5728
 - Salvation Army: 812-336-4310
 - Saint Vincent De Paul: 812-961-1510
 - Emmanuel Baptist Church: 812-824-2768
 - Sherwood Oaks Christian Church: 812-334-0206
 - Trinity Episcopal Church: 812-336-4466

Good Landlord Reference

Potential landlords will call your past landlords to determine what kind of tenant you were. They will ask if you damaged the previous unit, had unreported persons living there, caused noise complaints, paid the rent on time and in full and kept the unit safe and sanitary. One bad recent tenancy history can affect you for many years. If you can get a letter from a previous landlord stating you paid the rent on time, kept the unit safe and sanitary and respected the rights of your neighbors, this could be very helpful in proving good tenancy history.

Criminal Background

A felony charge on one's criminal background can be hard to overcome. A reference letter of good standing with a probation or parole officer could help.

Save for a Deposit

The Section 8 subsidy does not cover the security deposit, so it is the responsibility of the tenant to pay this amount up front before securing the unit. The deposit can be up to a full month's rent in addition to pet deposits or other fees. It is important to start saving for this as soon as possible.

Searching in Person: Tips for Putting your Best Face Forward

There's a saying that first impressions are everything. *"You never get a second chance to make a first impression."* When going to first meet a potential landlord, consider these tips:

- Dress nicely. A conservative dress shirt with dress pants is appropriate.
- Have letters of reference in hand to give to landlord. Make copies so you can keep the originals.
- Let the landlord get to know you. Don't start the conversation asking about Section 8.

Self-Sufficiency

Participating in poverty-alleviating programs can signal to a landlord that one is working towards raising their income to become fiscally responsible. A reference letter from the program coordinator may be helpful to demonstrate one is working to overcome any of the above barriers. Check out some of these local programs:

- SCCAP Thriving Connections: Call 812-339-3447 x520 or visit <http://www.inccap.org/pages/thrivingconnections>
- Salvation Army Pathway of Hope: Call 812-336-4310 x100 or visit <http://corps.salvationarmyindiana.org/bloomington/services/pathway-of-hope/>
- Participation in a Work One program: Call 812-331-6000 or stop by the office at 450 S Landmark Avenue, Bloomington.

Right to Fair Housing

If you feel you were discriminated against please report the incident to the BHA in person or in writing.