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RentWise: An Updated Tool for Meeting the Needs of Renters

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Abstract. Housing education is critical in the context of today's economy. This article details the current need for rental education for both consumers and practitioners. We discuss the importance of housing education resources for Extension educators across the United States, describe the updated curriculum RentWise, and provide information related to accessing the curriculum.

INTRODUCTION

Housing is a complex issue. Access to safe, affordable housing is a fundamental right that supports family well-being. Renters may encounter barriers such as previous evictions, late payments, credit issues, and misunderstanding of language in leases. New renters need to learn to navigate housing systems. Those previously incarcerated and those experiencing homelessness need assistance to find and keep affordable housing. As Extension educators who teach financial capability and housing, we are practitioners who needed a curriculum to support individuals and families during the rental crisis. RentWise is a curriculum updated by two members of our author team to reflect current housing issues and strategies for encouraging successful rental experiences. Being a successful renter means reducing unplanned moves, securing stable housing, and creating a safe family environment. Additionally, reliable housing contributes to continued employment and positive educational outcomes for children (Mueller & Tighe, 2007). Herein we describe RentWise and provide information related to accessing the curriculum.

RENTAL CRISIS

For many, renting is the only available housing option. In Minnesota, nearly 30% of families live in rental units, representing an increase of 120,000 households between 2000 and 2015 (Norton, 2017). Affordable housing markets have tightened, and rental prices have risen drastically. The National Center for Children in Poverty (Yumiko et al., 2011) defines rent burden as spending more than 30% of income on housing. According to this definition, nearly 550,000 families in Minnesota were rent burdened in 2017 (Norton & Jaramillo, 2017). Households statewide annually spend thousands more than they can afford to pay on rent for modest apartments (Norton, 2017). As a result, families make difficult choices between rent and other necessities. As monthly rent amounts have risen, incomes have declined. Sometimes, this means renters are making late rent payments repeatedly, resulting in eviction. Late rent payments might also indicate a pattern of late payments to creditors, affecting credit scores. Having evictions and a poor credit score can create difficulty for individuals or families attempting to obtain new rental housing.

One longtime landlord in Minnesota said he struggles to find tenants who care for his properties. He indicated that 40% of his renters do not pay on time. He stated that filings for eviction often are not adjudicated. This circumstance often ends with a settlement agreement and the renter's abandoning the property. Such situations may result in a tarnished rental history.

Because the housing market is so tight, landlords are not worried about filling units, and eviction proceedings happen when renters least expect it. Such sudden, unplanned moves can throw a family's or individual's life into chaos, making it difficult to find new, affordable housing and recover financially.

The Wilder Research survey Homelessness In Minnesota 2018 identifies circumstances such as inadequate numbers of options for affordable housing, lack of employment opportunities, chronic health conditions and violence, housing discrimination, history of trauma, and other systemic inequities as the top reasons for homelessness in Minnesota (Pittman et al., 2020). These factors combined compound the rental crisis, making renter education critical.

RENTWISE: A TOOL TO ADDRESS THE NEED

There are few educational resources available for helping low- to moderate-income renters stabilize their housing. The newly revised RentWise curriculum from the University of Minnesota Extension is one resource uniquely suited to educating renters as they overcome obstacles encountered while searching to find and keep safe, affordable housing. The RentWise curriculum, which is implemented by trained community facilitators, teaches renters strategies to be successful. RentWise emphasizes an understanding of renter rights and responsibilities. Using RentWise, facilitators teach renters to communicate effectively and reduce conflict, to manage money and pay rent on time, to maintain a property, and to avoid eviction. Extension is identified as a trusted organization for providing housing information to assist consumers in improving their housing situations (Booth & Peek, 2013).

Originally, RentWise (Bruin, 2004) was brought to the University of Minnesota by Dr. Marilyn Bruin as the Rent Smart program (Merrill et al., 1999). Bruin adapted the curriculum to reflect Minnesota's resources and laws, and the curriculum has grown into a trusted resource across Minnesota, as well as in numerous other states.

In 2012, our team conducted a community-based participatory research study of RentWise to understand the audiences most likely to benefit from the curriculum (i.e., new renters, immigrants, individuals experiencing homelessness, and those previously incarcerated) (Ruhland, et.al.). This study yielded valuable information regarding necessary curriculum revisions. Community partners stated that our team should focus on “need to know” information to avoid overwhelming participants; reinforce communication skills throughout the curriculum; and address participants’ multiple barriers, including barriers related to language, transportation, past rental issues, and transition from correctional facilities or homelessness.

We used the study to adapt RentWise, and the revised version was released in 2017. The team reduced the facilitator’s guide content and provided a website containing the curriculum, workbook, participant folder and supplemental information in a pdf format. Downloadable materials reduce costs, as facilitators can print copies as needed, whether used in one-to-one or group settings. The RentWise curriculum is comprised of three units:

- Unit 1—Acquiring Your Rental Housing addresses housing wants and needs, identifies financial considerations, and assists renters in understanding lease agreements.
- Unit 2—Sustaining Your Home Environment and Relationships helps renters understand how to maintain a rental unit and use effective communication skills with property managers and neighbors.
- Unit 3—Aspiring to Your Future Housing Goals helps renters plan future housing.

EVALUATION DATA

In RentWise train-the-trainer workshops conducted between 2017 and 2019, 297 human services providers, volunteers, and teachers learned concepts related to sustaining safe, affordable housing and strategies for supporting renters. Figures 1 and 2 show pre-workshop and post-workshop data from surveys of workshop participants.

CONCLUSION

Extension educators can play a role in the housing crisis by encouraging individuals to examine their housing needs, understand their finances, and learn how to keep their homes. RentWise is a curriculum Extension professionals can use to facilitate such education. The RentWise curriculum, at <https://extension.umn.edu/renting/rentwise-curriculum>, is available for \$50 and is free to online workshop participants.

RentWise: An Updated Tool for Meeting the Needs of Renters

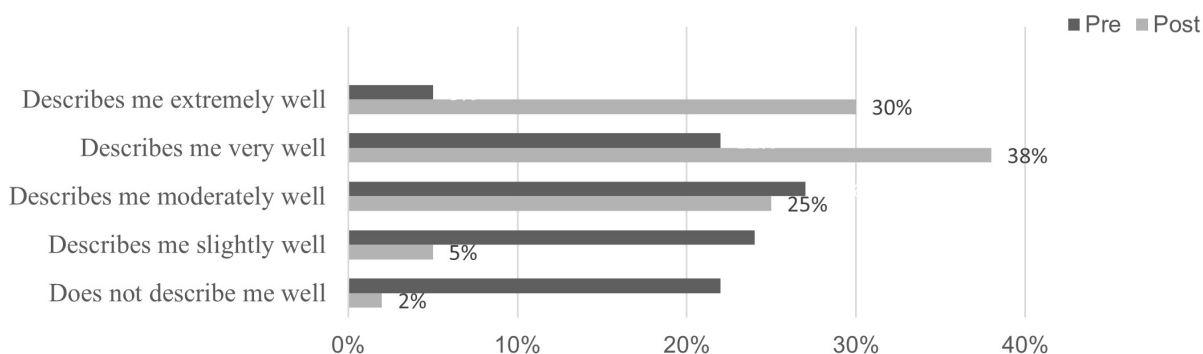


Figure 1. Preprogram and postprogram responses to the statement, "I feel prepared to teach renter education."

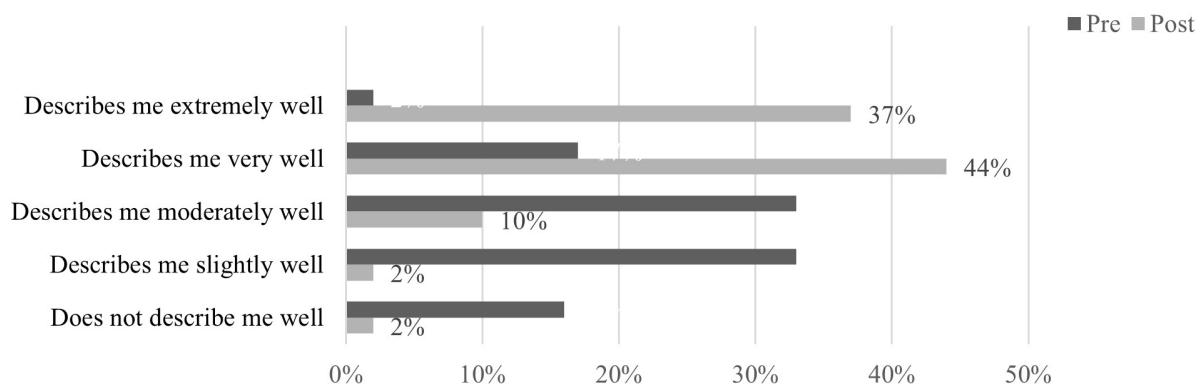


Figure 2. Preprogram and postprogram responses to the statement, "I feel familiar with resources to teach renter education."

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