



**TENANT DEBT
TOOLKIT 2022**

An educational and advocacy guide for
addressing tenant debt

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About the Toolkit

The mission of Regional Housing Legal Services (RHLS) is to create housing and economic opportunity in under-served communities in Pennsylvania and to effect systematic change for the benefit of lower-income households statewide. RHLS does this by providing free legal services and technical assistance to community-based organizations that develop affordable housing and engage in economic development activities that benefit low-income people; informing, training and supporting consumers, and those who serve consumers, on housing and utility issues; and engaging in policy analysis and promoting system innovations focused on critical housing, economic development, neighborhood revitalization and utility issues.

This guide will help guide individuals and their advocates on how to navigate tenant debt and information that can be shared. The first section of this toolkit includes data that shows who is most affected by tenant debt issues in Pennsylvania. The second section guides readers on how to use advocacy to assist renters with tenant debt on a systemic level. The last section of this toolkit has important information about how to navigate tenant debt and information you can use in your advocacy to change key systems.

How to Use the Toolkit

This toolkit is designed to help individuals and advocates create an advocacy plan to make both small and big changes to the way housing is created, preserved, and kept affordable throughout the state. The strategies outlined in this toolkit aims to show readers ways to support their neighbors within and outside of the political systems. It also hopes educate residents across the Commonwealth about tenant debt and advocate for solutions. Please share this toolkit widely!

This information is for educational purposes only and is not legal advice. If you need legal aid, please check out [Pennsylvania Legal Aid Network's website](#).

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Tenant Debt in PA: An Overview

EVICTION

- Across the U.S., evictions are at or above pre-pandemic levels. While Pennsylvania does not have a statewide eviction tracking system, our state is very likely following the national increase in evictions as a result of emergency rental assistance programs closing or running out of money, higher rents, inflation, and stagnant wages.*
- Communities most at risk of evictions in PA include neighborhoods with a high proportion of renters of color, cost-burdened renters, and female-headed households with children.**
- Eviction filings include renters who are behind on and/or unable to pay their rent.
- Programs like the emergency rental assistance program were helpful in keeping eviction filings low during 2020-2021.**

The number of renters increases every year due to economic and demographic shifts. The current housing market is still tough with low supply and high demand in renter and owner units, along with inflation, stagnant wages, and rising rents. Black, Latinx, and younger residents are more likely to rent than own for a variety of reasons.***

>32%

of residents in PA are renters

324,000

households in Pennsylvania are behind on rent

Of these households, there are approximately **341,000** children and owe approximately **\$473,500,000** – which averages out to **\$1,461** per household. These households are overwhelmingly people of color, low-income, and families with children.****

Many residents had to borrow from multiple sources, from friends and family to social safety net programs like SNAP. Studies have shown that renters will often turn to credit cards to pay bills in order to have the cash necessary to pay rent or will use credit cards to pay rent if allowed.*****

~25%

of PA renters had to get creative to make ends meet

Advocacy for Solutions

Steps to Advocacy

It is important every renter has resources to get through the lingering consequences of the pandemic. The people closest to the problem should be those closest to the solution. It is the small but consistent actions of contacting your representatives, connecting with other members of your community, and building united pressure on solving the issues in your neighborhood that creates change.



Steps to Advocacy (cont'd)

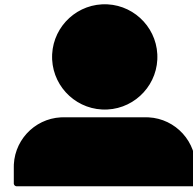
Educate Yourself



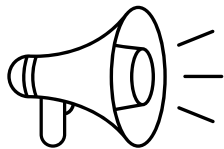
This guide contains information about what renters in Pennsylvania are currently experiencing based on the latest research. **You can add to this conversation by using your story to help make change.**

Define Your Story

Those closest to the problem should be closest to the solution. **Everyone should amplify the stories being shared of how these issues affect our neighbors and communities.**



Take Action



Tell your representatives at every level resources meant to get to your community are not reaching everyone and more resources are needed to get people back on their feet.

Call, tweet, write, and/or set up a meeting with elected officials. Connect with other members of your community to think of possible solutions.

Keep Going!

Follow up with the legislators you contacted. Pass the word along to friends, family, co-workers, members of your religious congregation, and anyone else in your circle.



Continue to host/attend meetings with community members to come up with short-term and long-term solutions.

Taking Action

What is the need?

More protections and resources are needed to keep people safely and affordably housed.

What can be done?

For the short-term, work with your local elected officials to enact tenant protections when looking for housing.

In the long-term, Pennsylvania should increase funding towards preserving, maintaining, and building affordable housing.

Who are my local representatives?

Check your city/town's website or do a quick Google search to find out who your local elected officials are and how to contact them.

Who are my state representatives?

To find your state legislators, use this [link](#) to Pennsylvania's state legislature website figure out your state reps by your address or county.

Who are my federal representatives?

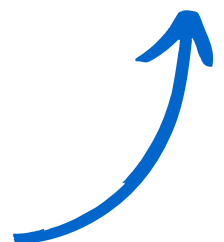
Congressional representatives can be found using this [link](#) to Congress' website by using your address or other links within the webpage.

What do I say to any of my elected officials?

A similar message can be given to each elected official regardless of their job title. Here's a simple script that can be changed based on the elected official and shortened for social media.

Sample Script

"Hello, my name is ___ and I am one of your constituents. COVID-19 impacted Pennsylvania residents' ability to have a safe, decent, and affordable place to call home. I believe that every person and family deserves a safe and affordable place to call home. To ensure that every resident has the best opportunity to succeed in life, I would like to see more tenant protections when seeking housing and more funding for affordable housing to help my community. Only when we can ensure that every adult, child, and family have a place to call home, can we give everyone the opportunity to succeed. Thank you for your time and consideration."



Keep Going!

Add a note on your phone, calendar, on a post-it note in your house to remind you to follow up with the legislators you contacted for them to get the message that this issue is important.

Pass the word along to friends, family, co-workers, members of your religious congregation, and anyone else!

Continue to host/attend meetings with community members and come up with short-term and long-term solutions (examples include: mutual aid, food/clothing drives, voicing community concerns with elected officials, joining forces with neighborhood groups, etc.). Many of your neighborhood groups based on community issues can be found on Facebook/social media, flyers around town, community pantries, places of worship, public libraries, and even online with statewide organizations like the [Housing Alliance](#) or national organizations like the National Low Income Housing Coalition's [Tenant Talk live](#).

Messaging

"Renters are our friends, family, neighbors, co-workers, and deserve to have resources available to help them get through the consequences of a global public health crisis through no fault of their own."

"Many households that are having trouble keeping up with rent payments are families with children. Parents, children, extended family, and community members that help support each other deserve a place to call home."

"Being behind on rent increases the risk of eviction. Evictions destabilize individuals and communities. Our communities deserve to remain whole, as do the lives of our neighbors."

More Protections and Funding Needed for Housing

Tenant Protections

Work with your local elected officials to encourage public and private housing landlords and property managers to ensure COVID owed back rent and eviction histories do not prevent anyone from finding new housing. RHLS has produced a memo on some best practices for working with tenants who have difficulty obtaining housing because of COVID-induced consequences as well as other issues such as re-entry, immigration, and more. With the number of residents behind on rent only increasing as a consequence of the lingering effects of the pandemic, protections like these would benefit many renters during a time of skyrocketing rents, inflation, and other economic pressures.

Housing Funding

This year was the first in many years that the Commonwealth invested a significant amount of funding toward building and preserving affordable housing across the state. While this increase investment came from unused federal American Rescue Plan Act funds, the Commonwealth should look for ways to continue this historic investment to ensure Pennsylvanians can continue to have a safe and affordable place to keep the foundation of their lives, their home, intact. Pennsylvania is home to some of the oldest housing stock in the country as well as lacking more than 200,000 affordable rental homes.*

Reference: [National Low Income Housing Coalition Housing Needs By State*](#)

Definitions:

Rental debt –

money owed to a current or prior landlord and can include rent owed, unpaid rent when a lease is broken, and damages. This kind of debt can be pursued through legal action in court, credit reporting, or debt collection.

Tenant screening report –

used by landlords to evaluate renters applying for housing in their building. They can contain – credit reports, income and employment history, rental history (including evictions) and previous addresses, sex offender registry, and criminal or national terrorist watchlist history.

Tenant screening companies –

consumer reporting agencies (CRAs) as defined and regulated by the Fair Credit Reporting Act.

Credit score –

a number from 300 to 850 assigned to a person that shows a person's ability to repay a loan based on information typically collected from largest three credit scoring agencies: Equifax, TransUnion, and Experian.

Renter score –

created through tenant screening reports. Includes information found in your credit report, application, and previous rental history and can include information like: your bill-paying history, the number and type of accounts you have, debt collections actions, outstanding debt, income, and the number of inquiries in your consumer report.

Fair Credit Reporting Act –

federal law that protects consumers from negative, inaccurate, unverifiable, and/or incomplete information reported on a consumer's credit report.

Eviction –

the action of forcing someone to leave an apartment, house, mobile home, etc. or a piece of land.

Bankruptcy –

a court/legal process for someone or a business looking for relief from debt they are unable to pay; usually a last resort tactic for many due to the consequences of filing for bankruptcy.

Know Your Rights

How much can I be charged for an application fee in Pennsylvania?

There is no limit to how much a landlord can charge for an application fee in PA, which are usually used for screening reports. They must have signed consent from each applicant to perform screening reports.

What if my landlord tries to kick me out? What if I find an eviction notice on my door? Do I have to leave immediately?

A landlord can't force you out of your home, or evict you, without a court judgement. Even then, only an officer of the court is allowed to legally remove you from your home – your landlord themselves cannot do this. Your landlord may not legally disconnect your utilities, change your locks, or remove your belongings until a court judgement in favor of the landlord is reached.

What happens if my rental debt is sent to collections?

If the account is placed with a collection agency or sold to a debt buyer, that debt collector might report the alleged debt to one or more credit bureaus - even if the landlord had not previously done so. Having an alleged rental debt on a credit report may make it harder to rent another apartment if the new landlord reviews your credit report. Debt collectors may also attempt to contact you directly to collect the debt as described next.

How can debt collectors contact me if my landlord sends my debt to collections?

Debt collectors can contact you by phone, text, email, or social media direct messages. Be careful of scams. Do not click on links or download materials from unknown senders, even if the message claims that you owe a debt. Other scams involve phoney debt collectors pretending to be police officers or other government officials. More information about debt collection practices can be found [here](#).

Can my former landlord take money from my paychecks or bank account(s)?

If there is a court judgement ruling in favor of the landlord, the landlord may file a request to have a current or former tenant's wages and bank accounts garnished or file a warrant against the tenant to collect owed debts.

If I have no other options, can I file for bankruptcy to get rid of my rental debt?

Filing for bankruptcy can be used as a last resort to wipe out rental debt, but should be used with caution. Credit scores can be impacted by a bankruptcy filing for one's debt and can make finding housing later on more difficult. Bankruptcy stays on your credit record for up to 10 years from the filing date. To learn more about bankruptcy, click [this link](#).

Know Your Rights (cont'd)

What if the debt collector is reporting incorrect information to the credit bureau(s)?

You can dispute the debt directly with the debt collector. If possible, it is best to dispute the debt within 30 days of receiving information from the debt collector - most commonly in the form of a validation notice mailed to your address. You can write a letter or use the tear-off portion of the validation notice to send a dispute by mail. See here for a [sample dispute letter](#). It is best to send the letter by mail, return receipt requested. You can also send the dispute letters electronically using any type of electronic communication that the debt collector uses to accept consumer communications. If the collection agency accept emails from consumers, you can dispute the letters via email.

Even if you are past the initial 30 day period, you should still dispute the debt with your debt collector. No matter when you dispute the debt, the debt collector must inform the credit bureau that the debt is disputed next time it provides information to the credit bureau.

How can I dispute errors on my credit report related to housing?

If you are denied housing for owed rental debt when applying for housing with a new landlord, you can receive a notice in the mail that includes the name and phone number of the tenant screening company the landlord used. You can use this information to contact the company to get a report of your tenant screening report. You should have access at no charge to the tenant screening report within 20 days of receiving the notice of denial. If this information is incorrect, you have a right to dispute it and the collection agency will be held liable under the Fair Credit Reporting Act to the Federal Trade Commission and the Consumer Financial Protection Bureau. For more information, please head to this [link](#).

For more information about your rights as a renter/tenant in Pennsylvania, browse the resources below:

[Housing Equality Center of PA: Know your rights as a renter in PA](#)

[PA Office of Attorney General Consumer Guide to Tenant and Landlord Rights](#)

[PA Legal Aid Network: PALawHelp.org “debt” resources](#)

[Renter score guide](#)

If you need to find a lawyer, the following are some resources

[Pennsylvania Legal Aid Network – Find a Legal Aid Provider](#)

**For more information about our work, please visit:
WWW.RHLS.ORG**

For more information about your rights as a renter/tenant in Pennsylvania, browse the resources below:

Housing Equality Center of PA: Know your rights as a renter in PA
<https://www.equalhousing.org/wp-content/uploads/2018/11/11.18-digital-copy-of-Know-Your-Rights-as-a-Renter-in-PA-3.pdf>

PA Office of Attorney General Consumer Guide to Tenant and Landlord Rights

<https://www.attorneygeneral.gov/wp-content/uploads/2022/06/OAG-Consumer-Guide-Tenant-Landlord-Rights-v.13-web-version.pdf>

PA Legal Aid Network: PALawHelp.org “debt” resources

<https://www.palawhelp.org/search?q=debt>

Renter score guide

<http://shoreviewapts.com/wp-content/uploads/2014/01/Blue-Star-Rental-Scoring-Criteria.pdf>

If you need to find a lawyer, please use the following:

Pennsylvania Legal Aid Network – Find a Legal Aid Provider

<https://palegalaid.net/legal-aid-providers-in-pa>