

2011

Northern Kentucky Housing Informational Packet

This packet contains educational materials and emergency resources for individuals and families regarding affordable housing in the Northern Kentucky area. Brighton Center provides this packet as a resource only. Brighton Center does not find housing or endorse any of the landlords.



BRIGHTON CENTER
A COMMUNITY OF SUPPORT



Created by:
Brighton Center, Inc.
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Updated: Jan. 2011



Northern Kentucky Shelters

Family Shelters

Interfaith Hospitality Network

336 West 9th
Newport, KY 41071
859-431-6840
<http://www.nkyihn.org>

Provides overnight shelter for up to 14 people (4 families). Must have minor children under age 18. Serves 2 parent families, families with teenage sons, children with custodial fathers, single mother with children.

Some Requirements:

1. Must have children in their custody under the age of 18.
2. No felonies from the past 5 years.
3. Can not owe subsidized housing more than \$1000. If they owe the utility companies more than \$1000, have to have a payment plan set in place.
4. Can not have substance abuse/alcohol problems. We do random drug testing.
5. We can not accept anyone who is currently in a domestic violence relationship.

Cold Shelters

Emergency Cold Shelter of NKY

634 Scott Street
Covington, KY 41011
859-291-4555
<http://nkycoldshelter.blogspot.com>

Seasonal Shelter: November - April
1st Come, 1st Serve (only 32 beds available)
Hours: Mon – Sun: 7:00 pm to 8:30 am (hot meals served)
Must have KY picture ID

Men's Shelters

City Gospel Mission

1419 Elm Street
Cincinnati, OH 45202
513-241-5525
<http://www.citygospelmission.com>

- Eligibility: 1) 18+ years old; 2) Photo ID required;
- 3) \$15 shelter fee per week (provides bed & locker);
 - 4) Two meals provided (Dinner & Breakfast);
 - 5) No drugs or alcohol permitted; 6) No Registered Sex Offender; 7) Must be in building by 6:45 pm & leave after breakfast.

Fairhaven Rescue Mission

260 Pike Street
Covington, KY 41011
859-491-1027
<http://www.fairhavenmission.org>

Provides shelter for up to 25 men with access to showers and laundry facilities (must have picture ID and pass breathalyzer). Hot meal every evening at 6:00 pm.

Women's Shelters

Welcome House

205 Pike Street
Covington, KY 41011
431-8717
<http://www.welcomehouseky.org>

Shelter for homeless women and children (boys no older than 11 years old). The shelter provides shared bedrooms, a common kitchen and TV room, laundry facilities and a children's room. Participants receive 3 meals a day, personal hygiene items, baby care items and bus transportation. The shelter provides emergency assistance with clothing and food.

Women's Crisis Center

835 Madison Avenue
Covington, KY 41011
859-491-3335
<http://www.wccky.org>

Provides safe shelter for women and children who are victims of domestic violence or sexual abuse. Related services, such as, counseling, advocacy and referrals for employment and housing are available.

Subsidized Housing

Campbell County

Kenton County

Section 8

Campbell County Department of Housing

1010 Monmouth Street
Newport, KY 41071
(859) 261-5200

- Handicap, disabled and elderly are given preference. Call for more information.
- All cities located within Campbell County limits, except the city of Newport
- For more information, see website at <http://www.campbellcountky.org/home/services/assistance-services/section-8-housing.html>

Covington Housing Development Department

2300 Madison Avenue
Covington, KY 41014
(859) 292-2188

- Accepts applications on Mondays 8:30-4:00
- Call for information on required documentation

Housing Authority

Newport Neighborhood Foundations

30 East 8th Street
Newport, KY 41071
(859) 581-2533

- Only for the city of Newport
- Applications will be accepted M-F 9:00-3:00
- Must have birth certificates, ss cards & picture ID for all adults
- For more information, check website at <http://www.neighborhoodfoundations.com>

Housing Authority of Dayton

201 Clay Street
Dayton, KY 41074
(859) 491-7749

- Accepts applications on Wednesday 1:30-3:00
- Waiting list can vary between zero to 9 months

Covington Housing Authority

2300 Madison Avenue
Covington, KY 41014
Telephone: (859) 491-5311
Fax: (859) 292-3240
Email: dmstrauss@hacov.org

- Accepts applications M-F 8:00-3:30
- Provides public housing for Latonia Terrace, Jacob Price, City Heights and Golden Towers
- For more information, check website at <http://www.hacov.org>

Scattered Apartments Housing

Saratoga Place

799 Saratoga Place
Newport, KY 41071
(859) 291-6200

- Applications accepted for individuals 55 years & older
- Rental assistance available to qualified applicants

Speers Court

901 Fifth Street
Dayton, KY 41074
(859) 261-0536

- Applications accepted for individuals 62 years and older, disabled persons receiving SSI
- Call to schedule an appointment

Two Rivers Apartments

411 Elm St
Newport, KY 41076
(859) 431-2166

- Applications accepted for individuals 62 years & older
- Rental assistance available to qualified applicants

Victoria Square

506 Central Avenue
Newport, KY 41071
(859) 581-8500

- Credit check completed on all applicants
- Pets allowed if under 20 pounds
- Accepts Newport Section 8

Austinburg Apartments

411 Patton St
Covington, KY 41011
(859) 291-9047

- Applications accepted for individuals 62 years & older
- Rental assistance available to qualified applicants

Cambridge Square

101 Promontory Drive
Covington, KY 41015
(859) 431-2205

- Accepts Section 8
- Accepts applications on Tuesdays 11:00-3:00

Goodwill Village

1550 Banklick Street
Covington, KY 41011
(859) 851-0755

- Apartments for disabled persons with physical disabilities
- Call to make an appointment

Highpoint Apartments

110 Hay Street
Covington, KY 41016
(859) 491-7365

- Apartments for disabled persons and seniors living on Social Security
- Accepts applications Tuesday and Friday 8:30-5:00 (out for lunch 12:00-1:00)

Subsidized Housing

Boone County

Carroll County

Section 8

Boone County Assisted Housing Department

Administration Building – 3rd Floor

2950 Washington Street

Burlington, KY 41005

Main: (859) 334-2105

Fax: (859) 334-3127

- o Must apply on-line at
<http://www.boonecountyky.org/AH/default.aspx>
- o See website for criteria and eligibility

Housing Authority

Housing Authority of Carrollton

1201 9th St

Carrollton, KY 41008

Telephone: (502) 732-4330

Fax: (502) 732-4330

Email: housaut@kih.net

- o Accepts applications M-F 8:00 am - 4:00 pm

Scattered Apartments Housing

Walton Village

35 School Road

Walton, KY 41094

(800) 728-5802

- o Apartments are for seniors and disabled adults
- o Request for an application to be mailed to you
- o Once applications are received an appointment will be scheduled

Dixie Apartments

7832 Riehl Drive

Florence, KY 41042

(859) 525-1207

- o Call for more details

Parkland Apartments

6751 Parkland

Florence, KY 41042

(859) 371-3400

- o Accept Boone County Section 8
- o Call before coming in and for more information

Florence Christian Home

100 Christian Drive

Florence, KY 41042

(859) 647-5001

Rolling Ridge

8134 Diane Drive

Florence, KY 41042

(859) 371-3400

Carrollton Landmark

254 Landmark Court

Carrollton, KY 41008

(502) 732-4196

Carrollton Village Apartments

298 Village Lane

Carrollton, KY 41008

(502) 732-4162

Sycamore Trace Homes

Carrollton, KY 41008

(502) 732-4196

Subsidized Housing

Gallatin County

Grant County

Section 8

Housing Authority

Housing Authority of Dry Ridge

300 Meadowview Circle

Dry Ridge, KY 41035

Telephone: (859) 824-4432

Fax: (859) 824-5733

Email: housingauthority@fuse.net

- o Accepts applications M-F 9:00 am – 5:00 pm
- o Accepts Grant County's residents before out of county and out of states applications
- o Have 66 total units – 20 senior units; 46 single and family units

Housing Authority of Williamstown

514 Helton Heights

Williamstown, KY 41097

Telephone: (859) 823-1511

Fax: 859-823-1512

Scattered Apartments Housing

Fredericksburg Apartments

500 Center Street

Warsaw, KY 41095

(937) 223-3656

Riverside Square Apartments

400 Center Avenue

Warsaw, KY 41095

(859) 567-2531

Royal Pines Apartments

303 Royal Pines Drive

Warsaw, KY 41095

(256) 878-2408

Warsaw Apartments

823 Washington Street

Shelbyville, KY 40066

(502) 633-3742

Academy Place Apartments

285 Old Corinth Owenton Rd

Corinth, KY 41010

(859) 253-3733

Crittenden Court Apartments

514 Helton Heights

Williamstown, KY 41097

(859) 823-1511

Crittenden Place Apartments

195 Vincent Blvd

Crittenden, KY 41030

(859) 277-5186

Locust Ridge Apartments

Dry Ridge, KY 41035

(859) 823-4481

Norwood Apartments

206 Humes Ridge Road

Williamstown, KY 41097

(859) 824-5663

Parkview Manor Apartments

228 South Main

Williamstown, KY 41097

(859) 824-7722

Subsidized Housing

Owen County

Pendleton County

Section 8

Housing Authority

Housing Authority of Owenton

100 Gaines Village Dr.
P.O. Box 463
Dry Ridge, KY 40359
Telephone: (502) 484-2939
Fax: (502) 484-0386

- o Accepts applications Tues & Thurs from 10:00 am to 12:00 pm; 1:00 pm to 4:00 pm

Housing Authority of Falmouth

412 Beach Street
Falmouth, KY 41040
Telephone: (859) 654-8492
Fax: (859) 654-8550
Email: housingauthorityfalmouth@fuse.net

- o Accepts applications Tues thru Fri from 12:00 pm to 5:00 pm

Scattered Apartments Housing

Adair Apartments

117 East Adair Street
Owenton, KY 40359
(859) 485-7396

Owenton Apartments

315 North Main Street
Owenton, KY 40359
(606) 485-7396

Walton Village Apartments

35 School Road
Walton, KY 41097
(502) 484-5802

Manor House Apartments

107 E. Perry Street
Owenton, KY 40359
(502) 484-5802

Abbeywood Apartments

97 Abbeywood Drive
Office 100
Falmouth, KY 41040
(859) 654-6405

Bedford House

301 Licking Street
Falmouth, KY 41040
(859) 654-3957

Mount Auburn Apartments

10496 Highway 159 North
Butler, KY 41006
(513) 831-5700

Finding A Place To Live

Tips on looking for housing:

- Check the classified section of the local newspaper
- Check with friends and neighbors.
- Ask landlords if they have other vacant properties or if they know of other landlords who may have vacant units available for rent.
- Look for signs in windows in the area that you wish to live in.
- Check with real estate offices or rental agencies.
- Look for FREE rental magazines in local grocery stores.
- Check on <http://www.nky4rent.com>
- Check on Craigslist at <http://cincinnati.craigslist.org>

Once you have found a place to possibly rent:

- Determine if the place meets your needs? *(on next page)*
- Always ask to see the unit you wish to rent.
- Fill out and sign tenant/landlord inspection form *(on page 8 and 9)* as you walk through with landlord.

Ask the following questions:

- Will you rent to me under the Section 8 program?
- Who is the owner of the property? May I have your name, address and phone number?
- How much is the rent?
- How much is the security deposit?
- What utilities are included in the rent (gas, electric, water, sanitation)
- How many bedrooms are in the unit?
- Who furnishes the stove and refrigerator?
- Call Duke Energy to find out what the average monthly electric bill runs for the unit. *(Main number is at the bottom of page 10)*
- How much can you afford for rent? *(See chart on page 11)*
- Create a monthly budget *(page 12)* to see if you are able to afford the unit.

Always read your lease before you sign it and be sure to get a copy before the landlord takes it!

Determine your Housing Needs

Required Would Prefer Not important

LOCATION

- Near bus line
- Near family
- Near work
- Near daycare/ school
- Near shopping
- Safe
- Children can play outside
- Quiet
- Other: _____

| | Required | Would Prefer | Not important |
|--|----------|--------------|---------------|
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BUILDING

- Condition of building
- On-site management
- Type of unit (single-family, duplex, multi-family)
- Off-street parking
- Pets allowed
- Laundry facilities
- Storage Space
- Yard Space
- Other: _____

| | Required | Would Prefer | Not important |
|--|----------|--------------|---------------|
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APARTMENT

- Affordable rent of _____
- Susidized rent
- Utilities included
- Enough bedrooms
- Closets and Storage
- Appliances included
- Air conditioned
- Other: _____

| | Required | Would Prefer | Not important |
|--|----------|--------------|---------------|
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Tenant/Landlord Inspection

The tenant and landlord should walk through the unit to be rented and jointly complete this form as to the conditions of the unit. This should be completed at move-in and move-out. It should be completed on a vacant unit unless the family is leasing in the place and already lives in the unit. This process is for the protection of both the tenant and the landlord. Both must sign and date the form below. You should leave blank items not specific to your unit. If there is something broken, missing, not working or dirty, it should be noted under OTHER.

| | | | | | | | |
|--------------------------------------------|--------------------------|-----------|----------------------------------------------|----------------|---------------------------|-----------|----------------------------------------------|
| Address of Unit: | _____ | | | | | | |
| Age of Unit: | _____ | | | # of Bedrooms: | _____ | | |
| Type of unit <small>(circle one)</small> : | House | | Apartment | | Duplex | | Trailer |
| | Move-In Condition | | | | Move-Out Condition | | |
| | New | OK | Other <small>(Please List)</small> | | New | OK | Other <small>(Please List)</small> |
| Unit Exterior: | | | | | | | |
| Walls | | | | | | | |
| Roof | | | | | | | |
| Windows | | | | | | | |
| Doors | | | | | | | |
| Porch Lights | | | | | | | |
| Yards | | | | | | | |
| Kitchen: | | | | | | | |
| Stove | | | | | | | |
| Refrigerator | | | | | | | |
| Dishwasher | | | | | | | |
| Floors | | | | | | | |
| Walls | | | | | | | |
| Ceiling | | | | | | | |
| Windows | | | | | | | |
| Sink | | | | | | | |
| Cabinets | | | | | | | |
| Living Room: | | | | | | | |
| Electrical | | | | | | | |
| Walls | | | | | | | |
| Floors | | | | | | | |
| Windows | | | | | | | |
| Ceiling | | | | | | | |
| Bathroom 1: | | | | | | | |
| Sink | | | | | | | |
| Toilet | | | | | | | |
| Tub/Shower | | | | | | | |
| Cabinet | | | | | | | |
| Counter | | | | | | | |
| Floor | | | | | | | |
| Ceiling | | | | | | | |
| Walls | | | | | | | |

| | | | | | | | |
|---------------------|--|--|--|--|--|--|--|
| Bathroom 2: | | | | | | | |
| Sink | | | | | | | |
| Toilet | | | | | | | |
| Tub/Shower | | | | | | | |
| Cabinet | | | | | | | |
| Counter | | | | | | | |
| Electrical | | | | | | | |
| Floor | | | | | | | |
| Ceiling | | | | | | | |
| Walls | | | | | | | |
| Bedroom 1: | | | | | | | |
| Floor | | | | | | | |
| Walls | | | | | | | |
| Ceiling | | | | | | | |
| Windows | | | | | | | |
| Electrical | | | | | | | |
| Bedroom 2: | | | | | | | |
| Floor | | | | | | | |
| Walls | | | | | | | |
| Ceiling | | | | | | | |
| Windows | | | | | | | |
| Electrical | | | | | | | |
| Other Areas: | | | | | | | |
| Halls | | | | | | | |
| Stairs | | | | | | | |
| Other: | | | | | | | |

Complete at Move-In ONLY:

| | <u>Yes</u> | <u>No</u> | |
|------------------------------------------------------|------------|-----------|--|
| Is there a working smoke detector on each floor? | | | |
| Are there visible bugs in the unit? | | | |
| Are screens in the windows provided by the landlord? | | | |
| What is the condition of the window screens? | | | |
| Are window coverings provided by the landlord? | | | |
| What is the condition of the window coverings? | | | |
| Are there storm windows present in the unit? | | | |
| What is the condition of the window coverings? | | | |
| Approximate age of refrigerator? | | | |
| stove | | | |
| dishwasher | | | |
| floor coverings | | | |

MOVE-IN: _____
Tenant's Signature Date

Landlord's Signature Date

MOVE-OUT: _____
Tenant's Signature Date

Landlord's Signature Date

Duke Energy Payment Location - Northern Kentucky

| Newport: | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Newport Food Mart (<i>Ameristop Food Stop</i>) 2114 Monmouth St. Newport, KY 41071</p> <p>Mon - Sun 7:00 a.m. to 9:00 p.m.</p> <p>Located by the Cash Pawn Shop.</p> | <p>Newport Drug Center 948 York St. Newport, KY 41071</p> <p>Mon - Fri 9:00 a.m. to 7:00 p.m. Sat. 9:00 a.m. to 5:00 p.m. Closed Sunday & Holidays</p> <p>Located one block from Newport Fire Dept.</p> | <p>Prince Carry Out 202 E. 7th St. Newport KY 41071</p> <p>Sun – Sat 10:00 a.m. to 10:00 p.m.</p> <p>Located across from Harmon & Son Body Shop on the corner.</p> |
| Covington: | | Latonia: |
| <p>Covington Super Valu 1616 Madison Ave. Covington, KY 41013</p> <p>Mon – Sat 8:00 a.m. to 9:00 p.m. Sun. 8:00 a.m. to 8:00 p.m.</p> <p>Located near 16th & Madison next to BlockBuster Video.</p> | <p>Family Grocery 940 Western Ave. Covington, KY 41011</p> <p>Mon - Sat 10:00 a.m. to 9:00 p.m. Sun. 11:00 a.m. to 5:00 p.m. Closed Thanksgiving & Christmas</p> <p>Located on the corner of Western Ave</p> | <p>Warsaw Wireless 3933 Winston Ave. Latonia, KY 41015</p> <p>Mon - Sat 10:00 a.m. to 9:00 p.m. Sun. Noon to 6:00 p.m.</p> <p>Located between E. 49th St. & E. 40th St.</p> |
| Florence: | | Alexandria: |
| <p>El Oasis 7113 Turfway Rd. Florence, KY 41042</p> <p>Sun - Sat 8:00 a.m. to 10:00 p.m.</p> <p>Located next to Cricket, Subway, UHR rental across from Fed Ex.</p> | <p>Warsaw Wireless - Cincinnati Bell 1035 Vandercar Way Florence, KY 41042</p> <p>Mon - Sat 10:00 a.m. to 9:00 p.m. Sun 12:00 p.m. to 6:00 p.m.</p> <p>Located in shopping plaza next to Fashion Bug, across from Wal-Mart.</p> | <p>Alexandria Parkview Market 7901 Alexandria Pike Alexandria, KY 41001</p> <p>Mon - Fri 9:00 a.m. to 6:00 p.m. Sat 9:00 a.m. to 5:00 p.m. Sun 10:00 .am. to 2:00 p.m.</p> <p>Located next to Randy Outfitters and Alexandria Drug Store.</p> |
| Fort Thomas: | Dayton: | Cold Spring: |
| <p>Fort Thomas Drug Center 26 Noth Fort Thomas Ave. Fort Thomas, KY 41075</p> <p>Mon - Fri 9:00 a.m. to 7:00 p.m. Sat 9:00 a.m. to 5:00 p.m. Closed Sun.</p> <p>Located next to Gross Insurance Agency & across from Bank of Kentucky</p> | <p>Riverside Super Valu 118 6th St. Dayton, KY 41074</p> <p>Mon - Sat 8:00 a.m. to 9:00 p.m. Sun. 8:00 a.m. to 8:00 p.m.</p> <p>Located on Rt. 8, follow thru Bellevue, on 6th St.</p> | <p>Solar Tan 20 Martha Layne Collins Blvd. Cold Spring, KY 41076</p> <p>Mon - Thurs 8:00 a.m. to 9:00 p.m. Fri 8:00 a.m. to 8:00 p.m. Sat 9:00 a.m. to 6:00 p.m. Sun 10:00 a.m. to 5:00 p.m.</p> <p>Located next to CitiFinancial and Blockbuster across from Taco Bell.</p> |

For areas in Cincinnati: <http://www.duke-energy.com/kentucky/billing/locations-central.asp>

Cincinnati Main Office

644 Linn Street

Cincinnati, OH 45202

1-800-544-6900

How Much Can I Afford For Rent??

Monthly Income: \$0 - \$950

| Income | Rent |
|--------|---------------|
| \$0 | \$0 - \$0 |
| \$50 | \$15 - \$20 |
| \$100 | \$30 - \$40 |
| \$150 | \$45 - \$60 |
| \$200 | \$60 - \$80 |
| \$250 | \$75 - \$100 |
| \$300 | \$90 - \$120 |
| \$350 | \$105 - \$140 |
| \$400 | \$120 - \$160 |
| \$450 | \$135 - \$180 |
| \$500 | \$150 - \$200 |
| \$550 | \$165 - \$220 |
| \$600 | \$180 - \$240 |
| \$650 | \$195 - \$260 |
| \$700 | \$210 - \$280 |
| \$750 | \$225 - \$300 |
| \$800 | \$240 - \$320 |
| \$850 | \$255 - \$340 |
| \$900 | \$270 - \$360 |
| \$950 | \$285 - \$380 |

Monthly Income: \$1000-\$1950

| Income | Rent |
|---------|---------------|
| \$1,000 | \$300 - \$400 |
| \$1,050 | \$315 - \$420 |
| \$1,100 | \$330 - \$440 |
| \$1,150 | \$345 - \$460 |
| \$1,200 | \$360 - \$480 |
| \$1,250 | \$375 - \$500 |
| \$1,300 | \$390 - \$520 |
| \$1,350 | \$405 - \$540 |
| \$1,400 | \$420 - \$560 |
| \$1,450 | \$435 - \$580 |
| \$1,500 | \$450 - \$600 |
| \$1,550 | \$465 - \$620 |
| \$1,600 | \$480 - \$640 |
| \$1,650 | \$495 - \$660 |
| \$1,700 | \$510 - \$680 |
| \$1,750 | \$525 - \$700 |
| \$1,800 | \$540 - \$720 |
| \$1,850 | \$555 - \$740 |
| \$1,900 | \$570 - \$760 |
| \$1,950 | \$585 - \$780 |

Monthly Income: \$2000-\$2950

| Income | Rent |
|---------|-----------------|
| \$2,000 | \$600 - \$800 |
| \$2,050 | \$615 - \$820 |
| \$2,100 | \$630 - \$840 |
| \$2,150 | \$645 - \$860 |
| \$2,200 | \$660 - \$880 |
| \$2,250 | \$675 - \$900 |
| \$2,300 | \$690 - \$920 |
| \$2,350 | \$705 - \$940 |
| \$2,400 | \$720 - \$960 |
| \$2,450 | \$735 - \$980 |
| \$2,500 | \$750 - \$1,000 |
| \$2,550 | \$765 - \$1,020 |
| \$2,600 | \$780 - \$1,040 |
| \$2,650 | \$795 - \$1,060 |
| \$2,700 | \$810 - \$1,080 |
| \$2,750 | \$825 - \$1,100 |
| \$2,800 | \$840 - \$1,120 |
| \$2,850 | \$855 - \$1,140 |
| \$2,900 | \$870 - \$1,160 |
| \$2,950 | \$885 - \$1,180 |

Monthly Income: \$3000-\$3950

| Income | Rent |
|---------|-------------------|
| \$3,000 | \$900 - \$1,200 |
| \$3,050 | \$915 - \$1,220 |
| \$3,100 | \$930 - \$1,240 |
| \$3,150 | \$945 - \$1,260 |
| \$3,200 | \$960 - \$1,280 |
| \$3,250 | \$975 - \$1,300 |
| \$3,300 | \$990 - \$1,320 |
| \$3,350 | \$1,005 - \$1,340 |
| \$3,400 | \$1,020 - \$1,360 |
| \$3,450 | \$1,035 - \$1,380 |
| \$3,500 | \$1,050 - \$1,400 |
| \$3,550 | \$1,065 - \$1,420 |
| \$3,600 | \$1,080 - \$1,440 |
| \$3,650 | \$1,095 - \$1,460 |
| \$3,700 | \$1,110 - \$1,480 |
| \$3,750 | \$1,125 - \$1,500 |
| \$3,800 | \$1,140 - \$1,520 |
| \$3,850 | \$1,155 - \$1,540 |
| \$3,900 | \$1,170 - \$1,560 |
| \$3,950 | \$1,185 - \$1,580 |

Monthly Income: \$4000-\$5000

| Income | Rent |
|---------|-------------------|
| \$4,000 | \$1,200 - \$1,600 |
| \$4,050 | \$1,215 - \$1,620 |
| \$4,100 | \$1,230 - \$1,640 |
| \$4,150 | \$1,245 - \$1,660 |
| \$4,200 | \$1,260 - \$1,680 |
| \$4,250 | \$1,275 - \$1,700 |
| \$4,300 | \$1,290 - \$1,720 |
| \$4,350 | \$1,305 - \$1,740 |
| \$4,400 | \$1,320 - \$1,760 |
| \$4,450 | \$1,335 - \$1,780 |
| \$4,500 | \$1,350 - \$1,800 |
| \$4,550 | \$1,365 - \$1,820 |
| \$4,600 | \$1,380 - \$1,840 |
| \$4,650 | \$1,395 - \$1,860 |
| \$4,700 | \$1,410 - \$1,880 |
| \$4,750 | \$1,425 - \$1,900 |
| \$4,800 | \$1,440 - \$1,920 |
| \$4,850 | \$1,455 - \$1,940 |
| \$4,900 | \$1,470 - \$1,960 |
| \$4,950 | \$1,485 - \$1,980 |
| \$5,000 | \$1,500 - \$2,000 |

Your rent should be about 30% of your total monthly household income. To determine suggested rent, locate your income on the chart in the income column. Your affordable monthly rent is in the box directly to the right of your income.

Past Due Bills/Amounts

| | | |
|-------|-------------------------------------------------------------------|-------|
| _____ | Rent/Mortgage | _____ |
| _____ | Heat & Utilities | _____ |
| _____ | Phone (landline) | _____ |
| _____ | Cell Phone | _____ |
| _____ | Internet | _____ |
| _____ | Cable | _____ |
| _____ | Sewage/Water | _____ |
| _____ | Auto Loan | _____ |
| _____ | Transportation (bus/taxi) | |
| _____ | Gasoline | |
| _____ | Food (groceries) | |
| _____ | Household Expenses (t.p.; cleaning supplies; hygiene items, etc.) | |
| _____ | Auto Insurance | |
| _____ | Health Insurance | |
| _____ | Dental Insurance | |
| _____ | Clothing | |
| _____ | Child Care | |
| _____ | Entertainment (fast food; movies; snacks; etc) | |
| _____ | Christmas | |
| _____ | Other (diapers) | |
| _____ | Other () | |
| _____ | Other () | |
| _____ | TOTAL MONTHLY EXPENSES | |

_____ **TOTAL MONTHLY INCOME**

Sources: _____
 () () () () () () () ()

_____ **TOTAL MONTHLY EXPENSES**

(-/+) _____ **DIFFERENCE** (Income _____ - Expenses _____ = Difference)

HOW TO BECOME A GOOD RENTER

Use the following as a guide when thinking about “How to Become a Good Renter.”

GOOD HOUSEKEEPING HABITS FOR RENTERS AND HOMEOWNERS

Establishing a good rental history is extremely important when you are considering moving into another rental situation or thinking about purchasing a home. It is becoming increasingly difficult to secure decent, safe and sanitary housing without good rental history.

Generally, the first item a property owner or manager reviews is your credit history. If you are consistently late in paying your rent, chances are you will experience difficulty finding a suitable place to live. Often times, previous landlords will be contacted to discuss your rental history. Some property owners or managers will stop by your current address to check housekeeping skills before your application is approved.

1. When shopping for a rental unit, you should make a list of your wants and needs. For example, the number of bedrooms, bus service, proximity to grocery stores, work, childcare and schools. You should explore the surrounding area as well. Being satisfied with the rental unit and the neighborhood creates a positive climate for becoming a good renter.
2. Prior to signing a lease, you should read every word and be sure that you clearly understand what you are signing. Write down any questions that you have and discuss them with the property owner before signing the lease.
3. Ask the landlord to walk through the unit with you before moving in. Taking pictures of the vacant unit and performing a Tenant/Landlord Inspection Check-off List will provide you with the necessary proof of pre-existing conditions in order to be able to recover your security deposit when you move.
4. Paying rent on or before it is due is the most important element of becoming a good renter. Know where (the address) the rent is to be paid and if the rent is to be paid directly to the landlord or by mail. If it is to be paid by mail, take caution for any mailing delays. Renters, who consistently pay their rent during the grace period (i.e. not on the due date), are NOT considered to be good renters. This could also have a negative impact on your credit history. If you pay your rent with cash, it is very important that you obtain a receipt with all of the information recorded (name, date, amount paid). If the rent is paid by check or money order, you can use your canceled check or the carbonized copy of the money order, as you receipt. You should set up a filing system just for rental payments.
5. If you are experiencing difficulty in paying your rent on time, you should immediately communicate this to your landlord. Notifying the landlord in advance, demonstrates how important timely rent payments are to you and shows that you are concerned. If there is a need to establish special payment arrangements with the landlord, never agree to any arrangements that you cannot keep. This will destroy the landlord's trust in you. Honesty is the best policy.
6. If you are responsible for paying a portion or all of the utilities, it is important that this commitment be paid on or before the due date. Utility companies report payment histories to credit bureaus, which could negatively impact you in the future. The responsibility of the utility payments must be clearly spelled out in the lease agreement.

7. Property owners from time to time may conduct inspections of the rental unit. This activity should be clearly spelled out in the lease with written notice provided to you, at least 24 hours in advance. The purpose of the inspection is to determine the condition of the unit. If the condition is found to be unacceptable, normally, the landlord will site you and give you a limited amount of time to cure the identified problems. If you have not satisfactorily resolved the problems, eviction proceedings can begin. However, the practice may vary from landlord to landlord.
8. If you decide to terminate the rental agreement, you must take care to follow the terms of the lease. If the terms of the lease agreement have not expired, you may be held responsible for paying a lump sum amount to satisfy the remaining amount of the time left on the lease. Generally, a 30-day written notice to the landlord is required before moving out.

You should always request a move-out inspection with the landlord. This should be conducted as quickly as possible, after you have removed all of your belongings. The move-out inspection can be compared to the move-in inspection, making it easy to determine if there were any damages caused by you while occupying the unit. If any damages were caused after move-in, the landlord generally keeps a portion of the security deposit to cover the cost of the repairs. If you did not pay a security deposit, you may be charged for the identified damages. These two inspection reports provide you with the necessary documentation in the event of a disagreement. Once again, this practice may vary from landlord to landlord. Terminating your relationship with a landlord on good terms is one additional step in establishing a good rental history.

You should be encouraged to develop a plan of action for performing regular housekeeping activities. Everyone in the family should be assigned a housekeeping task, even if it is small. Living in a well-organized and clean environment builds a sense of pride of ownership, even if you are renting. Developing these habits when renting, paves the way to good housekeeping habits when you own your own home. Good renters make good homeowners!

Poor housekeeping habits can lead to damages in the unit, roach infestation and created poor self-esteem. You should understand the importance of maintaining a well kept home and how it affects all facets of your life the lives of your children. This element of becoming a good renter is as important as paying rent in a timely manner.

***** Disclaimer:** Brighton Center, Inc obtains housing information including apartment listings from free public sources. Brighton Center assumes no liability in the legitimacy of these listing and/or landlords within this housing information packet. There are no warranties, expressed or implied, as to accuracy, completeness, or results obtained from any information posted on this apartment listing. ***

DEFENDING AGAINST EVICTION IN KY

INTRODUCTION

In Kentucky, your rights as a tenant depend upon where you live.

Some cities and counties¹ have the ***Uniform Residential Landlord and Tenant Act (URLTA)***, a law which applies to most rental property (hotels, hospitals, group living situation, and employment-based rentals are not covered). URLTA gives tenants and landlords many rights as well as duties.

Most of Kentucky is not covered by URLTA, but *it is true everywhere in the state that:*

- A landlord whose tenants do not move when they are asked to must get a court order before evicting them.
- The law does not give landlords the right, without a court order, to turn off electricity or water in order to get a tenant to move.
- The law does not give landlords the right, without a court order, to lock a tenant out of an apartment, keeping the tenant from their furniture and clothing.

In an URLTA district, if a landlord shuts off utilities or locks the tenant out without a court order, the tenant may sue for damages equal to 3 months' rent plus attorney fees.

What follows is a summary of tenants' rights in URLTA and non-URLTA locations.

FOR WHAT REASON CAN A LANDLORD REQUIRE A TENANT TO MOVE?

URLTA: Either the lease has expired, or the tenant has "materially breached the lease. This means the reason cannot be a small or petty one. Non-payment of rent or any part of the rent is a material breach and a good reason for eviction. The #1 rule for tenants: Pay the rent.

NON-URLTA: If there is no lease, the landlord does not need a reason. Where there is a lease, the landlord wants the tenant out before the lease is up, they must show that the tenant breached (broke) the lease.

WHAT KIND OF NOTICE MUST A LANDLORD GIVE A TENANT WHEN THEY WANT THE TENANT TO MOVE OUT ("VACATE")?

URLTA: If the reason the landlords says the tenant has to move is because of non-payment of rent, the landlord must give at least 7 days' notice. For any other reason, they must give 14 days' notice. The notice must be **in writing**, either hand-delivered or sent by registered/certified mail.

NON-URLTA: The amount of time is whatever the lease requires. However, if the lease has expired, or if there is no lease or lease clause on the subject, the landlord must give the tenant 30 days' notice **in writing**.

WHAT IF THE TENANT HAS NOT MOVED OUT BY THE TIME THE LANDLORD TOLD THEM TO?

URLTA: If, when the time has run out, the tenant has fixed the problem (paid the overdue rent, or gotten rid of the pet, etc.), then the landlord must allow the tenant to stay. If not, then the landlord can file a court action to get the tenant out.

NON-URLTA: If the landlord has given the right amount of notice and the tenant does not leave, the landlord can then file a court action to get the tenant out.

HOW MUCH ADVANCE NOTICE MUST A TENANT GET BEFORE COURT?

URLTA AND NON-URLTA: The tenant must receive notice **at least three days** before the court date. The notice must be either hand-delivered to a member of the household 16 years old or older, or it must be mailed and posted in plain view at the premises.

¹ Barbourville, Bellevue, Bromley, Covington, Dayton, Florence, Lexington-Fayette County Georgetown, Louisville, Ludlow, Melbourne, Newport, Oldham County, Pulaski County, Silver Grove, Southgate, Taylor Mill, and Woodlawn.

WHAT HAPPENS IN LANDLORD-TENANT COURT?

- **Only One Issue:**

- ✓ These cases are called “forcible detainer” cases. They are special, shortened court cases that deal only with the issue of who has a right to be on the property, the landlord or the tenant. Regarding money, the court will look at whether (but not how much) the tenant is behind in rent, because that will determine if the tenant has broken the lease. But the court will not decide who owes how much the only order will be either an eviction of the tenant or a dismissal of the landlord's case.²

- **Appearances:**

- ✓ If the tenant does not show up, the judge will grant the landlord the right to have them and their things taken off the premises by the sheriff on the 7th day after the court hearing. If the tenant shows up but the landlord doesn't, the judge will dismiss the case. (The tenant will not be evicted.) If both parties appear, the judge will call the case and expect the parties to state what they think the court should rule and why.

- **Witnesses:**

- ✓ Both parties have a right to bring or subpoena (order the appearance of) witnesses; a subpoena form may be obtained from the court clerk. Extra time will not be given once the case is called, so a tenant must have the subpoena issued ahead of time; the witnesses must be present and ready to testify when the case is called.

- **Defenses – What can the tenant say in their defense?**

- ✓ **NON-URLTA:**

- **Failure to give required notice.** If the tenant can show the court that they did not receive the proper (usually 30-day) *notice to vacate*, or that they did not receive at least 3 days' *notice of the court hearing*, then the judge should dismiss the case, or put the hearing off until the proper notice has been given.
- **Acceptance of current rent.** For a tenant who is behind in rent, if they can show the court that the landlord, after giving the notice to vacate, let the tenant pay the current month's rent, then the court action will be dismissed, because by taking the current rent the landlord accepted the tenant for a further term. The landlord will have to start over with a new court action at a later time.

- ✓ **URLTA:** A tenant has the above defenses and these others that NON-URLTA tenants don't have:

- **Right to “cure”.** A tenant who has broken the lease can show the court that in the meantime they fixed the problem for which the landlord was trying to evict them (eg., paid the back rent, fixed the hole in the wall, etc.)
- **Landlord retaliation.** A tenant can prevent an eviction if they can prove to the court that the landlord is only trying to “get back” at the tenant for some action the tenant had a right to take – such as reporting something to the Health Department, joining a tenant union, or withholding rent to pay for repairs.
- **Credit for rent withheld.** A tenant who has used past rent money to pay for repairs or needed utilities that the landlord refused to make or provide can show the court that they are not behind in rent since they did pay the money. (Tenants who want to withhold their rent to make repairs must follow very exact rules³ for notifying the landlord and spending the money; otherwise this is no defense to eviction.

² It is rarely used this way, but the Forcible Detainer law also allows a tenant to sue a landlord who has improperly taken possession of the premises. (This is called “forcible Entry”). In such a case, the court's options are to either order the landlord off the premises, or dismiss the tenant's case.

³ Among other things, the repair must be necessary for health and safety; the tenant must notify landlord 14 days ahead of time; and the repair cannot exceed ½ the rent (or \$100, whichever is more).

CAN A LANDLORD EVICT A TENANT FOR NOT PAYING LATE FEES?

URLTA AND NON-URLTA: A tenant breaks their lease if they pay their rent late and don't pay a required late fee. However, a late fee must be reasonable, or else it will be considered a "penalty" by the court, and the court may not enforce such a penalty. A "reasonable" late fee is one that fits the amount of trouble late rent causes a landlord – a little extra bookkeeping, a tiny loss of interest. It can be argued that a late fee or more than \$5 or \$10 is not reasonable.

CAN TENANTS GET THEIR SECURITY DEPOSIT BACK, EVEN IF THEY HAVE BEEN EVICTED?

NON-URLTA: If a tenant is evicted without owing the landlord money (or owing the landlord less than the amount of the security deposit), they can file a case in Small Claims Court to get back the money owed them. They cannot get an order from the Forcible Detainer (eviction) court.

URLTA: If a tenant leaves owing the landlord rent, the landlord can apply the security deposit money to the rent bill after 30 days have passed. If the tenant doesn't owe back rent, or not as much as the amount of the security deposit, the landlord must mail the tenant a notice of the balance of the account and return the money, unless the tenant does not reply within 60 days of the notice.

The tenant can file a small-claims action to get the security deposit back. The judge will decide how much of the security deposit must be paid back. It must all be given back if the landlord did give do certain things (tell the tenant, at move-in, what bank account the money is kept in; and have the tenant sign off on inspection forms showing the condition of the premises before and after the tenancy.)


The information here is general and is not to be taken as legal advice about your particular case.

For legal advice, call your local lawyer referral service or, if you are a low-income person, contact Legal Services. To locate the office serving your area, consult the map at <http://kylawhelp.org/Home/PublicWeb/LegalSvcs/StateMap> or call 859-255-9913.

Persons over the age of 60 and who are Kentucky residents (or their caretakers) may obtain advice and consultation at 1-800-200-3633, the Legal HelpLine for Older Kentuckians.

BRIGHTON CENTER FINANCIAL SERVICES DEPARTMENT
PRESENTS

2 CENTS ABOUT FINANCES



2 Cents about Finances is a 2-Part Class to Learn About:

- Money Management
- Saving and Investing
- Building and Repairing Credit
- ID Theft Protection
- How to Avoid Being a Victim of Predatory Lending

Registration is REQUIRED. To register call: 491-8303 ext. 2314

2011 Thursday 5:30-7:30 p.m.

| | |
|-------------------------------------------------|-------------------------------------------------|
| • January 13 & 20: Brighton Center, Newport | • July 14 & 21: Brighton Center, Newport |
| • February 10 & 17: NKY 1-Stop Center, Florence | • August 11 & 18: NKY 1-Stop Center, Florence |
| • March 10 & 17: Brighton Center, Newport | • September 8 & 15: Brighton Center, Newport |
| • April 14 & 21: Brighton Center, Newport | • October 13 & 20: Brighton Center, Newport |
| • May 12 & 19: NKY 1-Stop Center, Florence | • November 10 & 17: NKY 1-Stop Center, Florence |
| • June 9 & 16: Brighton Center, Newport | • December 8 & 15: Brighton Center, Newport |

"Yes You Can...Own a Home" Classes

Interested in owning your own home but don't know where to start or what you need to do? The Financial Services Department at Brighton Center, facilitates "Yes You Can...Own a Home", a class sponsored by Kentucky Housing Corporation.

Topics covered are:

- Importance of a having a budget
- Credit Reports
- How much can you afford?
- Predatory Lending
- The loan process from A to Z
- Closing documents
- The role of Realtors
- Hazard insurance
- Whole house inspections
- What is a good neighbor

This class is free but registration is required. For more information or to register for class, contact (859) 491-8303 x 2314 or Earlene Johnson at (859) 491-8303 x 2327

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A Fast and simple registration will save your family
UP TO \$180.00 A YEAR!

**ACT NOW
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LOW INCOME ASSISTANCE PROGRAM from the Sanitation District No. 1

To apply: Contact the **BRIGHTON FAMILY CENTER 491-8303 ext. 2330** for an appointment or visit us at 799 Ann Street, Newport

Please bring the following documents:

1. YOUR Sanitation bill (bill MUST be in your name)
2. Verification of all household members (social security cards)
3. Proof of household income

For Residents of Boone, Campbell or Kenton counties with the following income levels:

| | |
|-----------------------------------------|------------------------|
| Family of 1 - \$13,538 | Family of 2 - \$18,213 |
| Family of 3 - \$22,888 | Family of 4 - \$27,563 |
| For each additional person, add \$4,675 | |



STABLE FAMILIES PROGRAM



- Are you a Campbell or Boone County resident with school aged children? (K-3rd)
- Are you currently facing a housing crisis such as an eviction or permanent disconnect notice?

Stable families program targets families with school aged children (K-3rd) living in their own homes who are at risk of homelessness from an eviction notice, over-crowding, history of frequent moves which leads to instable housing/schooling, and/or disconnect notice leading to an eviction, serving Boone and Campbell counties. Stable families program will provide intensive case management for 3-6 months in addition to a six month follow up to ensure family housing and school stability.

Contact:

Carrie Ward BSW
Family Stability Support Specialist
Brighton Center Family Center
P.O. Box 325
799 Ann St.
Newport, KY 41071
859-491-8303 ext. 2321