Housing Maintenance Guide for Newcomers

Preparing for, Identifying, and Resolving Home Maintenance Issues





Introduction: A Comprehensive Guide with Visual Aids for Home Maintenance

As refugee housing providers, we understand the challenges newcomers face in finding and retaining stable housing. Navigating maintenance, budgeting for repairs, communicating with landlords, and accessing local resources can all be overwhelming. This guide aims to support both newcomers and their service providers by providing guidance on home maintenance for successful integration.

Note: while the language in this toolkit focuses on newcomers who are renters, it may also be useful to those who own their homes. Additionally, the term "landlord" in this toolkit refers to both landlords and property managers, who often manage relationships with tenants on landlords' behalf.

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Preparing Financially for Tenancy

Before securing a rental home, it's important that newcomers prepare themselves for the financial obligations of tenancy. To protect themselves and their rental properties, newcomers should be well-informed about their costs and expectations as tenants, budgeting ahead to cover monthly rent and basic living expenses. Assessing financial choices and developing realistic budgets can help newcomers establish self-sufficiency and financial empowerment.

In order to calibrate reasonable expectations about newcomers' prospects in the rental housing market, service providers can reference <u>Managing Newcomers' Housing Expectations</u>, a resource from Switchboard and Refugee Housing Solutions.

Housing Emergency Funds

It's of course imperative that newcomers enter tenancy with a plan to cover their monthly rent payments. But building small emergency funds for any unexpected tenant expenses is also crucial. An emergency fund is a cash reserve for unforeseen housing costs, accidents, or other emergent situations, and can help newcomers avoid financial shock amid unexpected events.

Newcomers can begin establishing housing emergency funds with the following steps.

Checklist: Saving for Housing Emergencies

- Identify a safe place to keep the funds like a separate bank account, a prepaid debit card, or a fireproof safe (for cash or important documents). Keeping your emergency fund separate from existing accounts will help prevent security threats or accidental expenditures.
- **Develop a savings plan** to maintain a consistent pattern of contribution to the fund.
- Establish guidelines on when and how to use the emergency fund, considering carefully what events do and don't constitute emergencies.

To learn more about how to build an emergency fund, newcomers can visit the Consumer Financial Protection Bureau's (CFPB) online resource: <u>An Essential Guide to Building an Emergency Fund</u>.

Lease Agreements and Home Maintenance

After preparing financially for tenancy, newcomers will encounter another essential step: navigating a lease agreement.

The terms of a lease typically include requirements to keep the area in and around the property clean, habitable, and in good repair, with exceptions for normal wear and tear. Reviewing responsibilities for upkeep and maintenance is crucial for newcomers to navigate their relationships with their landlords. Upon beginning occupancy, newcomers' proactive communication, timely issue reporting, visual documentation of home conditions, and maintenance of thorough records can help protect their interests as tenants.

As a matter of law, newcomers must understand the terms of their lease in order to clearly establish their rights and obligations as tenants. If necessary, newcomers and their service providers should employ translation services to remove language barriers and ensure mutual understanding among all parties. This may include developing a plan for clients to report maintenance issues separately, without using online forms and perhaps involving language support.

Key Steps for Newcomer Tenants

Understand the Lease Terms: Review and understand your responsibilities for upkeep and maintenance as a tenant, including maintenance responsibilities and potential penalties for lease violations.

Contact Your Landlord: Get familiar with the systems in place to report any maintenance needs. Report any issues that arise as promptly as you can. Addressing problems early will help to prevent further damage.

Document Everything: Take photos or videos of any issues and keep a record of communication covered here will still be relevant and useful.

Renters Insurance

While not legally required in most states, landlords may mandate in their lease agreements that tenants purchase renters insurance. Whether by requirement or by choice, purchasing a renters insurance policy can allow newcomers to enjoy their tenancy with peace of mind.

Renters insurance can help protect newcomers financially in the event of theft, fire, vandalism, natural disasters, and/or personal injury on the rental property. Benefits often include coverage of living expenses if the rental becomes uninhabitable. Landlords' property insurance plans alone do not cover tenants' personal belongings.

Before purchasing renters insurance, newcomers should review and compare different insurers' policy terms, coverage limits, and optional add-ons. To learn more about renters insurance, visit the 2024 guide from *U.S. News*: <u>What Does Renters Insurance Cover?</u>

Inspections Before Move-In

Newcomers and their service providers are well-advised to inspect any rental property before finalizing a binding lease agreement. For more information on what to look for, see Switchboard's <u>Sample Housing Walk-through Checklist</u>.

Identifying and Reporting Maintenance Issues

Once newcomers begin occupancy, they will encounter housing maintenance issues anywhere on the spectrum from minor concern (i.e., peeling wall paint) to serious emergency (i.e., a defective furnace).

Spectrum: Housing Maintenance Needs



It is crucial, however, to understand these maintenance needs in context. A broken heating or A/C unit, for example, may not qualify as a serious emergency in the spring—but in the middle of a winter storm, the situation may be different.

As a best practice, newcomers should always identify, document, and report maintenance issues as soon as they arise, no matter the perceived severity of the issue.

Checklist: Reporting Maintenance Issues to a Landlord

When confronting any maintenance needs, newcomers can pursue the following reporting procedures:

- Identify the issue: Determine what specific leaks, defects, and/or appliances require attention.
- Double-check the lease agreement: Re-read relevant sections on tenants' rights and responsibilities regarding maintenance, which may offer specific guidance on the issue(s) at hand.
- Document the issue: Take clear photos or videos, including close-ups and wide shots for context.
- **Draft a maintenance request:**
 - Choose a preferred method of written communication—text, email, or otherwise—which the landlord also uses.
 - Write a polite and concise maintenance request. Include:
 - Newcomer's full name



- Full address of newcomer's house or apartment unit
- Description of the issue
- Request for resolution
- Preferred timeline for maintenance response
- Preferred contact information
- Keep a record of all communications with and responses from the landlord. Note dates, times, and any commitments made.
- Attend maintenance inspections and repairs if possible: During maintenance inspection and/or repair, try to communicate in person any relevant details about the issue at hand. Take "before" and "after" photos upon completion of any repair work.
- Follow up: If the issue persists, or the resolution is otherwise unsatisfactory, refer to the lease agreement for next steps. If the landlord still neglects the issue, refer to the housing rights resources on page 8 to help bring the issue to an ultimate resolution.

Maintenance Notices & Preparation

It is important to note that maintenance may enter tenants' homes without warning, or while they are away.

When appropriate, newcomers can coordinate an appropriate day and time for maintenance to visit. Newcomers can also arrange for resettlement staff to be present for language assistance.

If newcomers receive a Notice to Enter letter for upcoming routine maintenance or inspections, they should be prepared to let maintenance employees inside their residence to complete work.

If newcomers are unable to be present for scheduled maintenance, they should ensure the relevant area of their home is accessible to the staff.

Template: Sample Maintenance Request

Below is a maintenance request template letter. Replace the bracketed placeholders with newcomers' actual information. Consider keeping a copy of the letter for newcomers' and service providers' records.

[Newcomer Name]

[Newcomer Address]

[City, State, ZIP Code]

[Newcomer Email Address]

[Newcomer Phone Number]

[Date]

Subject: Maintenance Request for [Specify the Issue]

Dear [Landlord's Name],

I hope this letter finds you well. I am writing to bring to your attention a maintenance issue in my [home/apartment/unit], [apartment/unit Number], at [property address]. I appreciate your prompt attention to this matter.

[Provide a detailed description of the maintenance issue you are experiencing Include dates and times when it first occurred. Be specific and concise in explaining the problem.]

[Attach clear photos or videos of the issue. Include close-ups and wide shots to provide a comprehensive view. This documentation is meant to assist in accurately assessing and resolving the problem.]

I kindly request that the necessary repairs be carried out by [insert preferred timeline]. If possible, I would appreciate it if you could provide an estimated timeline for when the maintenance work will be completed.

[If applicable, mention any previous communication on the issue, such as a phone call or earlier notice.]

I understand that maintenance concerns can arise, and I appreciate your efforts in ensuring the well-being of the residents. Your attention to this matter is crucial, and I believe that resolving this issue promptly will contribute to maintaining a safe and comfortable living environment.

Thank you for your understanding and cooperation. I look forward to a timely resolution.

Sincerely,

[Newcomer Full Name]

[Newcomer Phone Number] (and/or) [Newcomer Email Address]



Housing Rights

But what should a tenant do when their landlord is negligent about attending to their maintenance needs, or is otherwise acting in bad faith with regards to the landlord-tenant relationship?

Depending on the circumstances, newcomers might be best served to reach out to their service provider; contact local tenant advocacy groups; and/or pursue legal recourse. Where possible, newcomers should familiarize themselves with tenant rights and responsibilities in the U.S., which often extend far beyond what is specified in a landlord-tenant lease agreement. This background can help newcomer tenants make the best-informed decisions in order to resolve landlord-tenant disputes.

Housing maintenance rights and responsibilities will vary depending on newcomers' state of residence—local legal aid or community organizations may be able to provide assistance on these specifics. But, to begin learning more about tenant rights on a national scale, the following federal resources from the U.S. Department of Housing and Urban Development (HUD) may be helpful places to start:

- Tenant Rights
- Limited English Proficiency
- Multifamily Housing Complaint Line

For more detailed guidance, especially in instances of suspected discrimination, refer to the following resources:

- Fair Housing and Reasonable Accommodation Tip Sheet—refugeehousing.org
- Stop the Hate—National Fair Housing Alliance

Conducting Basic Home Maintenance

The issues listed in the previous section on "Identifying and Reporting Maintenance Issues," including plumbing and electrical challenges, always fall within the landlord's responsibility, and newcomers are never obligated to attempt to fix them independently. But some basic maintenance issues do not rise to the level of requiring landlord attention. From unclogging drains to changing light bulbs, newcomers will familiarize themselves with a number of fundamental fixes which, altogether, amount to a form of preventive maintenance.

Checklist: Preventative Maintenance

Preventive maintenance is a proactive approach to maintaining safety and quality in the home. As a tenant, preventive maintenance means regular cleaning and upkeep—the kinds of simple activities that can help prevent potential issues down the road and maintain a safe and habitable home.

Among the common forms of preventive maintenance, newcomers can anticipate:

- **Emptying and cleaning the dryer lint screen**, which helps reduce the risk of fires;
- Disposing of appropriate food items in the garbage disposal to prevent damage (appropriate items do not include coffee grounds, potato peels, eggshells, grease or oils, and animal bones);
- Disposing of other garbage and waste regularly to prevent odors and pests;
- Running the exhaust fan in the bathroom to prevent the growth of mildew and mold, especially after showers or baths that create steam and condensation;
- Replacing light bulbs and batteries in smoke and carbon monoxide detectors, unless the lease terms specify landlord responsibility;
- Regularly inspecting plumbing fixtures for leaks to prevent water damage, and reporting any leaks the landlord; and
- Keeping the residence generally clean to prevent mold, pests, and excessive clutter that could lead to accidents or block fire exits.

Do-It-Yourself (DIY) Basic Home Maintenance

As tenants, newcomers can also benefit from learning basic fixes like unclogging drains, changing light bulbs, and using plungers. YouTube tutorials can be especially helpful, and newcomers can find additional maintenance tutorials online—while taking care to avoid DIY fixes of any issues which require landlord attention. Below are some public resources introducing simple fixes for common household maintenance tasks:

- Health, Safety & Home Maintenance Guide—City of Phoenix
- Home Improvements—HUD.gov
- Lead-Safe Renovations for DIYers—U.S. Environmental Protection Agency (EPA)

Identifying Environmental Risks and Health Hazards

The quality of a home's physical environment can seriously affect the health of its tenants. Rental homes may contain potential environmental or health hazards. As tenants, newcomers should get familiar with and quickly

report any environmental or health hazards they encounter, including mold, lead, asbestos, and radon.



Lead is a highly toxic material that can lead to major health problems, including lead poisoning. Lead is typically found in older homes, most often in the paint, windows, or pipes. Landlords must disclose any known lead hazards to tenants when signing a lease.

Asbestos is a highly toxic material formerly used in construction. When contained, asbestos is not dangerous. If the material becomes exposed, however, it can be a health risk to tenants. Asbestos is commonly found in ceilings, insulation, and floor tiles.

Radon is a radioactive gas in soil and rock that poses a health threat if found on the ground level of a home. There are at-home radon tests available to check for potential exposure.

It is the landlord's responsibility to provide safe and livable housing. Newcomers should refrain from attempting to clean up or repair known or possible environmental and health hazards in the home. It is best to report these concerns quickly to initiate remediation.

To learn more about environmental risk and health hazards, visit the resources below:

- Learn about Mold—U.S. EPA
- Indoor Air Quality in Rental Dwellings—Environmental Law Institute (eli.org)

Housing Repair Assistance & Community Engagement

As tenants, newcomers can always learn more about housing maintenance by engaging community resources. The actions below are each worth consideration:

- Contact local community centers for resources and workshops on basic home maintenance. Local community centers may also offer language classes that can help improve communication between newcomers, landlords, and neighbors.
- Visit nonprofit organizations in the area that offer support to newcomers. They may provide housingrelated assistance or courses on household tasks.
- Connect with tenant associations to find information in your area. Online forums and social media groups can help tenants connect with their neighbors for advice and guidance.
- Search government websites for official housing-related information and resources, including the county website, which will list the rental property's location, and state and local websites which will introduce regionally-specific benefits and assistance programs. Some resources on housing utilities assistance in the U.S. include:

- Low-Income Home Energy Assistance Program (LIHEAP): LIHEAP provides assistance to lowincome households with home energy bills, energy crises, and energy-related minor home repairs, including cooling and heating equipment. Each state has its own specific HEAP program, with its own specific website, where newcomers can check for eligibility and application details.
- Weatherization Assistance Program (WAP): WAP helps low-income households reduce their energy costs by making their homes more energy efficient. This program provides free weatherization services such as insulation, weather-stripping, and furnace repair or replacement. WAP is designed for homeowners, but works in some states and circumstances on behalf of renters—note that LIHEAP (above) can also help low-income households prevent weather-based damage to their residences.
- <u>Community Action Agencies (CAA)</u>: CAA offer various services, including emergency assistance for rent and utilities payments.
- Helpline: Dialing 211 or 311—depending on the region—can connect newcomers to a variety
 of community resources, including housing and utility assistance programs. This service is
 available in many states and provides information and referrals to local assistance programs.
 Newcomers should first reach out to their local community services hotline to get connected.

Conclusion

We hope this guidance has benefited both newcomers and their service providers by providing guidance on home maintenance for successful integration. Newcomers' proactive communication, timely issue reporting, visual documentation of home conditions, and maintenance of thorough records can help ensure a harmonious landlord-tenant relationship and a happy home.

Resources

- HIAS Home Inspection Guide—refugeehousing.org, a comprehensive home inspection guide for resettlement agency housing staff.
- Activity Bank: Housing—Cultural Orientation Resource Exchange, which provides an overview of housing rights and responsibilities as well as basic household products and appliances.
- Monthly Budget Tool—Refugee Welcome Collective, a monthly budget tool to help newcomers and sponsors budget successfully.
- <u>Home Safety—Settle In</u>, which offers guidance on how to manage home safety.

About Switchboard

Switchboard is a one-stop resource hub for refugee service providers in the United States. With the support of the Office of Refugee Resettlement (ORR), we offer tools and materials, learning opportunities, research, and technical assistance on resettlement-related topics. From employment, education, and health to monitoring and evaluation, Switchboard's focus areas reflect real-world needs. Funded by ORR, Switchboard is implemented by the IRC.

About Refugee Housing Solutions

Refugee Housing Solutions provides technical housing support to resettlement practitioners, landlords and property managers, refugees, and volunteers across the U.S. and partners with them to develop and implement cohesive strategies to increase the availability and affordability of housing.





The IRC received competitive funding through the U.S. Department of Health and Human Services, Administration for Children and Families, Grant #90RB0052 and Grant #90RB0053. The project is 100% financed by federal funds. The contents of this document are solely the responsibility of the authors and do not necessarily represent the official views of the U.S. Department of Health and Human Services, Administration for Children and Families.