

Renter's Guide

6 STEPS

TO TAKE WHEN YOU CAN'T AFFORD RENT

There are many unexpected circumstances, including lost or reduced monthly income, which causes fear, anxiety and stress – especially when it impacts our ability to keep up with rent.

Depending on the severity of the situation, financial crisis causes fear of losing the ability to remain in our rental homes or apartments.

Assembled here are six steps to take for those experiencing financial hardships related to rental payments.

STEPS

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Assess Your Situation

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STEP 1

Assess Your Situation

Figure out ahead of time if you are going to be late making a payment- the more lead time, the better.

Prioritize expenses to determine the highest priority of bills. With rent as a priority, consider the following:

- Work with your lender to get [temporary payment deferment for vehicle/personal loans](#)
- Explore a [payment deferment](#) for your student loans
- Consider strategic non-payment of debts/bills (credit cards, etc.)

Determine how much you can pay:

- Plan what you realistically can pay by the due date, and a [possible plan](#) to catch up what you are short.
- Plan for any late fees if they are a part of your lease agreement.
- Can you afford a payment plan to catch up past due rent? Are you expecting a lump sum that will catch you up? Understand this before speaking with your landlord.



Figure out if this is a temporary or permanent change:

- Are the reasons that prevented you from making the full payment temporary or long-term?
- What actions might you need to resolve this issue (like [finding more income](#) or [cutting expenses](#))?

STEP 2

Contact Your Landlord ASAP!

Keeping open lines of communication with your landlord is important. Make sure your communication is in written form to explain your situation and your proposed solution.

Solutions may include:

- Proposing to defer the unpaid portion of rent to be paid later at a specific date (including details of the when and how will be important)
- Proposing a repayment plan for the unpaid portion over a period of time
- Asking for an adjustment of the lease terms based upon a recent hardship
- Proposing you work off some/all of the unpaid rent – if you have skills, they may allow you to do landscape, repair work etc. in lieu of some of the rent.

Disclaimer: make sure you agree on the value of the work beforehand and get the agreement in writing. There may also be tax implications.

STEP 3

Keep Records of all Transactions

Keep detailed records of your interactions with your landlord- times, dates and names of persons you connected with, along with copies of any written correspondence and summaries of what was discussed. A simple format is best, such as the example below.

DATE	REASON FOR INTERACTION	CONTACT / REP INFORMATION	OUTCOME OF INTERACTION	NEXT STEPS

Note: Be sure to keep all written correspondence in a safe, easily accessible place in case the information needs to be referenced later.

STEP 4

Apply for Help or Assistance

Consider contacting organizations that provide resources and help for renters:

- [US Housing and Urban Development \(HUD\) national resources](#)
- [Justshelter.org](#)
- [United Way](#) (or dial 211)
- [National Multifamily Housing Council](#)
- [RentAssistance.com](#)
- Local and state government housing/social services

Be sure to complete applications and follow through on any requirements for help

STEP 5

Know Your Options

If you are unable to work out a solution, explore other options. This may entail creating and proposing another plan to your landlord.

Explore legal assistance and rights


- You have certain rights as a legal tenant. Research these through [HUD's website](#).
- HUD also has extensive laws and regulations on fair housing issues- to research them and determine how and if they may apply to you, you can start [here](#).
- [Legal Services Corporation](#) is an independent non-profit established by Congress to provide financial support for low-income Americans. Search by your zip code to locate aid in your local area.

STEP 6

Prepare for Action

If you can work out a plan with your landlord, make sure it's a top priority. Work on your budget to ensure whatever agreement you have come to will continue working.

- Adjust as necessary to keep in good standing.
- Closely track spending and expenses, keeping a detailed budget and finding ways to increase income will help keep you on the right path.
- A counseling session with a [housing counselor](#) can help get perspective and advice on your situation, and help offer other tips and solutions
- If you eventually will be or have been evicted, note the following:
- If you receive eviction notice, [legal aid](#) prepares you for court and may offer landlord/tenant mediation to work out arrangements without going to court.
- If you have been evicted through court, court paperwork will typically specify a vacate date.
- Consider the timeline provided to find new housing. There are many local [agencies](#) to help you find affordable housing.

[Form/Sample letters for communicating & requesting considerations from your landlord](#) 

[Set up a counseling session with a HUD-certified housing counselor](#) 