RENTERS GUIDE

NAVIGATING DEFAULTS & EVICTIONS

6 STEPS TO TAKE WHEN YOU CAN'T AFFORD RENT

GreenPath™
financial wellness

Empowering people to lead financially healthy lives.

YOU AREN'T ALONE

There are many **unexpected circumstances,** including lost or reduced monthly income, which cause fear, anxiety and stress— especially when they impact our ability to keep up with rent.

Depending on the severity of the situation, a financial crisis can cause anxiety over 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.

USING THIS GUIDE

Some rental situations are dire and require immediate assistance, and **we recognize that some of the steps in this guide may not guarantee an immediate solution.**

We've tried to include steps that **consider immediate need and provide the best information possible.**

This guide can be utilized on multiple devices or printed out.

Links
Additional GreenPath resources which may be helpful

NOTES:

Note Boxes
Open space for writing/typing personal thoughts

Thinking Bubbles
Designed for self-reflection or as conversation prompts with family or friends

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GreenPath financial wellness

01 ASSESS YOUR SITUATION

SOMETIMES HARDSHIPS COME UP UNEXPECTEDLY. IT CAN BE HARD TO PREPARE AHEAD OF TIME.

Consider writing down all your expected income and upcoming expenses. Review your options to see how you can make rent the first thing you pay.

- Contact 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.). A GreenPath Financial Wellness Expert may be able to help you understand your budget and determine which bills are the best candidate.

The **Aligning Priorities** workbook may help in prioritizing your expenses.

Consider 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.

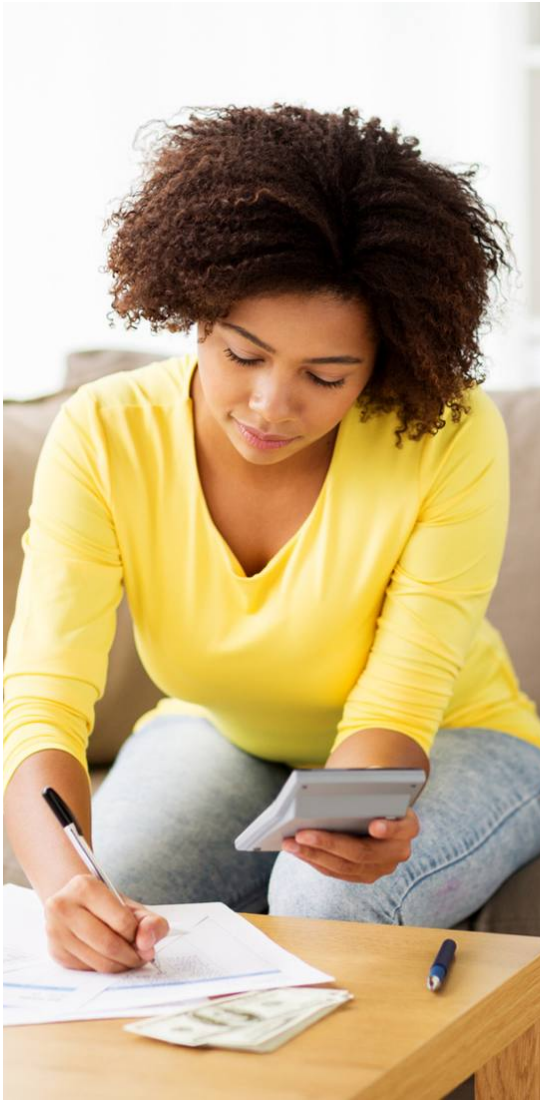


Figure out if this is a temporary or permanent change:

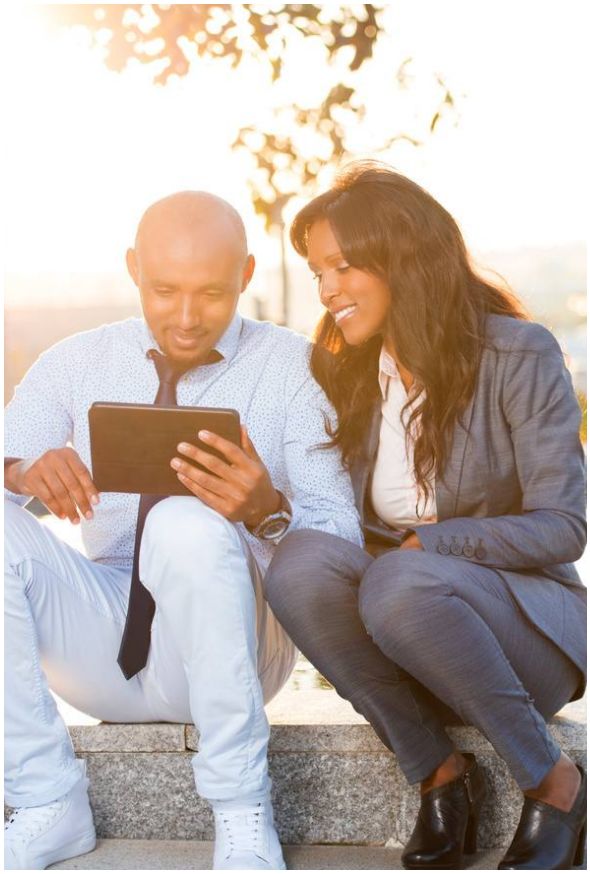
- Are the reasons that prevented you from making the full payment temporary or long-term?
- What actions might you need to resolve this issue (like **finding more income** or **cutting expenses**)?

GreenPath has several worksheets that can help to outline and organize your budget.

If you've been noticing a trend and recognize ahead of time that you may be making a late payment, scheduling a call with a **GreenPath Financial Wellness Expert may be able to help you create a budget from scratch.**

SELF-REFLECTION/ DISCUSSION

What would need to be true in order for your rent to be paid first every month?

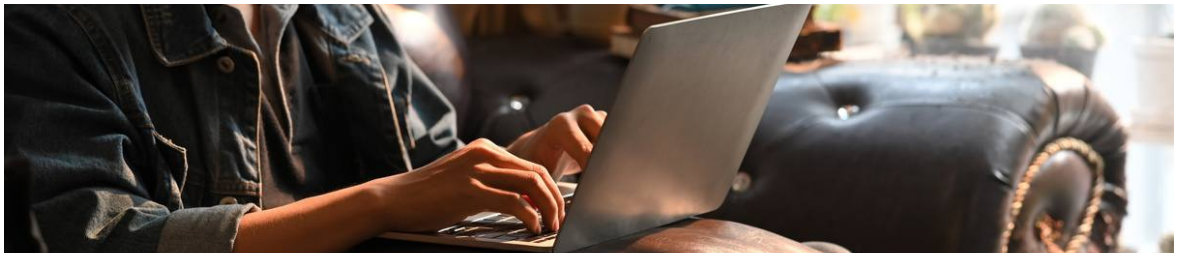


NOTES:

02 CONTACT YOUR LANDLORD ASAP!

AT THE ONSET OF FINANCIAL HARDSHIP, MANY PEOPLE EXPERIENCE DIFFICULTIES TALKING ABOUT THE NATURE OF THEIR STRUGGLES.

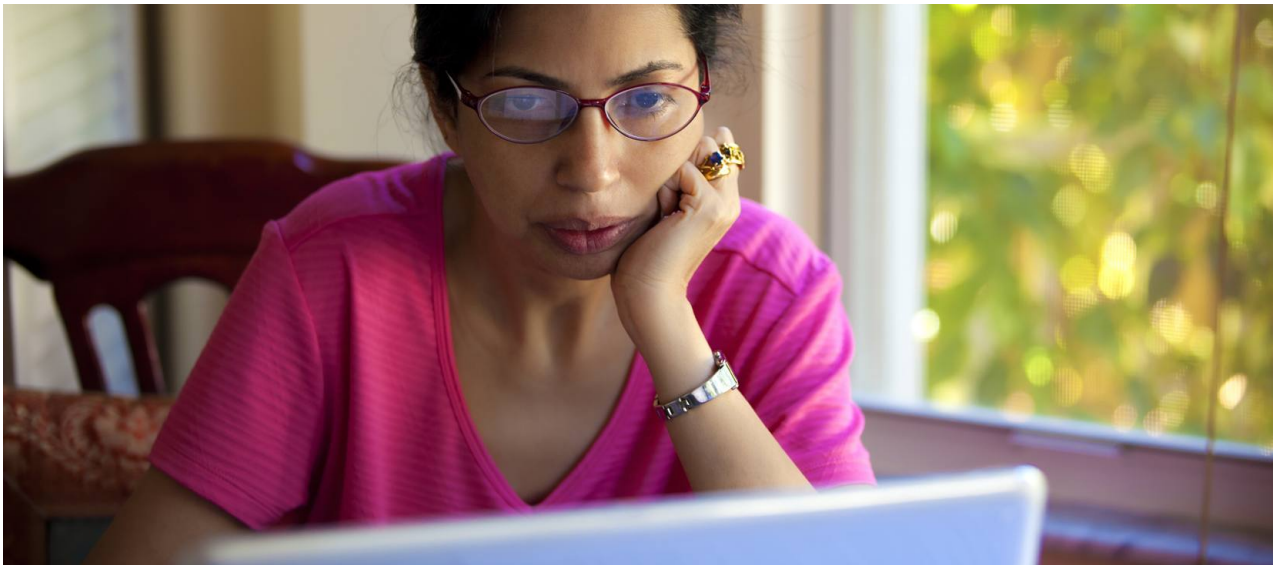
This is totally understandable as finances are often very private. With that in mind, it **may actually be very helpful to contact your landlord or property manager ASAP.** Keeping an open line of communication may allow for opportunities to work with your landlord towards a solution.



Solutions may include:

- Proposing to defer the unpaid portion of rent to be paid later at a specific date (including details of when and how will be important)
- Proposing a repayment plan for the unpaid portion over a period of time
- 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.
- Asking for an adjustment of the lease terms based upon a recent hardship

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



SELF-REFLECTION/ DISCUSSION

How do you imagine the best conversation with your landlord might look like? What do you want to ask from them?

NOTES:

03 KEEP RECORDS OF COMMUNICATIONS

WHEN DEALING WITH FINANCIAL HARDSHIP, RECORD KEEPING MAY BE HARD TO PRIORITIZE AS YOU TRY TO KEEP THINGS AFLOAT.

There is value in having detailed records of interactions with your landlord. **Written records can help to clarify agreements and any disputes that may arise in the future.**

Include these details:

- times
- dates
- names
- copies of correspondence
- summaries of what was discussed

Use this sample to create a format that best fits your needs and situation.

*A full page blank sample is available at the end of this guide. Click **here** to access quickly.*

Date	Reason for Interaction	Contact Person Info.	Outcome/ Result	Next Steps
4/11	request later payment date on cell phone bill	Sue Brown- account rep	pay date pushed to the 30th	set $ aside to pay bill in full
4/16	sent email to landlord about leaky faucet	landlord@email.com	no response	follow up in 3 days
4/19	sent follow-up email to landlord about leaky faucet	landlord@email.com	maintenance scheduled for 4/22	
4/21	request to landlord- repair tile in kitchen floor. take cost off rent	landlord@email.com	agree for $100 off rent, use approved tile and grout	send receipts & photos by 4/30

SELF-REFLECTION/ DISCUSSION

When in the past have you used documentation that helped you? How did you document this? On paper? On your phone? What would be easiest and most helpful for you to document your discussions?

NOTES:

04 APPLY FOR ASSISTANCE

CONSIDER CONTACTING ORGANIZATIONS THAT PROVIDE RESOURCES AND HELP FOR RENTERS

There may be rental assistance available from local organizations in some areas. Keep in mind that often times, these organizations may have long waitlists and, as a result, may be better suited as a long term solution.
If your needs are more immediate, the strategies in Steps 1 and 2 may be more likely to help alleviate your more pressing needs.

US HOUSING AND URBAN DEVELOPMENT

The Department of Housing and Urban Development (HUD) is responsible for national policy and programs that address America's housing needs, that improve and develop the Nation's communities, and enforce fair housing laws.

MORE INFO

JUST SHELTER

Just Shelter was founded to raise awareness of the human cost of the lack of affordable housing in America and to amplify the work of community organizations working to preserve affordable housing, prevent eviction, and reduce family homelessness.

MORE INFO

UNITED WAY

United Way advances the common good in communities across the world. Their focus is on education, income and health—the building blocks for a good quality of life.

MORE INFO

NATIONAL MULTIFAMILY HOUSING COUNCIL

With the industry's most prominent and creative leaders at the helm, NMHC provides a forum for insight, advocacy and action that enable both members and the communities they build to thrive.

MORE INFO

RENT ASSISTANCE

Many non-governmental and non-profit agencies will assist you with emergency rental funds so you can stay in the rental that you already live in. Most of the time, funds are paid directly to the landlord. Be prepared to provide proof of residence and financial need.

MORE INFO

CFPB (CONSUMER FINANCIAL PROTECTION BUREAU)

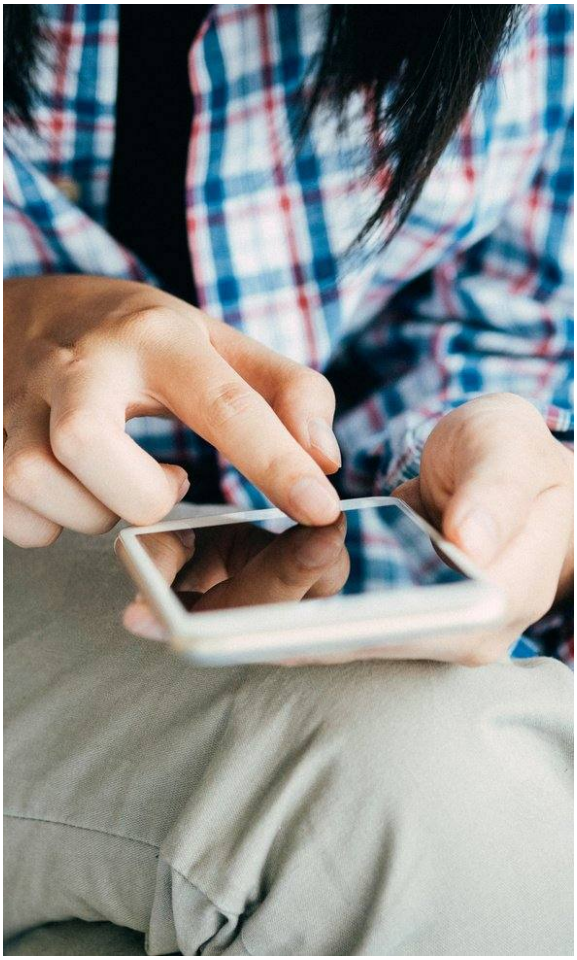
State and local organizations are distributing federal rental and utility assistance in their communities. The CFPB offers a search tool to locate available services in your area.

MORE INFO

Consider scheduling a call with GreenPath and speaking to a Financial Wellness Expert to **learn more about potential rental assistance programs** in your area, and if any of them may be helpful for your situation.

SELF-REFLECTION/ DISCUSSION

You deserve to get any help you need. If you were willing to ask for help, what would you ask for?



NOTES:

05 UNDERSTAND YOUR OPTIONS

THE UNFORTUNATE REALITY IS THAT AN IMMEDIATE OR EASY SOLUTION MAY NOT ALWAYS BE AVAILABLE. IF YOU ARE UNABLE TO WORK OUT A SOLUTION, THERE MAY BE OTHER OPTIONS TO EXPLORE.

Explore Legal Assistance and Rights

We are not lawyers here at GreenPath, but **you do have certain rights as a tenant.** You may be able to learn more through HUD's website.

HUD.gov has extensive laws and regulations on fair housing issues. If you feel that your housing issues are a product of unfair practices or discrimination, you may be able to 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.

SELF-REFLECTION/ DISCUSSION

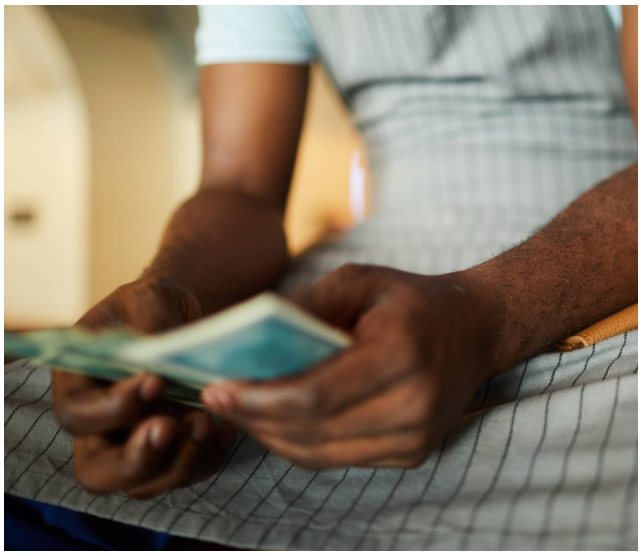
You deserve to understand all the options available to you. What do you want to know more about? What don't you know? Who can you ask?

NOTES:

06 PREPARE FOR ACTION

RENTAL HOUSING ISSUES CAN BE OFTEN COME WITH A LOT OF UNCERTAINTY, EVEN IF YOU HAVE BEEN ABLE TO WORK OUT A SOLUTION.

If you have been able to work out a solution, great! Try to make sure you are making this solution your top financial priority. Again, **a GreenPath Financial Wellness Expert can help you create a budget to keep you on track.**



Now that you've got a budget in place, **try to closely track spending and expenses and keep a detailed budget.** There are budgeting apps for mobile devices that can help with this. Consider asking your counselor for a recommendation.

We know that times are especially tough, but if you are able to **find an opportunity to bring in additional income,** that could be really helpful.

NOTES:

If you eventually will be or have been evicted, consider 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.**

In some cases, **finding new housing may be the only option.** There are many local agencies to help you find affordable housing. Some of them may have long waitlists as noted earlier.

Consider scheduling a call with a Financial Wellness Expert to help you understand the timeline for finding new housing, and for any other guidance to help see you through this hardship.

NOTES:

ACTION PLAN

DID YOU KNOW?

You are 42 % more likely to achieve your goals if you write them down.

Read about the study here.

Writing your goals down not only **encourages you to be intentional** on exactly what you want to accomplish, but doing so plays a part in **motivating you to complete the tasks** necessary for your success.

MY GOAL:

I want to _____

_____

on this day _____

at this place _____

at this time _____

2 THINGS FROM THIS GUIDE THAT I PLAN TO DO ARE:

1.

2.

I WILL FEEL I'VE REACHED MY GOAL WHEN...

KEY TAKEAWAYS

Connect with GreenPath's Certified HUD counselors

Our Financial Wellness Experts can help you navigate housing assistance programs in your area and help design a budget from scratch. You can easily schedule a call by clicking **here.**

Assess the Situation

Prioritize expenses and determine what you might be able to pay.

Contact Your Landlord

Let your landlord know about your financial hardship and make a proposal for repayment.

Keep Records of all Communications

Written records can help to clarify agreements and any disputes that may arise in the future.

Apply for Assistance

Consider contacting organizations that provide resources and help for renters.

Understand Your Rights and Options

Researach laws and options that exist to protect tenants.

**GreenPath and its employees are not lawyers. Legal advice should only be obtained from an attorney.*

Prepare for Action

Whether you were able to make arrangements with your landlord or you may end up facing eviction, make a plan for the next steps you need to take.

ADDITIONAL RESOURCES

TenantsTogether.com

Sample letters for communicating & requesting considerations from your landlord

MORE INFO

Nerdwallet.com

Article: How to Pay Rent When You Can't Afford It

MORE INFO

COMMUNICATIONS WITH LANDLORD

Date	Reason for Interaction	Contact Information	Outcome/ Result	Next Steps

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