

KEEPING YOUR RENTAL

- 1) ALWAYS pay your rent. The best way to stay in your rental is to pay your rent on time.
- 2) Understand your rental agreement. KNOW:
 - The amount of rent
 - When it is due
 - The penalty for not paying your rent on time
 - The address where you should send/deliver your rent payments or the person allowed to collect your rent
 - Any/all additional costs (for example: electricity and water)
 - Any/all damage or repair policies
 - Any/all house rules (for example: policies for visitors, quiet hours)
- 3) Keep records and receipts for all rental payments, damages, repairs, complaints, and visitors that you invite to your home.

REMEMBER:
 This is meant to be an informational brochure, and is not intended to take the place of legal counsel. It is not intended to be a complete statement of law nor is it intended to fully describe or evaluate your options

FALLING BEHIND ON YOUR RENT? GET THE HELP YOU NEED BEFORE IT'S TOO LATE.

Step 1: Quickly recognize and admit to yourself that you are facing financial difficulties.

Step 2: Talk to your landlord to set up a payment plan and/or apply to an assistance program.

| ASSISTANCE PROGRAMS | WHAT ARE THEY? | HOW CAN THEY HELP? |
|---|--|--|
| 1. EMERGENCY FINANCIAL RENTAL ASSISTANCE | Emergency financial rental assistance programs provide individuals/families with money to pay rent and/or utilities. | These programs can help you stay in your rental if you lose your job and can no longer afford to pay rent. Many programs require you to show that you can/will pay your rent in future months. |
| 2. MEDIATION SERVICES | Mediators are trained professional who assist in resolving landlord-tenant disputes. Mediators will talk with you and your landlord about the problem and help you reach an agreement that is fair for both sides. | If you don't feel comfortable negotiating with your landlord or you cannot reach an agreement with your landlord, getting help from a mediator can be a fast, inexpensive approach to finding a solution. |
| 3. FINANCIAL COUNSELING | A financial counseling agency can help you become a better money manager by getting you back on track with your budget – and your bills – or help you cope with unexpected setbacks, such as unemployment, divorce or medical emergencies. | Financial counselors will explain your rights and responsibilities, and can guide you through creating a budget that works in real life. This includes a plan to help you deal with your debt, start saving for emergencies, and improve your credit for the future. |
| 4. LEGAL COUNSELING | Legal counseling agencies provide legal advice to help you understand your rights as a tenant. | Legal counseling can help you understand the rules in your rental agreement, what is expected of you, how to prevent problems, and/or what to do when problems occur. |
| 5. INCOME ASSISTANCE | Income assistance refers to those programs offering monthly benefits, or employment assistance, such as skills training, education, or help finding a job. | If you're worried that you're not making enough money, or you want to make more money by getting another job, income assistance programs can help you achieve financial stability. |
| 6. OTHER ASSISTANCE | Other assistance refers to programs that help individuals/families with basic needs, such as food, clothing, shelter, or health care. | These assistance programs can help you reduce your costs of living, so that you can afford to pay rent each month while also providing for yourself/your family. |

CALL [ALOHA UNITED WAY AT 211](tel:211) OR (808) 543-2262, OR GO TO WWW.LEGALAIDHAWAII.ORG FOR A LIST OF ALL OF THE CURRENT ORGANIZATIONS PROVIDING THE SERVICES LISTED ABOVE