

What to Do if You Can't Pay Your Rent

National nonprofit credit and housing counseling agency Take Charge America shares steps for renters struggling with payments, facing eviction

PHOENIX – (June 14, 2022) – As housing costs keep climbing across the country, more than 11 million Americans report being behind on rent payments, according to Surgo Ventures. Add in inflation and other economic uncertainties, and millions more are on the brink of falling behind or facing eviction.

“Housing instability remains a critical issue for millions of renters, many of whom are only one missed check or lost job away from possibly losing their home,” said Michael Sullivan, a personal financial consultant with Take Charge America, a [nonprofit credit and housing counseling agency](#). “If you’ve fallen behind on your rent — or soon will — there are several steps you should take to protect yourself and limit your chances of eviction.”

If you’re struggling to pay rent, Sullivan suggests the following actions:

- **Contact your landlord.** First, try talking with your landlord. Be up front and honest about your situation, asking about potential options or temporary accommodations they’re willing to make. They may be willing to work with you, especially if you have a history of paying on time and maintaining the property. Whatever arrangement you come to, be sure to get it in writing.
- **Explore rental assistance.** Nonprofit and government agencies such as the Salvation Army, Catholic Charities USA and the U.S. Department of Housing and Urban Development offer a range of programs to help people struggling with rent. Your local housing authority is another good resource. Renters can find additional rental assistance programs near them at the [Consumer Financial Protection Bureau website](#).
- **Manage other expenses.** You may be able to free up cash for rent by adjusting other expenses or financial obligations. For example, most credit card companies offer hardship programs that lower monthly payments. You can also slash subscriptions, hidden entertainment costs, auto-delivery services and other non-essential purchases.
- **Ask to help.** Offer your skills and time to friends or family to earn extra cash to make rent. Do they have some yard work you can do? What about babysitting for a few hours? Also explore the gig economy with services like TaskRabbit, DoorDash or Rover to help with various tasks, delivery or dog-walking.
- **Seek nonprofit rental counseling.** Nonprofit rental housing counselors, like those with Take Charge America, can provide you with one-on-one rental guidance and tailored resources to help you determine the best path forward.

For additional housing resources and assistance, explore [housing counseling services](#) from Take Charge America.

About Take Charge America, Inc.

Founded in 1987, Take Charge America, Inc. is a nonprofit agency offering financial education and counseling services including credit counseling, debt management, student loan counseling, housing counseling and bankruptcy counseling. It has helped more than 2 million consumers nationwide manage their personal finances and debts. To learn more, visit takechargeamerica.org or call (888) 822-9193.

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