

Beacon Communities

Resident Rent Payment Guide

This guide has important information for residents about...

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WHAT ARE EXPECTATIONS FOR PAYING RENT?

<u>REMINDER</u>: If you have a disability and you need a different way to get official information from the management office, you can make a request for a **Reasonable Accommodation (RA)**. You can make this request in writing by submitting a Reasonable Accommodation Request Form or some other way of communication that answers all the questions on the Request Form. You can get an RA Request Form at the management office.

<u>REMINDER</u>: If you need **language interpretation**, please contact the management office. If you need interpreter and/or translation services or have Limited English Proficiency (LEP), we are here to help and will provide these services at no cost to you.

- Rent is due on or before the 1st day of each month.
- You can pay electronically (preferred) or by check or money order. Rent cannot be paid in cash.
 - <u>Electronic</u>: pay through https://portal.rentpayment.com. There is an automatic payment (autopay) option available, which automatically withdraws money from your bank account each month to pay rent. If you choose to use autopay, it must be renewed each year.
 - Check or Money Order: bring in-person to management office or send through USPS mail.
- Keep **proof of payment** (examples: copy of a check, money order stub receipt, bank statement showing cleared check or electronic funds transfer) in a safe place.
 - o It is helpful to keep your own records in case of follow up questions about your payment.
- **Talk** to management office staff if you have questions about your rent payment, your payment will be late, or you are having trouble paying your rent.
- Ask for help there are local and state resources that may be able to help you pay rent or other bills if you fall behind. Our mission is to work with you and help you stay in your home and avoid legal action and/or eviction.



WHAT CAN HAPPEN IF YOU DON'T PAY RENT?

Before Court



You will receive **communications** from management about late rent, and if your rent remains unpaid, future steps that may lead to court.



You may receive a **pre-court notice** (called a Notice to Quit (NTQ) or a Pre-Termination Notice depending on the state). This notice does not go on your permanent court record at this point, but it is the first step of an eviction process.



Throughout this time, please come **talk** to the property management team to discuss your situation and potential solutions.



Paying your unpaid rent **stops** the eviction process.

Communication with the management office is KEY! We are here to help and can work with you to find a solution. Our mission is to work with you and help you stay in your home and avoid legal action and/or eviction. Contact the management office for more information or for help with accessing local resources. Staff can also talk to you about the following options, which may pause the eviction process:

- <u>Internal Repayment Agreement:</u> You may be able to work with management on an internal repayment agreement to pay back your overdue rent.
- <u>Interim Recertification</u> (IR): You may be eligible for an interim recertification if your income changed (example: you had a job loss or fewer working hours) <u>and</u> your rent amount is based on income (example: you have an applicable subsidy or voucher, like a Housing Choice voucher).
- Rental or Utilities Assistance: There are often local, regional, and state programs that can help pay a portion of your overdue rent or utility bills. If you submit a rental assistance application on your own, please tell the management office. A list of state resources is also available at the end of this guide.

WHAT HAPPENS AFTER AN EVICTION IS FILED IN COURT?

During Court



When an eviction is filed with the court you will receive formal **court paperwork**. This will create an eviction record.



Next, a **court hearing** will be scheduled. Going to the scheduled hearing is important so we can talk with you directly. If you do not go to the hearing, as the next step we (the landlord) will automatically receive paperwork to physically evict you from the apartment.



You may have the option to have a **court payment agreement**. The agreement will create a plan with certain requirements, which may include repaying your unpaid rent within a certain time frame and/or keeping up with your future monthly rent payments. Our mission is to work with you and help you stay in your home and avoid legal action and/or eviction.



If you **do** what the court payment agreement requires, the eviction process will **stop**.



If you do <u>not</u> do what the court payment agreement requires, the eviction process will **continue**, and the court will issue paperwork to physically evict you from the apartment.

REMEMBER: Please come talk to the management office. We are here to help and want to find a solution that allows you to stay in your apartment.



COMMON TERM DEFINITIONS¹

Arrears or **Arrearage**: The amount that is unpaid or overdue. Rent arrears is the amount of rent owed.

Affidavit: A written statement that a person signs, swearing that the information in the statement is the truth.

Affidavit of Indigency: A sworn statement that a person signs that says they cannot afford to pay court fees and costs.

Complaint: A document filed with a court or agency to start a legal action.

Defaulted or **Default Judgment**: A court decision in favor of one party in a lawsuit if the other either failed to respond to a *complaint* within the time required by law or failed to appear in court on the date of the *hearing*.

Defendant: The person defending or being sued. A resident is the defendant in an eviction case.

Dismiss: To end a court case without a complete trial.

Entry Date: The date in an eviction action by which the landlord must file the complaint, filing fee, and other necessary papers with the court.

Evict, Eviction: To remove a resident and take possession of rental property. For a landlord to evict a resident, a landlord must go through a certain process.

Execution: A paper issued by the court clerk's office that allows a landlord to have a sheriff or constable physically remove a resident and their belongings from their home. A landlord can get an *execution* only after a *judgment* is

made by the court or by an agreement of the landlord and resident filed with the court.

Head of Household: In housing, the head of household is the person who assumes responsibility for the lease by signing it.

Hearing: A formal process where a judge, a hearing officer, or other officials listen to the parties, consider evidence, and make a ruling or decision. In *eviction* cases, the *hearing* is the same thing as a *trial*.

Housing Authority: A government entity that owns and operates government-funded housing. A housing authority may process your *interim recertification*.

HUD: The United States Department of Housing and Urban Development (HUD). HUD funds federal housing programs and establishes and enforces policies related to those programs.

Indigent: Poor or financially needy. People who meet certain Federal Poverty Guidelines can file a form called an *Affidavit of Indigency* to ask a court not to have them to pay court costs / fees.

Interim Recertification (IR): The process of reviewing your household's income and composition to revise your rent, if you have a housing voucher or subsidy where your rent is based on income. Needed for income changes or other household changes.

Judgment: The official and final decision of a judge after a case is heard.

Lease: A written agreement between a landlord and a resident that contains the terms of the tenancy and is for a fixed period of time.

¹ Definitions sourced in part or adapted from the <u>Massachusetts Law Reform Institute</u> and the <u>Connecticut Eviction Guide</u>.



Lessee: Resident.

Lessor: Landlord.

Limited English Proficiency (LEP): If you do not speak English as your primary language and have a limited ability to read, write, speak, or understand English. You may be entitled to language assistance with respect to a particular service or benefit.

Management Company: A company that is hired by the owner of property to manage the property, collect rents, and take care of repairs.

Mediation, Mediator: Informal alternative to resolving disputes before they go before a judge in which both sides meet with a neutral third party (the mediator) to negotiate a resolution.

Motion: A written or verbal request to a court to make a specific ruling or order.

Notice to Quit (NTQ): A document the resident receives from the landlord at the beginning of or during the eviction process. A NTQ does not mean you have to move out by the date on the notice. A landlord must always get a court's permission to move out a resident.

- DC, FL, MA, ME, NY, OH, PA, VA: the Notice to Quit is a written notice from a landlord to a resident at the beginning of an eviction process. It is the first step that a landlord takes in an eviction. The NTQ does not go on your permanent record unless an eviction is filed in court.
- CT: the Notice to Quit is a written document that the resident receives from the landlord during an eviction process.

Order: Written command by a judge or court clerk describing the court's decision.

Plaintiff: The person who brings a lawsuit. The landlord is the plaintiff in an eviction case.

Pre-Termination Notice: In CT, this is a written notice from the landlord to a resident at the beginning of an eviction process. It is the first step that a landlord takes in an eviction. It notifies the resident what the problem is and how they might resolve it. Whether you have the right to receive a pre-termination notice depends on the type of problem involved and if you live in public housing or another type of government-subsidized housing.

Pro Se: To represent yourself without the assistance of a lawyer.

Reasonable Accommodation (RA): The legal requirement that a landlord provide some services or equipment, or change a lease or rules about tenancies, to allow a resident with disabilities to remain in their home.

Stay or Stay of Execution: An order delaying an eviction. A judge may delay (stay) an order or execution to evict a resident to give a person more time to move.

Summary Process: The official court process for evicting a resident.

Summons and Complaint: The document a party uses to begin a lawsuit in court. The summons and complaint tells you when and why you must be in court.

Tenancy: The legal relationship between a landlord and a resident

Trial: A formal hearing in court in front of a judge during which parties present evidence (testimony and/or documents) and at the end of which a judge makes a final decision.



RESOURCE LIST

First please contact the management office for information on local and regional resources.

CONNECTICUT

For help dial 2-1-1 or 1-800-203-1234

UniteCT Eviction Prevention Fund 1-844-864-8328

https://portal.ct.gov/DOH/DOH/Programs/Eviction-Prevention-Fund

CT Home Energy Assistance Program https://portal.ct.gov/heatinghelp

FLORIDA

For help dial 2-1-1 or visit www.211.org

FL Eviction Prevention Assistance 1-888-780-0443

www.floridalegal.org/eviction-prevention

FL Home Energy Assistance Program www.floridajobs.org/LIHEAPHelp

MAINE

For help dial 2-1-1 or 1-866-811-5695

MaineHousing Rental Programs 1-866-357-4853

www.mainehousing.org/programs-services/rental

MaineHousing Home Energy Assistance 1-877-544-3271

www.mainehousing.org/programs-services/energy/liheap

MARYLAND

For help dial 2-1-1 or visit https://211md.org/

MD Emergency Rental Assistance 1-877-546-5595

https://dhcd.maryland.gov/Pages/EvictionPrevention

MD Energy Programs

https://dhs.maryland.gov/office-of-home-energy-programs

MASSACHUSETTS

For help dial 2-1-1 or 1-877-211-6277

MA Emergency Rental Assistance – RAFT www.mass.gov/housinghelp

MA Home Energy Assistance Program 1-800-632-8175 www.mass.gov/hed/fuel

NEW YORK

For help dial 2-1-1 or visit http://211nys.org/

NY Local Departments of Social Services https://otda.ny.gov/workingfamilies/dss.asp

NY Home Energy Assistance Program 1-800-342-3009

https://otda.ny.gov/programs/heap/

OHIO

For help dial 2-1-1 or visit www.211.org

OH Emergency Rental Assistance

https://mha.ohio.gov/supporting-providers/housing-providers/resources/emergency-rental-assistance-era

OH Home Energy Assistance Program 1-800-282-0880

https://development.ohio.gov/heap

PENNSYLVANIA

For help dial 2-1-1 or 1-855-567-5341

PA Emergency Rental Assistance www.dhs.pa.gov/ERAP

PA Home Energy Assistance Program www.dhs.pa.gov/LIHEAP

VIRGINIA

For help dial 2-1-1 or 1-800-230-6977

VA Eviction Helpline 1-833-663-8428

https://evictionhelpline.org/

VA Home Energy Assistance Program www.dss.virginia.gov/benefit/ea/

WASHINGTON D.C.

For help dial 2-1-1 or 1-202-463-6211

DC Eviction Prevention & Rental Assistance https://dhs.dc.gov/service/eviction-prevention-rental-assistance

DC Home Energy Assistance https://doee.dc.gov/energyassistance

WEST VIRGINIA

For help dial 2-1-1 or 1-833-848-9905

WV Home Energy Assistance https://dhhr.wv.gov/bfa/programs/Pages/LIEAP

Intps://dilin.wv.gov/bia/programs/r ages/ElEAt

WV Rental Assistance Programs www.wvhdf.com/mountaineer-rental-assistance-program