

Let's Make A Deal!

Working Out Problems So You Can Stay in Your Home

Sometimes you will have clues about a possible problem with a landlord. For example, you might realize that money is especially tight and that you will have problems paying your rent this month, or you might learn that a relative is sick and that you need to move out before your lease is set to expire. Don't ignore the warning signs of possible problems! If you take action early, you may be able to work things out and avoid problems.




○ **Give Advance Warning.** The sooner you let your landlord know about a possible problem making payments, the more responsible you will appear. If you realize in January, for example, that high medical bills will make it difficult for you to pay the full February rent, you can offer to make partial payments from your paychecks beginning in mid-January.

○ **Apply for Help.** Sometimes charities and social service agencies can help you with rent money, food, utility bills, or medical expenses. Contact the United Way (352-332-4636) or Three Rivers for a list.

○ **Consider Subsidized Housing.** Your family may be eligible to rent or buy low-cost housing through a government program. Contact your local public housing agency, or ask Three Rivers for information.

○ **ALWAYS Get It Signed And In Writing.** If you work out a payment plan or some other change to your lease agreement (such as leaving early or adding someone to your lease), be sure to write it down and have your landlord sign it. This proof will protect you if the landlord changes her mind.

○ **Don't Make Promises You Can't Keep.** If you set a payment schedule (or a move-out date), always give yourself more time than you think you need. You can always pay earlier than you promise. If you don't pay as promised, however, you will lose your landlord's trust and willingness to deal.

 **TIP:** A landlord may be far more willing to work out an arrangement with you before the landlord has filed to evict you. After the landlord has spent money to file an eviction lawsuit and/or to hire a lawyer, she may be less willing to work out a deal or will require that you pay additional costs and fees in order to work out a deal.

MYTH: Your landlord *must* work with you to pay rent or allow you to pay rent in installments.

REALITY: Working out deals is a way to change the lease. Your landlord does not have to do anything that is not required by your rental agreement or Florida law. Review your lease with regard to installment payments. Florida law does not require a landlord to accept installment payments, nor work out any deals with the tenant to pay rent that are different from the terms of the lease. When landlords work out deals, it is because they want to do so. A landlord can refuse to change the terms of the lease and force you to live by the terms of the lease.

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