



# Navigating New Bedford

## What to do if you miss a rent payment

One in every 10 Massachusetts renters is **behind on rent payments**, according to recent Census data. A missed payment can lead to an eviction, but there are strategies you can use to **stay in your home** and pay back what you owe.



### Talk to your landlord

- Ask your landlord if they're open to setting up a repayment plan.
- Don't make promises you can't keep – go into the discussion with an idea of what you can realistically pay every month.



### Apply for assistance programs

- Residential Assistance for Families in Transition (RAFT) and the Emergency Solutions Grant (ESG) can provide up to \$7,000 in assistance in a 12-month period to help low-income households repay late rent.
- Call PACE's Housing Opportunity Center at (508) 993-0033 for help with your application.



### Know your rights in an eviction

- Evictions are a legal process. Your landlord can't remove you from your apartment without a judge's order.
- Read guides on the eviction process at [MassLegalHelp.org/housing-apartments-shelter/eviction](https://MassLegalHelp.org/housing-apartments-shelter/eviction).
- You may qualify for legal help from South Coastal Counties Legal Services. Their website is [SCCLS.org](https://SCCLS.org).

