# Guide Me: Steps you can take when…

## You are behind on rent

### Apply for RAFT

If you qualify for the Residential Assistance for Families in Transition (RAFT) program, you can get help to pay rent when you are behind.

To qualify:

* Your family must be homeless or at risk of becoming homeless.
* Your household income must be low enough.
* You need to show that RAFT assistance will stop your family from becoming homeless. And
* You must pass a Department of Housing and Community Development (DHCD) RAFT Screening.

See: [Mass.gov/service-details/learn-about-residential-assistance-for-families-in-transition-raft](https://www.mass.gov/service-details/learn-about-residential-assistance-for-families-in-transition-raft)

### You may be eligible to stop an eviction where your landlord is asking for back rent

You might be protected by the federal CDC Moratorium if you

* cannot pay your full rent because you have lost income or have high medical expenses,
* are making best efforts to pay the rent including applying for financial help, and
* are likely to become homeless or doubled up if evicted.

Learn more about the moratorium, and how to send your landlord a declaration that you are protected by the federal CDC moratorium on evictions.  
See:

[MassLegalHelp.org/covid-19/housing](https://masslegalhelp.org/covid-19/housing) and  
[MassLegalHelp.org/cdc-declaration.pdf](https://masslegalhelp.org/cdc-declaration.pdf)

### Make a payment plan with your landlord

Many landlords are more interested in getting the rent paid than evicting you. So they agree to payment plans.

Many tenants have been able to put together payment plans drawing from their own resources, the RAFT program and charities.

Start working on a plan with your landlord as soon as you can. Ask your landlord if they will make a payment plan with you instead of going to court.

If the landlord does not agree to a payment plan, you can ask for a payment plan when you go to court for your eviction case.

### Go to court – if you get a Summary Process Summons and Complaint

Go to court on your hearing date – even if you think you have worked it out with your landlord, or paid off your back rent.

The landlord can ask for a default judgment against you if you do not show-up.

### Contact local organizations

Ask your local agencies, charities and religious organizations if they help people who are behind on rent.

See [MassLegalHelp.org/covid-19/help-with-rent](https://masslegalhelp.org/covid-19/help-with-rent)

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