



## Renters: What to do when the eviction moratorium ends

The federal eviction moratorium is ending on July 31 and any renters who are behind on payments could be in danger of losing their homes. There are steps you can take to try to prevent eviction.

### Communicate with your landlord

Let your landlord know if you or anyone else in your household is still experiencing a loss of income. Remember—your landlord wants to avoid eviction as much as you do. Let your landlord know what steps you've taken to seek assistance and how much you're currently able to pay each month. In some cases, he/she may be willing to temporarily accept smaller payments if there's a plan for making them up in the future.

### Reach out for help

Temporary rent and utility assistance may be available based on your situation. For information on the Wisconsin Emergency Rental Assistance Program please see the following website: <https://doa.wi.gov/Pages/WERA.aspx>. At this site you can find out about what assistance is available, learn if you're eligible, and get directed to the application site that's specific to your county. After you've applied let your landlord know that you are trying to get help and keep him/her updated on the status.

### Take a Rent Smart course



Rent Smart is a free six-module course offered online by UW-Madison Division of Extension. Rent Smart focuses on the knowledge and skills essential for a successful renting experience. It helps participants to know and understand their



Photo by Luis Qunintero

rights and responsibilities as a tenant, as well as know and understand the rights and responsibilities of their landlord. Emphasis is on forming a strong partnership between the tenant and landlord.

Courses are provided monthly via Zoom. To see upcoming dates/times and to sign up, please visit: <https://fyi.extension.wisc.edu/rentsmart/rent-smart-online/>.

### Create and follow a spending plan

When times are tight it's important to prioritize your spending to ensure that expenses like housing, food, and utilities can be covered first. Make a list of all the money you have coming in and your monthly expenses. There are many budgeting tools available. [Here's one spending plan form](#) from UW-Madison Extension.

Get in touch with a UW-Madison financial educator for free financial coaching. You can find contact information at [this site](#). Our financial educators can help walk through ideas and options to create a budget, keep up with bills, pay down debt, plan for big expenses, and other personal finance topics — totally free of charge.

Being proactive in seeking help and communicating about your situation can help set you on the path to building a brighter financial future.