

## Rent Issues and How We Deal With Them

- We issue (1) rent check per month.
- Rent checks are mailed directly to the landlord.
- Checks must be paid to the legal owner of the property. We will not make rent checks payable to anyone other than the owner. Most landlords forbid subleasing and PayCo will not partake in any illegal actions. This is for the purpose of protecting our clients in the event that an unforeseen circumstance would occur and the sublessor would attempt to evict without proper notice or after receiving rent money in an attempt to defraud our client.
- There must be a signed lease in order for PayCo to submit rent. Leases must be signed by the future tenant as well as the current landlord or management agent assigned by the landlord. In the event that a lease is not available and a client needs the first months' rent to obtain a lease, if the leasing agency is an organization (such as an apartment complex or subsidizing company) PayCo will cut a check (1) time to the legal landlord. A lease must follow or rent will not be paid the following month.
- Late Fees- PayCo will absorb any late fees as a result of PayCo not sending rent on time.
  - For SSI recipients, rent will be mailed on the 1<sup>st</sup> of each month.
  - For SSDI recipients, rent will be mailed on the 3<sup>rd</sup> of each month
  - For individuals who receive BOTH SSI and SSDI benefits, rent will be mailed on the 3<sup>rd</sup> of each month.

Once PayCo sends a rent as scheduled and on time, we are not responsible for any late fees. Most landlords will agree that as long as a rent check is post dated by the expected date, rent will not be considered late. PayCo does not have any control over the U.S. Postal Service and cannot control whether or not a rent is processed in a timely manner.

- We recommend that clients discuss with tentative landlords their schedule of benefits. In some cases, rent will be due on the 1<sup>st</sup> of each month. Please ask the apartment complex when rent is considered late. If client's benefits do not come in until the 1<sup>st</sup> or the 3<sup>rd</sup> of the month, this may be an issue for late rent. In the event that this happens, we would suggest paying the rent (1) month in advance as finances allow, to avoid late fees. PayCo cannot be held responsible for rents due on the 1<sup>st</sup> of each month if the client funds are not available.
- Eviction Notices/30 Day Notices- If a client receives an eviction notice, please bring the letter to our office (it can also be emailed or faxed). The account manager who oversees the account will help determine if it is due to nonpayment of rent. If PayCo has sent rent and the letter is being received, the account manager will contact the landlord directly to make a resolution. If the eviction is due to reasons other than payment, the account manager will notify the client and/or professional advocate.
- High Rent- Part of having a payee is for help determining which rent and bills fit into one's monthly income. In the event a client presents a lease that exceeds their benefits or disables the client from being able to pay their monthly bills including receiving spending money, PayCo reserves the right to deny the lease. If you are planning on moving, you can request a meeting with your account manager to determine what would be an acceptable range for rent in accordance with the income.
- Rent Payments Not Received- If a landlord is stating they have not received a rent payment; we are able to make contact with our bank to first determine if the check has been cashed. The assigned account manager will make contact with the landlord and work out an acceptable resolution for both the client and the landlord.