



Missed Rent Payments and Negotiating with Your Landlord

Questions to Ask Yourself

If you find yourself unable to pay your rent, thinking about the following questions might help you determine if you should stay in your current place or consider looking for other housing options:

- Does this happen every month or is this a one-time situation?
- Do I have more expenses each month than I have money coming in?
- Can I truly afford this apartment?
- Do I need to find a cheaper place to live?

If you decide to leave your apartment, contact your local Housing Support Services or other community agency to help you find a new place to live. In the meantime, you should try to address the current rental arrears (if possible) so that your landlord may be more willing to provide you with a positive reference for future housing.

If you want to stay in your unit, here are tips for negotiating with your landlord on missed rent.

Ten Tips for Negotiating with Your Landlord

1. Talk to your landlord

Be honest. Offer a detailed solution. For example, say that you cannot pay all of the rent at this time but that you will pay \$300 on the 10th of the month and \$300 on the 17th, or that you will pay an extra \$150 for the next four months on the first of each month to make up for missing this month's payment.

2. Make sure the plan you offer is realistic for you

Landlords aren't obligated to accept a tenant's plan as it is the tenant's legal responsibility to pay rent on time and in full. But if you have been a reasonably good tenant a landlord may be willing to work with you.





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3. Talk to your caseworker/case manager

If you receive assistance from Ontario Works (OW), Ontario Disability Support Program (ODSP), or another form of assistance, talk to your caseworker or case manager to see if they can help you catch up on unpaid rent.

4. Take a look at your expenses

Determine if there things you can cut back on for a month or two in order to catch up on the rent owing.

5. Take a look at your income

Can you increase the amount of money you make in a month by working more hours, or earn extra money by registering with a temporary agency or getting a part-time job for a while?

Are you getting all the benefits you are eligible for? See the tip sheets under **Preparing for Housing Search**, entitled **How to Maximize Your Income and Financial Support**, and **How to Apply for Government Tax Benefits and Credits**.

6. Seek a loan from family or friends

Try asking friends or family to provide you with a loan in order to catch up with the rent owing. Negotiate a repayment plan that works for you and stick with it.

7. Find a Roommate

Consider sharing your accommodation with a roommate in order to share the cost of the rent.



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8. Try to avoid short term solutions that will leave you worse off in the long run

Try to avoid short term solutions like ‘Pay Day Loans’ that will get the rent paid right away, but often come with high interest costs that may leave you with not having enough money to pay for rent or other bills next month. Think carefully about whether these options are good for you, not only now, but in the future as well.

9. Consider a government/community agency interest-free rent bank loan

If your budget works and this is a one-time problem, you may be eligible for an interest-free loan from your local Rent Bank or its equivalent. Call Lutherwood’s Housing Support Services at 519-749-2450 in Kitchener or 519-623-9380 in Cambridge.

10. Seek Legal Advice

Check out the ACTO Tenant Tip Sheet “My Landlord Wants to Evict Me Because I Owe Rent” at www.acto.ca under “Tenant Info,” which includes detailed information about the eviction process and a template for developing a repayment plan.

If you need to speak to a legal expert, contact a Community Legal Clinic at www.legalaid.on.ca or visit 450 Frederick Street, Unit 101 Kitchener ON or Phone: (519) 743-0254. Services are free to community members experiencing low income.

Are you experiencing personal, social, and/or financial challenges that make budgeting and paying rent difficult?

If yes, consider reaching out and asking for help. In Waterloo Region, consider contacting one of the resources below.



For general inquiries:

- Call 211 or go to www.211.ca to learn more about local social service organizations.
- Contact the Community Helpline of the Social Development Centre of Waterloo Region at 519- 579-3800.

For health-related services:

- Check out www.whealthline.ca or contact your local Community Care Access Centre at 310-CCAC (2222), no area code required, for information about physicians and home-based personal and medical care.
- Contact Here 24-7 for crisis intervention, and mental health and addictions services and supports at 1 844 437 3247 or go to www.here247.ca under “Contact Us” for a list of drop-in sites in Waterloo Region.

