

Missed Rent Payments and Negotiating with Your Landlord

Questions to Ask Yourself

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

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 don't have 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, your landlord may be willing to work with you.

3. Look at your expenses

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

4. 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?

5. Find a Roommate

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

6. 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.

7. Apply for help with your rental arrears

If your budget works and this is a one-time problem, you may be eligible for help with rental or utility arrears through the Housing Stability Program (HSP).

Contact [Community Development Council Durham](#) for eligibility information and to get a copy of the application.

8. Seek help

Check out the [ACTO Tenant Tip Sheet](#) which includes detailed information about the eviction process and a template for developing a repayment plan.

If you think you need legal support, you can contact the [Durham Community Legal Clinic](#).

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.

If you decide to leave your apartment and need help, you can contact your local [Housing Outreach Caseworker](#) 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.

