

# Dealing with Missed Payments: Rent Payments

## Things to think about if you're unable to afford rent:

- Can you make part of your payment, even if you can't afford the whole amount?
- Is this a one time situation?
- Could you afford rent if you spent less money on other things? Or is your rent just too high? If you spend less money in order to pay rent, could you do it without putting your health at risk, i.e. cutting back on food, medicine, etc.?
- Do you need to move to somewhere cheaper?
- Will you need a reference from this landlord in the future?

## Ways of dealing with missed payments:

### 1) **Negotiate with your landlord:**

Talk to your landlord if you can't afford to pay your rent. If you know in advance that you cannot afford to make your next payment in full, it's better to talk to your landlord, or pay extra in the upcoming months.

Be very careful not to enter an agreement that you can't afford, or don't understand. If you end up at an eviction hearing with the LTB, they will consider any repayment plans you made in their decision.

### 2) **Reduce your expenses:**

Are there any ways you can spend less in order to catch up on rent you missed?

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### 3) **Increase your income:**

Is there any way you can make more money in order to afford your rent? Can you take on a new job, or increase your hours? Can you get access to any income support programs, like the Housing Stability Fund, or social assistance programs?

**NOTE:** A list of income supports you might be able to access is available in **pages 25—36**

### 3) **Find a roommate:**

This can help you save on rent and other expenses. A list of pros, cons, and other things to consider about roommates is on **pages 37—38**

### 4) **Get legal help:**

You can get legal advice about the eviction process from CLEO's Steps to Justice website, at [stepstojustice.ca/legal-topic/housing-law](http://stepstojustice.ca/legal-topic/housing-law) and from the Peterborough Community Legal Centre at [ptbo-clc.org](http://ptbo-clc.org) or by phone at [705-749-9355](tel:705-749-9355).