

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 and from the Peterborough Community Legal Centre at ptbo-clc.org or by phone at [705-749-9355](tel:705-749-9355).

Dealing with Missed Payments: Utility Payments

Things to think about if you can't pay a utilities bill:

- 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 the bill if you spent less money on other things? Or is it just too high? If you spend less money, 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?

How to deal with missed payments:

1) **Reduce your expenses:**

Is there any way you can spend less in order to pay off your bill? Can you cut back on the amount of heat/water/electricity you're using?

2) **Increase your income:**

Is there any way you can make more money in order to pay the bill? Can you take on a new job, or increase your hours? Can you get access to any income supports, like the Ontario Energy Support Program for Hydro?

NOTE: A list of income supports you might be able to access is available on **pages 25—36**. Your utility provider might also have their own support program for clients with low-incomes.

3) **Talk to local agencies:**

Some organizations like the CCRC Housing Resource Centre, can offer guidance on how to handle your missed payments, and help you apply to support programs like OESP and others. You can reach them at [\(705\) 743-2272](tel:705-743-2272) or online at ccrc-ptbo.com

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4) **Talk with the utility company:**

If you cannot pay your whole bill, you should pay what you are able. Your provider might be willing to negotiate a repayment plan to keep you from getting disconnected, but that is not guaranteed.

5) **See if your bill is unusually high:**

Is your bill is higher than normal? Look for things around your home which could explain an increased bill. Is your toilet running (continuing to make noise after you flush it)? Do you have a leak or a burst pipe somewhere? Is there an open window or a door that won't shut all the way? Make sure to notify the landlord if you find something broken, so you can have it fixed right away.

Greensaver

Greensaver is a free program that will come to your home, do an assessment and see if there are ways for you to save hydro! If you qualify you may be provided with tools to help you save energy, and that means saving you money on your electricity bill!

Contact Information:

Phone (GTA): (416) 203-3106

Phone (Toll Free): 1 (888) 855-3106

Fax: (416) 203-3121

Fax (Toll Free): 1 (888) 777-8416

Email: info@greensaver.org