

“What if I can’t pay my rent?”

Follow our three-step guide to get the help you need

Rent arrears are priority debts. If you don’t deal with your arrears, your landlord or letting agency could take steps to evict you – but you do have the chance to avoid this happening.

1 Work out how much you can afford to pay

Gather details of your income, spending and debts to complete an income and expenditure form. Use this to work out how much money you have left over each month after paying your usual household bills. Then see if you can make savings in any areas.

>> [How to fill in an income and expenditure form](#)

2 Ask for a temporary payment arrangement

Contact your landlord and tell them you’d like to make a new payment arrangement. Get in touch with them sooner rather than later. Send them a copy of your budget to show you’re offering to pay the most you can manage. If they agree, keep to this new payment arrangement.

3 Get free and impartial debt advice

Organisations like StepChange can help you work out what’s affordable, and what’s the best way of dealing with your rent arrears and any other debts you may have. We will refer you to specialist organisations if you’re at risk of losing your home.

>> [Free online debt advice](#)

Find out more about how to deal with [rent arrears](#) by reading the guide by StepChange Debt Charity. Visit their website: www.stepchange.org

StepChange Debt Charity: Solving the nation’s financial What ifs