

FINANCIAL COUNSELLING FACT SHEET #19

RENT ARREARS – WHAT CAN I DO?

If you have fallen behind on rent due to the impact of coronavirus, there are special measures in place to ensure you can't be evicted, as well as assistance for your landlord. Read more about your rights under these conditions [here](#).

Rent should be your highest priority payment – it's for your home! It should be the first payment you make when you are paid. If you fall behind, first pay what you can afford. Then you need to plan on returning to normal payments as soon as possible, as well as catching up on any you missed.

Work out what you can afford to repay

Ask yourself some questions about your finances:

- Can you afford to pay extra over the next couple of months?
- Are you expecting any money from a job that will assist you?
- Are you expecting any lump sums, such as a tax return?
- If you receive Centrelink, have you checked your eligibility for rent assistance?

Use this [budgeting tool](#) to help track where your money is going.

Call your landlord or real estate agent and explain what happened to make you fall behind and how you are planning to catch up again.

Be sure to put the offer in writing and keep a copy for yourself. Even if your landlord or real estate agent rejects your offer, you can use the letter as evidence that you tried to resolve the matter.

What if I can't afford to repay?

If your circumstances have changed for the worse and you won't be able to afford your rent for the foreseeable future, you should consider other options. These could include getting a boarder or moving to a cheaper rental.

What if I get a notice to vacate?

If you can't come to an agreement with your landlord, or if you have been served a notice to vacate, call your [local tenants' union](#) for advice. They may be able to find a grant or concession that you're eligible for.