

# NEGOTIATING RENT PAYMENT IN INSTALMENTS

Having trouble paying your rent? A settlement can be reached amicably or in court.

## Rental agreement: reciprocal obligations



The landlord provides you with decent housing




You must pay the rent



**if you do not pay :** the landlord can terminate the rental agreement.

Termination is made easier if the rental agreement includes a clause called a "termination clause," which is the case most of the time.

## The amicable solution

 **Contact your landlord** (the owner or the company that manages it) **as soon as possible**, when you anticipate difficulties paying your rent\*.

**Explain the reasons for your difficulties :** dismissal, partial unemployment, business shortage for the self-employed, unexpected circumstances, etc.

\*If your situation is irretrievably compromised (loss of job with no hope of finding another one in the short term, end of unemployment rights, etc.), refer the matter to the Over-Indebtedness Commission.

**Suggest a reasonable solution** (example based on a rent of €500) :

### • Deadline extension

November	Décember
€ 0	€ 1000

— you do not pay your November rent but will pay 2 rents in December

### • Deferment of the payment date followed by payment in instalments

November	Décember	January	February	March	April	May
€ 0	€ 0	€ 700	€ 700	€ 700	€ 700	€ 700

— you do not pay for the next 2 months but you will compensate for the next 5 months

### • Momentary decrease followed by momentary increase

November	Décember	January	February	March	April	May	June
€ 400	€ 400	€ 400	€ 400	€ 600	€ 600	€ 600	€ 600

### • Change the lease term :

instead of paying at the beginning of the month (accrual), you pay at the end of the month (in arrears). This saves you a month.

• **Rent discount :** if you have any grievances (dilapidation, etc.), this is the time to negotiate.



## 1- The landlord accepts



**Formalise your agreement in writing...**

(email or letter). And stick to your commitments !

## 2 - The landlord refuses

**Formalise their refusal in writing :** email or registered letter indicating your situation and the proposed solutions.

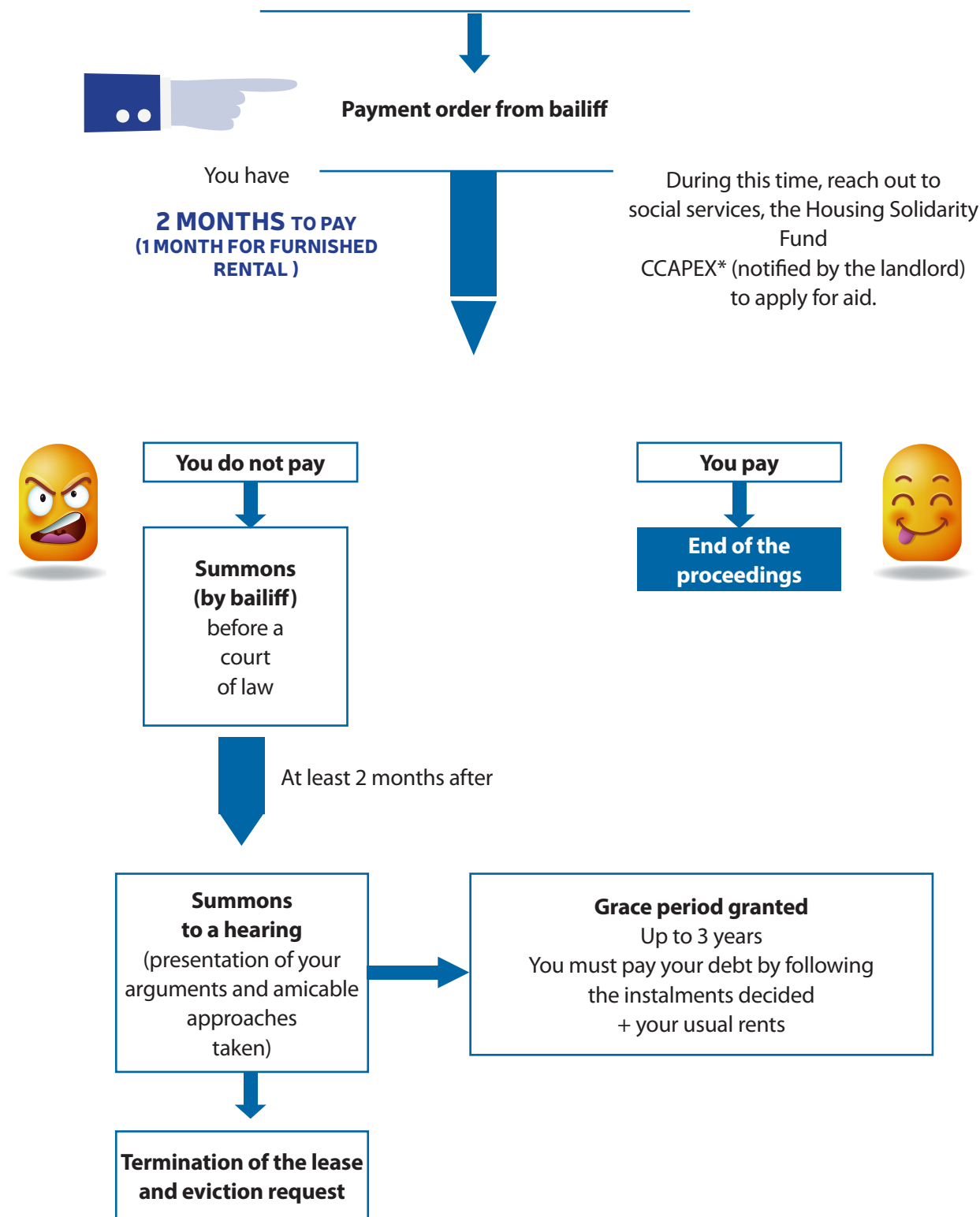
**If you cannot pay, the landlord will sue you (see overleaf)**



The judge will take into account everything you have done beforehand to negotiate with your landlord.

## The legal solution

Have you not anticipated and are in a situation of non-payment or have made commitments that you have not kept? The landlord will initiate proceedings to compel you to pay and to terminate the lease.



\*Commission for the Coordination of Actions to Prevent Rental Evictions