

Tenancy Services



**What you can do if you are
finding it hard to pay your rent**

September 2020



Easy Read

What does Tenancy Services do?



Everyone in New Zealand has been working hard to stop the spread of **COVID-19**.



COVID-19 is a virus that can make people very sick.



Some of the ways things have changed are:

- some people have lost their jobs
- some people are getting less money every week.



This means some people may find it hard to pay their **rent**.



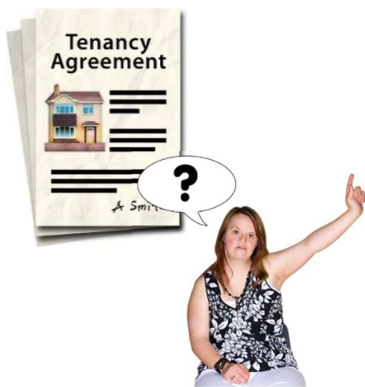
Rent is money that some people pay for the homes they live in.



Not being able to pay your rent can make you feel very worried.

Tenancy Services

Tenancy Services can support **tenants** and **landlords** with:



- knowing what the rules about renting are
- questions about renting.



Tenants are people who pay money to live in a place that belongs to someone else.

Landlords are people who own the homes that tenants live in.

Tenancy Services

Tenancy Services have put together this Easy Read information about:



- **who** you need to talk to if you are finding it hard to pay your rent
- **how** to talk about changing how much rent you pay.



We know things are hard at the moment.

We need everyone to:

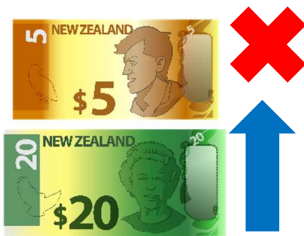


- be kind to each other
- do their best to work together.

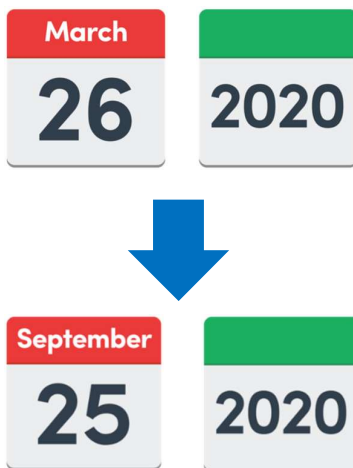
Making plans to talk



To help tenants during COVID-19 the government put in place a **rent freeze**.

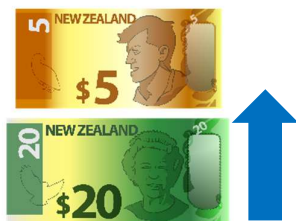


A **rent freeze** means landlords cannot ask tenants to pay more rent.



The rent freeze:

- started on the 26 March 2020
- will finish on the **25 September 2020**.



From the **26 September** your landlord may decide they want to put up your rent.



If you are going to find it hard to pay the rent you should talk to your landlord as soon as you can.

To do this:



- find a day and time to talk that works well for both of you.

Before the meeting:



- think about how much rent you think will work better
- plan the things you want to talk about.

Things to think about for tenants



If you are a tenant you should:

- make a **budget**
- work out how much rent you can pay.



A **budget** is a list of:

- the things you need to pay
- how much money you get.



You can ask someone you trust to help you write out your budget.



Before you meet with your landlord think about some of the reasons why you would find it hard to pay more rent.



You may find it hard to pay more rent because you:

- have lost your job
- are not working as many hours which means you do not have as much money.



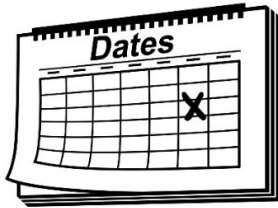
Think about what you can share with your landlord to show:

- that things have changed for you
- other ways you have tried to get the money for rent.





Do not agree to pay more rent if you know you cannot pay.



If you and your landlord can agree on how much rent you pay then think about **when** you can start paying the rent from.



We know it may not always be easy to talk to have with your landlord about your rent.



Keep in mind that your landlord may need the money they are getting from rent.



You can ask someone you trust to support you with talking to your landlord.

Things to think about for landlords

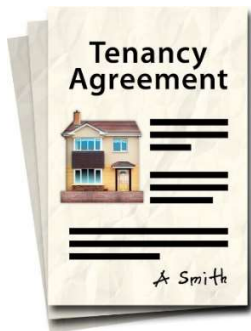


As the landlord think about:

- how things have gone with your tenant so far



- have they been good tenants?
- do they look after the home they are living in?



As the landlord think about if it is better to:

- make an agreement about rent

or

- find a new tenant.





Remember that finding a new tenant can:

- take a long time
- cost a lot of money.



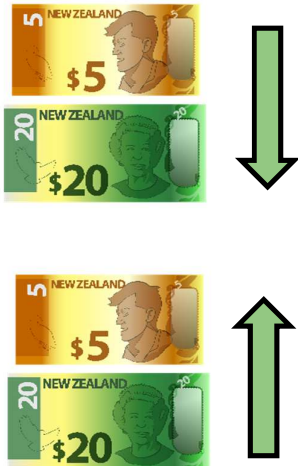
Think about if you can afford to agree to a change in:

- how much rent is paid
- how often that rent is paid.



If your tenant is finding it hard to pay their rent you may want to help your tenant by agreeing to a

- **temporary rent reduction**
- **rent repayment plan.**



A **temporary rent reduction** means the tenant pays less rent for a set number of weeks.

After those weeks the rent goes back to how it was before.



A **rent repayment plan** is when:

- a tenant has late rent to pay
- the landlord agrees to let them pay it back a bit at a time.



A rent repayment plan means that a tenant can stay in their home as long as they keep paying:

- their rent

and

- the late rent they agreed with their landlord.



Making an agreement



Write down the things you want to talk about before you meet with your landlord or tenant.

Make sure you:



- are at the meeting on time
- give your landlord or tenant time to talk about the things they need to talk about.



If you cannot be at the meeting on time tell your landlord or tenant as soon as you can.



It can be a good idea to talk to other people who have made agreements with their landlord or tenants.



Hearing what they did can help you understand how to make an agreement.



It is a good idea to think about:

- what things are like for your landlord or tenant
- if there are things you can do to help.



When you make an agreement:

- write it down
- make sure it is signed by the:
 - tenant
 - landlord.

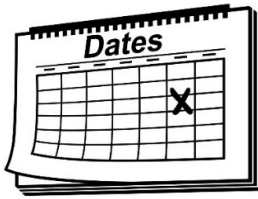


Both the tenant and the landlord should have a copy of the agreement.

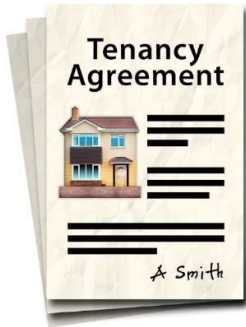
Make sure you write down what date the agreement will:



- start from
- will finish.



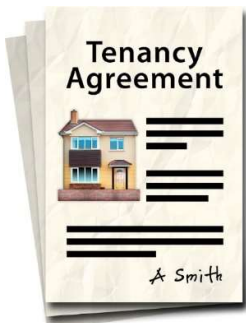
The agreement should also have a date of when you will talk again about the things in the agreement.



The **tenancy agreement that you** signed at the start of the tenancy is something the law says you must keep to.



Only the things you write down in your new agreement change.



Anything else in your tenancy agreement will stay the same.

Other help with money during COVID-19



Work and Income may be able to assist if you:

- have no way to pay the rent
- risk not being able to stay in your home.

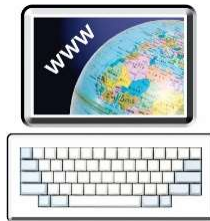


You can find out more on their website at:

www.msd.govt.nz



Sorted is a website that gives you free information on how to look after your money.



You can visit **Sorted** at:

www.sorted.org.nz

Tenancy Services



You can also talk to Tenancy Services by calling

0800 836 262



The **Tenancy Services** phone number is free to call.



This means it will not cost you any money to call **Tenancy Services**.



You can find out more about Tenancy Services on this website:

www.tenancy.govt.nz



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