



Tip Sheets for Tenants

PAYMENT PLANS

Prepared by the Tenant Duty Counsel Program and funded by Legal Aid Ontario

This publication contains information to assist the general public. It is not legal advice about your situation. You should talk to a lawyer or legal worker for advice on your particular situation.

CAN I AVOID EVICTION WITH A PAYMENT PLAN?

Even when your landlord has applied to the Landlord and Tenant Board (the “Board”) to evict you for “arrears” (unpaid rent), sometimes your landlord will accept a payment plan. A payment plan lets you pay off the rent you owe over time.

You may bargain for your payment plan directly with your landlord yourself or with the help of a mediator. Ask the Board Member/Board counter staff or commissionaire/security guard where you can find a mediator.

If your landlord does not agree to a payment plan, you can ask the Board to order a payment plan. Ask the Board to:

- refuse your eviction; and
- order a payment plan under section 83(1) of the *Residential Tenancies Act*.

WHAT SHOULD I AGREE TO?

In your payment plan, only agree to:

- pay amounts that you can afford; and
- pay on dates that you can make the payments.

TIP FOR TENANTS: Choose payment dates that are after one (1) or two (2) days after you get money, such as:

- pay day; OR
- when you get your baby bonus cheque; OR
- when you get your ODSP or OW cheque.

WHAT IF I DO NOT PAY ON TIME?

You must pay the **right** amount and on **time**. If you pay later than you said you would, or pay less than you said you would, your landlord can get a fast order to evict you, without telling you beforehand. This is true even if you pay just a day late or a dollar short.

If you realize you are going to be late with a rent payment, ask your landlord if they will accept the late payment without trying to evict you. If they agree, ask them to write this down and give you a copy.

Use the “**Payment Plan Worksheet**” (attached) to help you come up with a payment plan that is good for you.

WHERE CAN I GET MORE INFORMATION?

Contact your local **Community Legal Clinic** for free advice on landlord and tenant matters. To find the telephone number for your clinic call Legal Aid Ontario at (416) 979-1446 or 1-800-668-8258.

You can also call the **Tenant Hotline** at 416- 921-9494 for free information and referrals to your local legal clinic.

You can find information on line at www.acto.ca or www.cleo.on.ca.

You can call the Landlord and Tenant Board toll free at 416-645-8080 from within Toronto calling area or 1-888-332-3234 from outside Toronto. Their internet address is www.ltb.gov.on.ca