

Tenant Not Paying Rent?

The Landlord Arrears Checklist

Emotion doesn't collect arrears, a paper trail does. Work through these steps in order.

- 1 Read your tenancy agreement first**
Rent due date, grace period, late interest clause, and remedies after 7 or 14 days. Everything must match what the TA allows.
- 2 Day 1 to 3: Friendly reminder**
Short WhatsApp: amount, month covered, account to pay into. Neutral tone. Most arrears end here.
- 3 Day 4 to 7: Second written chase**
Firmer, still professional. Amount, days overdue, clear payment date. WhatsApp counts as written.
- 4 Screenshot and file everything**
Both reminders with timestamps, plus replies. One folder per tenancy. Your paper trail is your protection.
- 5 Day 7 to 14: Letter of demand by registered post**
State amount and period, 7-day deadline, payment details, reference to prior reminders, consequences under the TA. Keep the tracking slip.
- 6 Same day: Notify the tenant by WhatsApp**
A formal letter has been sent by registered post, please arrange full payment within 7 days. Often unlocks payment early.
- 7 Know the deposit rules**
Most TAs bar using the deposit to offset rent during the tenancy. It protects you at lease end, not before.
- 8 Day 14 onwards: Apply TA remedies**
Late interest, notice of breach, termination rights per the TA. Never change locks or remove belongings yourself.
- 9 Escalate formally if ignored**
Small Claims Tribunal for certain residential tenancy disputes (leases up to 2 years, claim limits apply). Larger or contested cases: see a lawyer.
- 10 Prevent the next one**
Tighter vetting, income checks, right deposit sizing, and TA clauses that protect you. A good agent earns their fee here.

Facing this right now? WhatsApp me your situation, no charge for the first look.

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