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help with rent debt
the guidebook for tenants having
payment difficulties

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apply for help

If a tenant has no job and receives unemployment benefits (ALGII) rent debt and also running rent can possibly be taken over by the Jobcenter according to § 35 SGB XII. But no matter what, you should inform yourself at the Jobcenter about existing possibilities for support.

If tenants can't pay rent with their own income the social welfare office often helps. There you can apply for rent debt assumption. The social welfare office usually grants the assumption of rent debt if it is justified and necessary and the tenant could otherwise end up "on the streets".

Moreover, you can go to your relevant city/municipal administration to find out if you qualify for housing allowance.

If all else fails, it is still possible to ask family or friends for short-term help.

Rent debt is an uncomfortable and sensible topic. There's a threat of immediate termination or even an eviction action. But in most cases a termination can be avoided.

talk to each other

The most important thing to avoid a possible termination of your apartment in financial hardship is to contact your landlord or property management. Usually both are interested in keeping current tenancies and might even take some time to help you find a solution.

In most cases instalment payments or deferrals of payments can be negotiated.

Never just "sit out" topics like this. Because a debtor who ignores reminders is often met with less understanding and willingness to help.

analyse the situation

In most cases rent debt is caused by unforeseen financial squeezes or losing your job. Most of the time these situations can be alleviated by short term help. But it can also happen that your housing situation doesn't suit your income anymore or you put too much on your plate in relation to rent in the first place. In principle your rent shouldn't be higher than 1/3 of your net income.

If you notice that you can't afford your rent anymore – may it be because of a change in your income or because of different obligations apart from rent – there's rarely ever an alternative to finding a new, more affordable apartment.