

HELP WITH RENT INCREASES, ARREARS AND IF YOU'RE STRUGGLING TO PAY

If you can't afford your rent, or you're facing a rent increase, there are things you can do. Here's where to find help and how to speak to your landlord.

Dealing with rent increases

Your tenancy agreement should tell you if your rent can be increased, and the rules your landlord must follow.

Generally, private rent can only be increased:

- if you've been given notice in writing
- once in any 12-month period, or
- if you're outside of a fixed-term contract (Wales and Northern Ireland only).

But the exact rules depend on the type of agreement you have, and where in the UK you rent. For example, if you're a lodger in England and not on a fixed-term agreement, your landlord doesn't have to give you notice to increase your rent.

England

Your landlord can only put your rent up once a year, and not within the first 12 months of your tenancy.

They need to give you two months' notice in writing using a Section 13 notice, which tells you:

- new rent amount
- the date the increase starts, and
- how to challenge it if you think it's too high.

If your old tenancy agreement included a rent review clause (or suggested your rent could go up more often) this no longer applies after 1 May 2026.

Scotland

Your landlord can only put your rent up once every 12 months. They need to give you three months' notice in writing.

Wales

Your rent can only go up once a year. Your landlord needs to give you two months' written notice using a specific form (RHW12).

Northern Ireland

Your landlord can only increase the rent after you have been a tenant for 12 months, and once it is increased, they must wait another 12 months before increasing it again. You must be given 3 months' notice in writing - which can include email or text - or by sending you a Notice of Variation.

If you rent in: **Check your rent increase rights at:**

England

[Citizens Advice](#)

**Northern
Ireland**

[Housing Rights](#)

Scotland

[Citizens Advice](#)

Wales

[Citizens Advice](#)

Challenging a rent increase

If you feel the increase is too high, speak to your landlord to see if you can agree a smaller rise. To help negotiate, use similar properties in your area as examples and [complete a budget](#) to show them what you can afford.

If you think the increase is unfair, illegal or simply above the going rate for your area, you have options.

You can take your case to an independent tribunal or rent officer. They'll look at whether the increase is fair and in line with what others are paying nearby.

Where to go depends on where you live:

- In England, contact [the First-tier Tribunal Property Chamber](#)
- In Scotland, contact [Rent Service Scotland](#)

- In Wales, contact the [Residential Property Tribunal](#)
- In Northern Ireland, contact the [Rent Officer](#)

In England, the tribunal won't set your rent higher than what your landlord originally proposed. But in Scotland, Wales and Northern Ireland, these bodies could set it higher - so it's worth weighing this up before you go ahead.

Whatever you decide to do, you'll need to keep up with your rental payments. If you're worried you'll struggle to pay a rent increase, see [help if you can't afford your rent](#). Social housing rent usually increases in April.

If you rent from a council or housing association, rent usually increases every April. This is often in line with inflation or up to an agreed maximum cap for the area you live in.

You should be given around two months' notice before any increase.

You might also feel the effect of a rent increase if you lose some of your Housing Benefit or Universal Credit for having a spare bedroom.

For more information, see our guide [What is the bedroom tax?](#)

Help if you can't afford your rent

If you're struggling with your existing rent or won't be able to afford a future rent increase, try these steps – ideally before missing a payment.

1. Check if you can get benefits

Use our [Benefits calculator](#) to see if you qualify for any payments – it only takes a few minutes.

If you get Housing Benefit or Universal Credit but it's not enough to cover your rent, check if you can apply for a Discretionary Housing Payment (DHP):

If you rent in:	See how to apply for a DHP at:
England or Wales	GOV.UK – claim a DHP
Northern Ireland	Housing Executive – help with housing costs
Scotland	mygov.scot – apply for a DHP

Provided you can afford the rent, landlords cannot discriminate against you for receiving benefits.

2. Speak to your landlord or housing association

If you're struggling to pay your rent, tell your landlord or organisation you rent from. It might seem scary but letting them know is the best thing you can do.

You can explain what has happened and ask for help. For example:

- extra time to pay
- a new affordable repayment plan
- a rent reduction
- using your deposit to cover some payments, or
- moving to a different property (if you're living in social housing).

Hopefully you can agree a way forward in writing that works for everyone. From 1 May 2026, all private landlords in England will need to join a new Private Rented Sector Landlord Ombudsman. So, if you can't resolve issues with your landlord directly, you'll be able to take your complaint to this free service for an independent decision.

3. Check for charity grants and funding

Use the [Turn2US Grants Search](#) to see if you can apply for any charitable funding that you won't need to pay back.

4. See if you can cut any costs

Another way to increase your income is to reduce the amount you spend. This might not be possible, but here are things to try:

- cancel subscriptions or services you don't use, or could live without
- see if you qualify for cheaper [low-income social tariffs for gas and electricity](#),
- check if you qualify for a [Council Tax](#) or [Rates](#) discount
- check if you can save by [switching providers](#), including:
 - » internet
 - » mobile
 - » gas and electricity
- [home and car insurance](#) if you pay credit card interest, consider moving it to an [interest-free balance transfer card](#)
- see if you can get cheaper water bills with a [water meter](#) (in England and Wales)
- do your food shop at a cheaper supermarket or buy cheaper brands.

When cancelling, always check the terms of your contract as you might have to pay a fee to leave early. To help identify things you can cut down on, use our free and easy to use [Budget planner](#).

If you're already struggling with other bills, see our [Bill prioritiser](#) or our [Debt advice locator tool](#) if you've already missed a payment.

Help if you're already behind on rent (in arrears)

If you've already missed one or more payments, use our [Debt advice locator tool](#) to find free and confidential debt advice online, over the phone or near to where you live.

The adviser will listen to your situation and suggest ways forward. Speak to your landlord or organisation you rent from to let them know you're seeking help.

If you've received an eviction notice, see [help if you're being evicted](#) for full information.

Help with the cost of living

Worrying about money because of rising rents, high energy bills or debt? If so, we're here to help.

Take the first steps to find your way forward with our guides to [help you with the cost of living](#).

If you're worried about being homeless

See our guide [help if you're facing eviction](#) for more information, or find details of free helplines below.

If you rent in:	Find free helpline details at:
England	Shelter England

Northern Ireland	Shelter Northern Ireland
Scotland	Shelter Scotland
Wales	Shelter Cymru

You can also get free and impartial advice from [Advicelocal](#)

Check if you qualify for emergency housing

If you're facing eviction and could be homeless within the next eight weeks, check if you qualify for homeless help. This usually means you haven't been able to find a suitable home on your own.

The sites below have more information.

If you rent in:	Find emergency housing help at:
England	Citizens Advice – applying for homeless help
Northern Ireland	Housing Rights – homelessness assessment
Scotland	Shelter Scotland – getting temporary accommodation
Wales	Shelter Cymru – emergency housing advice

The type of help you're likely to get will depend on your situation. For example, you might be seen as a higher priority if you're vulnerable, have a child or someone in the household is pregnant.

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