



ADAM

Adam had been having trouble managing bills and rent after his hours at work were reduced. He had managed to keep on track by reducing his food shopping, and limited all entertainment and luxury costs, but eventually he couldn't manage any longer, and became very behind in rent.

Adam received a notice of breach from his landlord advising that he needed to pay the full rent owing or he would be facing eviction.

Adam booked an appointment with Midlas' Tenant Advocate to discuss what he could do to stay in his home and get back on track with his bills and finances.

Midlas Tenant Advocate *Louise completed a statement of financial position and found that Adam could only afford to pay \$25 per week extra towards the arrears, until his hours increased at work. Louise also identified that he wasn't receiving all of the subsidies that was entitled to, and provided a referral to Financial Counselling.

Louise negotiated with the landlord and explained the situation Adam was facing, and his rights under the Residential Tenancy Act. The landlord agreed to cease action against Adam, and accept the extra \$25 per week to pay the overdue rent.

Adam got back in touch with Midlas 3 months later to advise that thanks to the subsidies and negotiations with his landlord, he was up to date with his rent and bills, and was able to afford some small luxuries.

