

RENT ARREARS LEAFLET



Rent Arrears Leaflet

We have provided this leaflet to help tenants who may fall behind with their rent (get into rent arrears). It gives important information about what you need to do if you find yourself in rent arrears.

We understand that you may find yourself in arrears for all kinds of reasons and that you may find it difficult to sort out your financial problems. However, we are here to help, give you advice and help you through any difficulties.

Remember - We are here to help. Come in and speak to us now.

Why is it important that I pay my rent?

When you accepted your tenancy you signed a legal agreement to pay your rent on time. If you don't pay your rent on time, you have broken that agreement and we can take action against you that could put your home at risk. If you do not pay your rent, it makes it more difficult for us to provide services to repair and maintain your home.

What should I do if I miss a rent payment?

It is very important that you contact your housing officer immediately. Your housing officer will do everything they can to help you but we do need your co-operation from the earliest stage, before the problem becomes serious.

Can I get help to pay my rent?

You may qualify for Housing Benefit to help with your rent. However, it is still your responsibility to make the claim and return all the information Housing Benefit needs on time. If you require assistance in completing the application, we will gladly assist.

If you do not, we will still take action against you. You must also inform the Housing Benefits office of any changes in your personal circumstances. It is also your responsibility to ensure that your claim for Housing Benefit is reviewed at the appropriate time.

What can you do to help me?

Our housing officers are trained to help you by:

- helping you to receive your full entitlement to Housing Benefit;
- giving you welfare and debt advice or sign posting/making a referral to an independent advice agency;
- carrying out an income/benefit health check to maximize your income
- allowing you to repay the debt in installments; and
- offering you other ways to pay and other payment periods, for example, weekly or monthly, or to pay by direct debit.

What will happen if I ignore my arrears?

The stages below explain what we will do if you do not contact us about your arrears.

Early stage

We will send you a reminder letter first. If you fail to contact us or pay the amount you owe us, your housing officer will then visit you at home. If you fail to respond to this visit, we will move to the next stage of our arrears policy.

The legal procedure

If there are arrears on your tenancy, we may consider taking court action, particularly if you have not kept to a previously agreed arrangement.

This may ultimately lead to your eviction. The first step in this process involves the issuing of a Notice to Seek Possession (NSP). This NSP gives you 28 days to make arrangements for repaying the arrears. If you have received an NSP it is important that you contact your housing officer immediately for advice.

The NSP remains valid for 12 months after service and Arhag can apply to the County Court for a hearing, unless the account is cleared. You will be notified in advance of the date of the court hearing and it is important that you attend.

Court action

If you have rent arrears the County Court will be asked to award Arhag a Possession Order on your home which will allow us to evict you. This order may be suspended or postponed which will allow you to remain in your home providing you keep to the terms of payment, which the Court has set.

You will have to pay the costs of the court action, which currently vary from £150 to £285. The Court Order will be valid until the arrears are cleared and the costs paid.

Eviction

If the Court suspends or postpones the Possession Order it is important that you keep to the terms of the order for the repayment of the arrears. If you fail to pay as the Court instructed, Arhag can, without a further court hearing, request the Court Bailiff to take possession of your home.

I have been given an eviction date. What should I do?

You should either make arrangements to clear arrears due or seek independent advice from a Citizen's Advice Bureau, other advice agency or a solicitor.

Do not let it get too late for us to help you - contact us now.

Points to remember

- You can get advice and help from your housing officer.
- Make sure you get in touch with us as soon as you miss a payment.
- There are plenty of places you can go for independent advice about debt problems. We can also put you in touch with a debt advisor.
- Do not ignore any letters we send you.
- Make sure you sort out any Housing Benefit claim.
- If court action becomes necessary, we will charge you the cost of this. So, it is always best that you avoid this action.

What happens if I am evicted for rent arrears or give up my tenancy but I still owe rent?

We will send you a letter telling you how much you owe us and asking you to contact us to make a repayment agreement. If you fail to contact us, we will take further action to recover the total amount you owe. This may include involvement of a debt collection and tracing agency to recover monies due.

It may also affect you being given another council tenancy at a later date.

Useful Contact Numbers

Camden

Kentish Town CAB
242 Kentish Town Road
Kentish Town
LONDON
NW5 2AB

08451 202965
www.camdencabservice.org.uk

Tower Hamlets

Whitechapel CAB

Unit 32
Greatorex Street
LONDON
E1 5NP

0870 1264014
www.eastendcab.org.uk

Haringey

Turnpike Lane CAB
14a Willoughby Road
LONDON
N8 0JJ

0870 1264030

Tottenham CAB

Tottenham Town Hall
Town Hall Approach Road
LONDON
N15 4RY

Westminster

Paddington CAB
441 Harrow Road
LONDON
W10 4RE
0870 1264040

Newham

Newham CAB
Stratford Advice Arcade
107-109 The Grove
STRATFORD
E15 1HP
0870 1264097

Kensington and Chelsea

Chelsea CAB
Old Town Hall
Kings Road
LONDON
SW3 5EE
0845 4582515

Hammersmith and Fulham

Fulham CAB
The Pavilion
1 Mund Street
LONDON
W14 9LY
020 73856750
www.fulhamcab.org.uk

Brent

Brent Park CAB
270-272 High Road
Brent Park
LONDON
NW10 2EY
0845 0505250

Lewisham

Lewisham money advice centre
Deptford Business Park
8 Evelyn Court
Grinstead Road
LONDON
SE8 5AD
020 86947647 - Debt advice

Catford CAB

120 Rushey Green
Catford
LONDON
SE6 4HQ
08701 264037

Southwark

Peckham CAB
97 Peckham High Street
LONDON
SE15 5RS
0844 4994134
www.southwarkcabservice.org.uk

Lambeth

Streatham Hill CAB
Ilex House
1 Barrhill Road
Streatham Hill
LONDON
SW2 4RJ
020 87150707
www.mertoncab.org.uk

Islington

Dalston CAB
491-493 Kingsland Road
Dalston
LONDON
E8 4AU
0870 1264013
www.eastendcab.org.uk

National Debt Helpline

Tricorn House,
51-53 Hagley Road,
Edgbaston,
Birmingham
B16 8TP
0808 8084000
www.nationaldebtline.co.uk

The Debt Advice Trust

0800 988 7554

Enfield CAB

Enfield Citizens Advice Bureau
Unit 3
5 Vincent House,
2e Nags Head Road, Enfield
EN3 7FN

Sipas kërkesës, ky dokument gjithashtu gjendet edhe në gjuhë të tjera, me shkrim të madh dhe në formë dëgjimore.

Albanian

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Amharic

هذه الوثيقة متاحة أيضا بلغات أخرى والأحرف الطباعية الكبيرة وبطريقة برايل للمكفوفين وبصيغة سمعية عند الطلب

Arabic

এই ডকুমেন্ট অন্য ভাষায়, বড় প্রিন্ট আকারে, ব্রেল এবং অডিও ট্রিপ আকারেও অনুরোধ পাওয়া যায়

Bengali

Ce document est également disponible dans d'autres langues, en gros caractères, en Braille et en cassette audio sur simple demande.

French

Dokumentigaan waxaa xitaa lagu heli karaa luqado kale, daabacad far waa-wayn, farta indhoolaha (Braille) iyo hab dhegaysi ah markii la soo codsado.

Somali

நீங்கள் கேட்டுக்கொண்டால், இந்த ஆவணம் வேறு மொழிகளிலும், பெரிய எழுத்து அச்சிலும் அல்லது ஒலிநாடா வடிவிலும் அளிக்கப்படும்.

Tamil

እዙ ጽቡፍ እዚ ብካልእ ቋንቋታት እዎን ይርከብ እዩ፡ ወይ ብዓቢ ዝተጻሕፈ ማሕተማ ወይ ብ ብረይል (ፊደል ፅውራን) ወይ ድማ ብምስማዕ (ድምጺ) መንገዲ እንተድኡ ኣቲትኩም።

Tigrinya

Be belge istenirse, başka dillerde, iri harflerle, Braille ile (görme engelliler için) ve ses kasetinde de temin edilebilir.

Turkish

Tài liệu này cũng có sẵn bằng các ngôn ngữ khác, bản in chữ to, và băng ghi âm khi được yêu cầu.

Vietnamese

Contact details:

Arhag Housing Association,
Unit B Mary Brancker House
54 – 74 Holmes Road, Kentish Town
London NW5 3AQ

Telephone: 020 7424 7370
Email: contact@arhag.co.uk
Website: www.arhag.co.uk