



# Factsheet 5: Rent arrears

## Our promise to you

- We will offer all our customers the opportunity to receive welfare benefits advice when you move in a new home and at regular intervals during your tenancy.
- If you request a document in another language, large print, Braille, or on audio CD, we will provide it within 10 working days.

## What we ask of you

- To pay your rent weekly in advance.
- To notify us of any change in circumstances.
- To provide all necessary information to your local benefits office.
- To check your rent statements and contact us to discuss anything that you don't understand or that you think might be an error.

### Rent arrears

We understand that you may sometimes have difficulty paying your rent. Whatever the problem, you should contact your neighbourhood co-ordinator immediately.

We will make every effort to help you, but you must demonstrate that you are willing to clear your debt. If you do not stick to an agreement or you persistently fail to pay your rent, legal action will be taken, which could result in your losing your home.

In some cases you may be able to claim additional benefits so don't be afraid to ask.

To avoid action, follow these golden rules when dealing with debts:

- Don't ignore the problem because it won't go away and the longer you leave it, the worse it gets.
- Tackle your priority debts first, those which can mean losing your home or having your gas or electricity cut off.
- Don't borrow money to pay off your debts without thinking carefully. Get advice first. This type of borrowing could make your situation worse.
- If you have lost your job, are off work due to illness or have suffered a reduction in your income, check whether your payments are covered by insurance. Check to make sure you are claiming all benefits that you are entitled to.
- Get in touch with the people or companies you owe money to and explain your difficulties. Go and see them, phone them or write to them. If you contact some but not others you could run into difficulties.

- Work out a personal budget. This will help you to see how much money you have coming in and how much is going out. You can then see what you can afford to pay creditors and this will help in planning your future spending.
- Be realistic. Do not offer more than you can afford. This will only set you up for failure down the line.
- Always fill in the reply forms to court papers and let the court have all the facts.
- Always attend court hearings. Prepare yourself for any hearing by making sure you have worked out your personal budget and take it with you. Whatever you may think just remember that going to the County Court does not mean that you are a criminal, it's not that kind of court and there is no jury.
- Don't give up and don't panic help is available. You can contact:

[The National Debt line](#)  
[0808 808 4000](tel:08088084000)

or

[Your local Citizens Advice Bureau](#)  
[Your local welfare rights office](#)  
[Your local authority](#)  
[Consumer Credit Council](#)

Great Places staff can refer you to a debt agency or welfare rights office. A self help debt pack is available from your neighbourhood co-ordinator.