



Advice & Information

# **WHAT HAPPENS IF I DON'T PAY MY RENT?**



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## **I've been sent a Notice seeking possession of my property. What should I do?**

The Notice is a legal document and it has been sent to tell you that we intend to ask the Court to end your tenancy if –

- You don't contact us to discuss your rent account;
- The amount of rent that you owe to us increases; and
- You don't keep to any agreement that you make with us to pay your rent.

It means that you could lose your home. You must contact us as soon as possible to discuss your rent account and avoid further legal action being taken against you.

If you are unable to pay all of the rent that you owe to us then we will agree with you a realistic repayment plan based on your personal circumstances. We may be able to arrange for the payments to be taken from your benefits or wages.

We will give you advice to make sure that you are receiving all of the welfare benefits that you are entitled to and also get you help to manage any other debts that you may have.

The Notice is valid for 12 months but as long as you keep to the repayment plan and the amount that you owe to us reduces then no further action will be taken.

## **I've received a letter stating that I am being taken to court because I haven't paid the rent. What should I do?**

Contact us immediately. We can stop or adjourn the court case if you are able to pay the debt in full or agree to make regular payments.

We will offer you advice about benefits you may be entitled to receive, managing your money and dealing with any other debts you may have.

If you don't contact us then we will ask for a court hearing. This could mean that you lose your home. You may also be made responsible for paying the court costs and the County Court Judgement will make it difficult for you to get credit in the future.

## **What will happen at the Court hearing?**

You will receive a letter from the County Court telling you the date of your hearing.

You can telephone the court for more information – you will need to tell them your claim number and the date of your hearing.

It is important that you attend the hearing because you will be able to explain to the judge why you have been unable to pay your rent. Make sure that you take any documents or evidence with you to the hearing. When you get to the court you should report to the Court Receptionist or Usher to let them know that you are there.

At the court hearing the judge will listen to the facts and decide whether to dismiss or adjourn the case; order you to pay the overdue rent (usually by instalments); or grant us possession of your home.

The judge will usually ask us to give evidence first and explain why we have asked for the court hearing. The judge may then ask you questions about why you haven't paid your rent. This will give you the opportunity to explain the reasons.

We will ask the judge to give us a 'possession order'. We will also ask the judge to order you to pay the costs of the court hearing. We will usually ask the judge to grant us a 'suspended' possession order. This means that you will be able to stay in your home as long as you pay the instalments ordered by the judge.

However, if a 'full' possession order is granted by the court, the judge will tell you the date when you must leave your home. If you cannot pay all of the overdue rent and court costs by this date then you must leave your home and take all of your belongings with you.

The court will write to you to confirm the details of the order.

## **I've missed rent payments ordered by the court. What should I do?**

You must contact us immediately to discuss your reason for missing the payments.

If you are unable to pay the instalments ordered by the court then we can advise you how to ask the court to change the court order to reduce the regular amounts that you have to pay.

You must continue to make regular payments to avoid losing your home.

## **I've been given an eviction date. What can I do?**

Contact us immediately. You won't lose your home if you pay the over due rent and court costs or you can apply to the Court to stop the eviction.

We only take eviction action when all attempts to get you to pay your rent have failed. We must be fair to all of our tenants by making sure that everyone pays towards the cost of providing and maintaining our properties.

Your local council will not re-house you if you are evicted because you haven't paid your rent.

Please contact us immediately, even at this late stage you don't have to lose your home.

## **What happens if I am a joint tenant and one of us leaves the property?**

Joint tenants are both responsible for paying the rent. You must let us know if one of you moves out and we will advise you how the tenancy can be changed into the name of the tenant who still lives in the property.

Until this happens then both of the joint tenants are still responsible for paying the rent.

If you receive housing benefit towards your rent then you must also contact the Housing Benefit Section of your local council.

## **What happens if I owe rent when my tenancy ends?**

You must pay your rent up to date before you move out. When you tell us that you want to end your tenancy we will contact you to discuss your rent account.

If your rent is not paid up to date when you move out then we will write to you to request payment. You should contact us to discuss your circumstances and we will agree with you a reasonable amount for you to pay regularly until the overdue rent is paid. If you don't contact us and still owe us rent then your details will be given to a Debt Collection Agency and/or we will take legal action against you.

If you owe rent from a former tenancy, this may stop you from being re-housed by us or another landlord in the future.





## Where can I get further help and advice?

### **CITIZENS ADVICE BUREAU**

Information and advice on benefits, debts, managing your money, legal rights and many other issues. Tel: 08444 111 444 or log on to: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### **TURN2US**

A charitable service that helps people get the money they are entitled to through welfare benefits, grants and other help. Log on to: [www.turn2us.org.uk](http://www.turn2us.org.uk)

### **THE MONEY ADVICE SERVICE**

A free, independent service that gives money advice to help people make informed choices. Tel: 0300 500 5000 or log on to: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

### **DIRECTGOV**

A Government website with information on public services, welfare benefits and many other resources. Log on to: [www.directgov.uk](http://www.directgov.uk)

### **SHELTER**

A charity that gives advice, information, and advocacy to people in housing need. Tel: 0808 800 4444 or log on to: [www.shelter.org.uk](http://www.shelter.org.uk)

### **DEBT ADVICE FOUNDATION**

Provides free debt advice and support. Tel: 0800 043 4050 or website: [www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

### **NATIONAL DEBTLINE**

Provides advice by telephone, online and email. Tel: 0808 808 4000 or website: [www.nationaldebtline.org](http://www.nationaldebtline.org)

### **STEP CHANGE DEBT CHARITY**

Provides advice by telephone or on-line, including personal action plan and solutions for dealing with debt. Tel: 0800 138 111 or website: [www.stepchange.org](http://www.stepchange.org)



Information can be made available in other languages, or other formats such as Braille or Audio Tape, on request. Please ask a member of our staff for more information, or if you need any other help or advice. (They can arrange to speak to you in your own language if you need them to.)

L'information peut être rendue disponible dans d'autres langues, ou en d'autres formats tels que braille ou bande magnétique audio, sur demande. Veuillez demander à un membre de notre personnel pour plus d'information, ou si vous avez besoin de tout autre aide ou conseil. (ils peuvent organiser de vous parler en votre propre langue si vous avez besoin qu'ils le fassent.)

Bilgiler istenildi inde di\_er dillerde de temin edilebilir ayrıca görme özürülürin kullanabilece\_i kabartma alfabesiyle veya Teyp kaseti \_eklinde de hazırlanabilir. Daha fazla bilgi için veya herhangi bir konuda yardım ve tavsiye ye ihtiyacınız varsa lütfen görevli personelden birisiyle konu\_unuz. (E\_er ihtiyacınız varsa personelimiz sizinle kendi dilinizde konu\_abilmek için bir tercüman ayarlayabilir).

نستطيع توفير المعلومات بلغات اخرى وصيغ اخرى مثل البريل (لفاقدي البصر) والشرائط الصوتية، حسب الطلب. يرجى الاستفسار من احد موظفينا للحصول على المزيد من المعلومات او للحصول على المساعدة او الارشاد. (يستطيع موظفونا توفير وسائل اخرى للتحدث معكم بلغتكم اذا احتجتكم الى ذلك.)

该资料已被翻译为其它的语言，也有诸如盲文或录音磁带的其它形式供选。请询问我们的职员以便获得进一步的资料、其它帮助或建议。(如果你有需要，他们可以安排用你自己的语言来和你交谈。)

در صورت درخواست ، اطلاعات به زبانهای دیگر در دسترس قرار خواهد گرفت و یا به هر شکل دیگر از قبیل خط برجسته و یا صدا. جهت دریافت اطلاعات بیشتر و یا دریافت راهنمایی و کمک ، لطفاً از یک کارمند سوال کنید. ( آنها میتوانند ترتیبی بدهند که در صورت لزوم با زبان خودتان با شما صحبت کنند.)

ز انباریانه به زمانی خواتن ده ست ده که ویت، و یا به شیوه کانی دیکه، له وانه به خه تی گه وره و یا به ده ننگ. نه گه ر پیویسنت به ز انباری زورتر، یارمه تی و یا ناموزنگاری هه یه، تکایه پرسپار بکه له یه کیک له کارمه نده کان. ( نه وان کاریکی واده که ن که به زمانی خوت له گه لئا قسه بکه ن.)

ਬੇਨਤੀ ਕਰਨ ਤੇ, ਜਾਣਕਾਰੀ ਦੂਸਰੀਆਂ ਬੋਲੀਆਂ, ਜਾਂ ਹੋਰ ਰੂਪਾਂ ਜਿਵੇਂ ਕਿ ਬਰੇਲ ਜਾਂ ਆਡੀਓ ਟੇਪ ਤੇ ਵੀ ਦਿੱਤੀ ਜਾ ਸਕਦੀ ਹੈ। ਹੋਰ ਜਾਣਕਾਰੀ ਵਾਸਤੇ, ਜਾਂ ਜ਼ੋਰ ਤੁਹਾਨੂੰ ਹੋਰ ਸਹਾਇਤਾ ਜਾਂ ਸਲਾਹ ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਕ੍ਰਿਪਾ ਕਰਕੇ ਸਾਡੇ ਸਟਾਫ਼ ਦੇ ਕਿਸੇ ਮੈਂਬਰ ਨੂੰ ਪੁੱਛੋ। (ਜੇਕਰ ਤੁਸੀਂ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਉਹ ਤੁਹਾਡੇ ਨਾਲ ਤੁਹਾਡੀ ਆਪਣੀ ਬੋਲੀ ਵਿਚ ਗੱਲਬਾਤ ਕਰਨ ਦਾ ਪ੍ਰਬੰਧ ਕਰ ਸਕਦੇ ਹਨ।)

یہ معلومات گنڈارش کرنے پر دیگر زبانوں یا دیگر صورتوں، جیسا کہ، بریل (آنہری ہونی کھائی، ہینا اشخاص کے پڑنے کی کھائی) کی ای ڈی اور ٹیپ پر بھی فراہم کی جاسکتی ہیں۔ مزید معلومات یا اگر آپ کو کسی مدد یا مشورے کی ضرورت ہو، تو براہ مہربانی ہمارے عملہ کے ممبر سے بات کریں۔ (اگر آپ کو ضرورت ہو تو وہ آپ سے اپنی زبان میں بات کرانے کا انتظام کر سکتے ہیں۔)

## Contact us

Our office in Darlington, Maple House, 11 Tillage Green, Westpark Village, DL2 2GL is open between 8.30 am and 4.30pm Monday to Friday.

Free phone: **0800 0287428** | Email: [info@railwayha.co.uk](mailto:info@railwayha.co.uk)

[www.railwayha.co.uk](http://www.railwayha.co.uk)

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Registered Social Landlord: A1855 | Registered Charity: 1188450

Member of the Housing Ombudsman Service

