

# Rent arrears

Problems with paying your rent?



## **What are rent arrears?**

If you have not paid your rent, we call the money you owe us 'rent arrears'.

## **What should I do if I can't pay my rent?**

If you can't pay your rent, please let us know as soon as possible and we will do our best to help you.

We may be able to make an arrangement for you to pay your arrears off over time or we could refer you to a specialist agency for free advice on money, debt or benefits.

We also have our own staff who will be able to help you with these problems.

We understand it can be difficult admitting that you cannot pay your rent. However, you will find it much easier to pay off a small debt than one that has become much larger because you didn't get help earlier.

## **What happens if I don't pay my rent?**

If you don't contact us, we will contact you. We will treat you

fairly and sympathetically. We will try to agree with you on how you can pay off your arrears but, if you do not contact us and your account stays in arrears, we will take legal action that could lead to your eviction.

## **Get in touch**

We understand that sometimes you may have problems paying your rent. If you do get behind with your payments, contact us straight away by calling 020 8709 4300. If you keep the problem to yourself, the debt will only get worse and you could lose your home.

## **What happens if I get behind with my rent payments?**

You can make an agreement with us to pay off what you owe in extra weekly amounts. But we always take legal action against people who refuse to pay off their debt.

## **Repayment agreements**

Together we can work out how you can pay off what you owe. We can then agree to add an extra amount to your weekly

rent until you have paid the debt in full. We will not ask you to pay more than we think you can afford.

## Debt advice

We offer a free, independent and confidential debt-advice service for all our residents. If you would like to talk to someone about any money problems you may have, please ask us about this service.

## Legal action

If you do not make a reasonable agreement to clear your debt and keep to it, we will take legal action.

The first stage will be to serve you with a 'Notice of seeking possession' (NOSP). This gives you up to four weeks to pay off the arrears. After four weeks we will ask for a court hearing. If we do this, get in touch with us as soon as possible. We may stop the court action if you make an agreement to pay.

## Court hearing

If we have not managed to make an arrangement with you

by the end of the four weeks, we will apply to court for a possession order. The court will fix a date for the court hearing – but it will still not be too late to get in touch with us to get the problem sorted out.

If you have made no effort to pay or have broken a repayment agreement, we will ask the court to allow us to evict you as soon as possible. If you have taken action towards paying your debt, we usually ask the court to order you to pay off the debt by a certain amount each week. You will also have to pay the court costs. We will only evict you if you break the court order.

## Here to help

There is never really any need for things to go this far. By getting in touch as soon as you get into money trouble, and by keeping to our repayment agreement, you can avoid problems in the future.

Remember, we are here to help. Call us on 020 8709 4300 and ask to speak to the income recovery team.

You can ask for this leaflet in large print, on audio tape or in another language. Please contact us on 020 8709 4300.

আপনি এই লিফলেটটি বড় ছাপায়, অডিও টেপে বা অন্য যে কোন ভাষায় পেতে পারেন। দয়া করে আমাদের সাথে যোগাযোগ করুন ০২০ ৮৭০৯ ৪৩০০ নম্বরে। [Bengali]

Waxaad dalban kartaa warqaddan oo ku daabacan farta waawayn, iyadoo ku duuban cod ama ku tarjuman luqadaha beesha. Fadlan nagala soo xidhiidh telefoonka ah 020 8709 4300. [Somali]

Możesz poprosić o tę ulotkę drukowaną dużą czcionką, w postaci zapisu audio lub w innym z języków społeczności. Skontaktuj się z nami pod numerem telefonu 020 8709 4300. [Polish]

Quý vị có thể xin tờ rơi (tờ thông tin) này bằng khổ chữ lớn, bằng ghi âm hoặc tiếng nói khác trong cộng đồng. Xin vui lòng liên lạc với chúng tôi, điện thoại số 020 8709 4300. [Vietnamese]

你可要求這份單張的大字印刷本、錄音或其他社區語言的版本，請致電 020 8709 4300 與我們聯絡。 [Chinese]

آپ یہ کتابچہ بڑے حروف، آڈیو یا کسی دوسری کمیونٹی زبان میں طلب کر سکتے ہیں۔ براہ مہربانی ہم سے فون نمبر 020 8709 4300 پر رابطہ کریں۔ [Urdu]



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North River Alliance

## Gateway Housing Association

409-413 Mile End Road, London, E3 4PB

Residents: 020 8709 4300

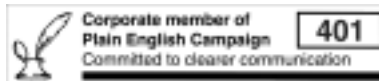
General enquiries: 020 8909 4409

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[www.gatewayhousing.org.uk](http://www.gatewayhousing.org.uk)

This leaflet gives you information on the services we will provide to you.  
The leaflet does not affect your rights as set out in your tenancy agreement.  
Thank you to all the residents who helped to produce this leaflet.



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