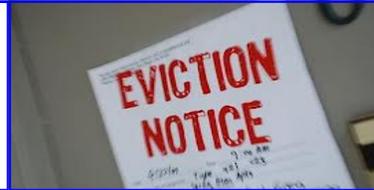


10 Steps to sorting out your rent arrears in a housing association or council property



 **community law service**
northampton & county

1 Check the amount your landlord says you owe is right

2 Are you renting with someone else? If you have a joint tenancy you will still be responsible for all the rent including the arrears.

3 Check your tenancy agreement—what does it say about rent arrears?

4 Check whether you could be entitled to housing benefit. If you are entitled to housing benefit it may not cover your full rent. It may be possible to get a discretionary housing payment. Seek advice

5 Discuss the situation with your landlord. Try to reach an agreement with your landlord to pay a regular amount off the arrears every week or month.

6 If you can't reach an agreement seek advice, we may be able to put your case to your landlord.

7 If you receive a court summons get advice. You must go to the court hearing to explain your situation and try to reach an agreement to clear the arrears.

8 If you reach an agreement in court to pay the arrears (often called a suspended possession order) you must stick to that agreement and you must continue to pay your current rent as well. If you have problems keeping to the terms of the order, contact your landlord and seek advice as soon as possible.

9 If you break the terms of the order you will receive a letter saying you will be evicted on a certain date. Even if this happens you may be able to save your home seek advice immediately.

10 If you are evicted for rent arrears the local authority may refuse to house you. You can sometimes challenge this kind of decision seek advice



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