

# Rent Arrears

Help & Advice

## How to contact us

**Customer Services Team**  
**01736 331799**

Lines are open from 9.00 am - 5.00pm Monday to Friday.  
Fax: 01736 331647 E-mail: [contact@penwithha.org.uk](mailto:contact@penwithha.org.uk)  
Typetalk: 18001 01736331799 Minicom: 0800 0277014  
TEXT: 07797 800079

Or visit us online at: [www.penwithha.org.uk](http://www.penwithha.org.uk)

**Repairs Hotline:**  
FREEPHONE 0800 592238

**PHA Emergency Line:**  
FREEPHONE 0800 592238 (5.00pm - 9.00am)

**Head Office:**  
67 Morrab Road, Penzance, Cornwall TR18 2QJ

**Hayle Office:**  
30 Fore Street, Copperhouse, Hayle, Cornwall TR27 4DY

*Leaflets available in large print,  
audio, and other languages.*

Ref: RA-A-09

Registered as an exempt charity with the Financial Services Authority number 27834R



better homes

better places

better lives



# Rent Arrears

## Why should I read this leaflet?

You are responsible for paying us your rent. Rent arrears should take priority over other debts. If you do not pay your rent, you can be evicted from your home.

*Please read this leaflet. If you are in rent arrears, get advice NOW*

## My rent account is in arrears, what should I do?

- Contact the Income Recovery Team immediately.
- Contact your local Citizens Advice Bureau (CAB) for independent advice on debt matters.
- Sort out your Housing Benefit claim with Cornwall Council.
- Get help if you have difficulty understanding letters or forms.

Don't lose your home - get advice NOW

## What are the steps that PHA will take before evicting me?

1. We will send you warning letters, telephone you or visit you.
2. We will issue you with a Notice Seeking Possession.
3. We will make a claim for possession through the court.
4. The court will notify you of the date for a possession hearing.
5. The court will award PHA with a possession order. The order may be for outright possession or may be suspended/postponed on the condition that the rent arrears are paid in instalments.
6. A warrant of possession will be issued if you break the terms of your court order and you will be required to leave your home.
7. Court costs will be added to the rent arrears debt and you will be required to pay these even if you are evicted.

## What if PHA has commenced Court action?

- Always attend the court hearing.
- You can ask for an adjournment to sort out any Housing Benefit payments.
- Keep to the terms of any possession order made.
- You can apply to have the terms of the possession order varied.
- You can apply to suspend the warrant.

It may not be too late to prevent the eviction, act NOW

### Action checklist

- Keep in touch with us
- Get independent advice immediately.
- Get advice on other debts.
- Do not ignore any letters sent to you.
- Make immediate payments towards your arrears.
- Sort out any Housing Benefit claim.
- Always attend the court hearing and try to get representation.
- Keep to the terms of any court orders made.
- Keep all letters and documents sent to you and bring them with you when visiting us or CAB.
- Make a note of who you speak to and dates.
- Get a receipt for completed forms or letters - especially Housing Benefit forms.

You need to get advice immediately if you are in rent arrears and/or we have started to take proceedings to evict you.

## Where do I go for help and advice?

- To discuss your rent account, please telephone our Income Recovery Team on Freephone 0800 027 9880.
- For free, independent financial advice, please contact your local Citizens Advice Bureau.
- For free, independent housing advice, please contact the Cornwall Housing Aid Centre on 0844 5152300/cornwall@shelter.org.uk or Housing Options on 0300 1234161/housing@cornwall.gov.uk