

Rent arrears

Don't ignore the problem,
it won't just go away





What happens if I can't pay my rent?



Paying your rent on time is one of the most important conditions of your tenancy, and you are responsible for making sure that your rent account does not fall into arrears.

We do understand that sometimes our residents experience a change in circumstances which may cause financial difficulties – you must let us know immediately if you experience any changes. The sooner we know about any problems, the easier it will be for us to help you.



What should I do?



- ➔ **contact us, we'll do all we can to help you**
- ➔ **get some independent advice – ask someone like the Citizens Advice Bureau (08444 111 444) or National Debtline (0808 808 4000) to help you**
- ➔ **don't ignore any letters or calls about your arrears**
- ➔ **if you think you may be entitled to Housing Benefit complete an application form, which you can get by contacting your local council. Make sure you provide all the information needed to assess your claim. If not your claim will be delayed or will not be paid**
- ➔ **get a receipt for any completed forms or letters you send – especially about your Housing Benefit claim**
- ➔ **keep us up-to-date with information about your Housing Benefit claim**
- ➔ **make an agreement with us to pay off any arrears at a rate you can afford, and stick to it.**

Don't ignore the problem, it won't just go away.



We take rent arrears very seriously, so if you fall behind with rent we will take prompt, helpful and firm action. We will take all reasonable steps to make personal contact with you as soon as possible, if you haven't already got in touch.

We will ask you to clear your arrears straight away. If for some reason you can't, we will agree repayments that take into account your income and commitments each week.

We will confirm the agreement in writing so there is no doubt what payments are expected. As long as you keep to the agreement, we won't take any further action.

If you do not pay as agreed and the arrears are not cleared, the next step is a Notice Seeking Possession. If you still do not pay we will take you to court, where you will be ordered to pay back the rent you owe, plus court costs. Failing to keep to the court order could result in you losing your home.

Although there are unfortunately times when we have to take this action, we do not want to reach this stage. Please cooperate with us and we will give you as much help as possible to sort out the problem and stay in your home.

Where it is helpful, we can also put you in touch with local agencies or helplines who specialise in debt advice. We will also provide advice on benefits, and other ways of increasing income or reducing outgoings.

We aim to treat residents who are experiencing financial difficulties sympathetically and fairly, however you must make paying your rent your most important financial commitment.

What are the steps that you will take before evicting me?



- we will make every effort to contact you by sending you warning letters, telephoning you or visiting you
- we will issue you with a Notice Seeking Possession
- we will make a claim for possession through the court
- the court will notify you of the date for a possession hearing
- the court will award us 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
- 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
- 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 court action has already started?



- 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, so act now.



For further help or advice please contact your income adviser,
support officer or scheme manager



@ income.recovery@dchgroup.com

Tel: 0800 027 98 80

67 Morrab Road, Penzance TR18 2QJ

Tel: 0300 303 8030

Kenwyn Street, Truro TR1 3BA

Tel: 0300 303 8030

PHA offices and phone lines are open
Monday to Friday 9am – 5pm

Shared ownership:

Tel: 01872 260621



Our group head office is at:

Paris Street, Exeter EX1 2JZ

Tel: 0300 123 8080



Tor House, St Peters Quay,
Totnes, Devon TQ9 5SH

Tel: 0800 316 88 39

Our Totnes office and phone line is open Monday to
Thursday 8am - 5pm and Friday 8am - 4.30pm

2 Ker Street, Devonport, Plymouth PL1 4GE

Tel: 0300 123 8080

income@dchgroup.com

Paris Street, Exeter EX1 2JZ

Tel: 0300 123 8080

income@dchgroup.com

Our Plymouth and Exeter offices and phone lines
are open Monday to Friday 9am - 5pm

Shared ownership:

Tel: 01752 856032

Independent Futures  Contact your support officer

www.dchgroup.com



If you would like this rent arrears leaflet translated, please contact 0300 123 8080

إذا كنت ترغب في ترجمة هذه المعلومات حول متأخرات الإيجار، فنفضل بالاتصال على 0300 123 8080

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如果您需要将此拖欠租金的信息翻译为其他语言，请电话联系 0300 123 8080

Jeśli chciałby Państwo otrzymać niniejszą informację o zaległościach z tytułu czynszu w
innej wersji językowej, prosimy o kontakt telefoniczny pod numerem: 0300 123 8080

Caso pretenda a tradução desta informação sobre rendas em atraso,
deverá ligar para o 0300 123 8080

If you would like this document in a different format, please contact 0300 123 8080