



Your guide to

# **What will happen if you get behind with your rent**

## This leaflet explains what will happen if you get behind with your rent

**It is your responsibility to pay your rent on time. If you do not you are in breach of your tenancy agreement and you risk losing your home.**

### How can I pay my rent?

- You can pay using your PCHA rent payment swipe card at any post office or shop displaying the 'Paypoint' sign.
- You can pay by **Direct Debit** – please contact your income services officer to set up Direct Debit payments.
- You can pay by **Standing Order** – please contact your income services officer to request a form to set up a Standing Order.
- You can pay by telephone via **Allpay.Net** using your debit card – telephone **0844 557 8321**. You will need your payment reference number which is on your rent payment swipe card.
- You can also pay over the telephone by **calling us on 020 8451 8000**, using your debit card, with our secure Barclays payment facility.
- You can pay on-line by visiting our website **www.pcha.org.uk**. You will need your rent payment swipe card details to pay on-line.
- You can send PCHA a **cheque**. Please write your payment reference number and address on the back of the cheque.

### What do I do if I have problems paying my rent?

- Contact us immediately on **020 8451 8000**. Please explain the problems you are facing. It is very important that you seek our help and advice before the debts get too large.
- Respond to our letters, phone calls and visits. You can contact us by phone, in writing or by coming into one of our offices. Please keep any appointments made to discuss your arrears. The earlier we make contact with you the sooner we can resolve the problem.
- Either clear the rent arrears or reach an agreement to pay them off gradually.

### What will PCHA do to help?

- We will make every effort to contact you by phone, home visit or office appointment in order to resolve any problems you are having as early as possible.
- If you let us know what is happening we can do our best to help and to reach an agreement with you to clear your arrears.
- If you are having financial difficulties, your income services officer will be able to refer you to an independent debt advice agency.
- We will follow the arrears procedure set out in the remainder of this leaflet if you do not pay your rent or if you fail to keep to agreements to repay the amounts you owe.

**If you are on a low income, there may be benefits you can claim, such as Housing Benefit, which could help you pay your rent. Your income services officer can advise you on how to make a claim.**

## What action will PCHA take?

Our income services officers will follow the procedure below if you are behind with your rent.

### Initial contact

If you start getting behind with your rent, we will send you a letter asking you to contact us to discuss the arrears and reach a repayment agreement.

### Notice of seeking possession

If the situation continues, we will send you a further letter and serve you with a notice of seeking possession. This is the first stage of legal proceedings to take possession of your home. This notice gives formal legal warning that we will issue court proceedings after 28 days have passed. If you receive a notice of seeking possession you are strongly advised to contact your income services officer to make an arrangement to clear the arrears. If you do so, and pay as agreed, no further legal action will be taken.

### Warning

If your arrears continue to rise and you do not make an agreement with us to pay what you owe, we will write to you and warn you of possible court action.

### Pre-court letter

If you do not clear your arrears, we will begin court proceedings. We will write to you to tell you that we have done this. The court will send you a summons to appear at the court hearing. When you receive this, you should seek independent advice about what to do next e.g. from a Citizens Advice Bureau or Law Centre. Some advice agencies who may be able to help are listed on page 7 of this leaflet.

Once the hearing date has been confirmed, your income services officer will write to you with details.

## At the court hearing

You are strongly advised to attend the court hearing. At the hearing you will be given an opportunity to explain why you have been getting behind with your rent. If you have not received advice before the hearing you may be able to get assistance from the duty solicitor available at some courts.

At court, we will usually ask for a possession order to be postponed on condition that you pay your weekly rent plus an agreed amount off the arrears. If you do not keep to the terms of the order, you will have breached your court order and you may be evicted from your home.

In certain cases we can ask for an immediate or outright possession order. This means the court will give us possession (which means you will be evicted), normally 28 days after the order is granted. Immediate or outright orders are likely to be made in cases of very high arrears or where the history of payment is poor.

If, after issuing proceedings, you make an agreement to pay the arrears, which you keep to, we may ask the court to adjourn the proceedings. We may do this on condition that you comply with an agreement to repay your arrears within a set time limit.

We may charge you the costs of bringing the case to court. This will be added to the debt you owe us.

**If we take out a court order against you, you are at risk of losing your home.**

**Having a court order also means you may find it harder to get credit in the future.**

## After court

If the court has granted a postponed possession order, you must keep to the terms of that order.

If the court proceedings were adjourned on condition that you comply with an agreement to repay your arrears, you must keep to that agreement.

## Eviction

Eviction is a last resort and not an action we take lightly. If you breach the terms of the postponed possession order, or the court has granted us an immediate or outright possession order we will apply to the court to evict you from your home.

If we are considering eviction, your income services officer will send you a written warning before applying to the court for an eviction date. At this stage you are only able to stop the eviction if you contact us to arrange to pay the amount you owe. The County Court bailiffs will inform you of the date and time they will be arriving to carry out the eviction. Before the date of the eviction you should have removed all your belongings from the property. If you don't leave, the bailiff has the power to instruct the police to remove you from the property.

You will not be able to go back to the property following your eviction and your tenancy will have ended.

## Where can I get more information?

The following advice agencies may be able to provide independent advice and assistance about rent arrears and possession action.

### Law Centres

#### Barnet

9 Bell Lane,  
London NW4 2BP  
**020 8203 4141**

#### Battersea

125 Bolingbroke  
Grove, SW11 1DA  
**020 7585 0716**

#### Brent

389 High Road,  
Willesden  
NW10 2JR  
**020 8451 1122**

#### Camden

2 Prince of  
Wales Road,  
NW5 3LG  
**020 7284 6510**

#### Central London

19 Whitcombe  
Street, WC2H 7HA  
**020 7839 2998**

#### Hammersmith and Fulham

142 King Street,  
London W6 0QU  
**020 8741 4021**

#### Hillingdon

12 Harold Avenue,  
Hillingdon  
UB3 4QW  
**020 8561 9400**

#### Islington

161 Hornsey Road  
London N7 6DU  
**020 7607 2461**

#### North Kensington

74 Golborne Road  
London W10 5PS  
**020 8969 7473**

#### Paddington

439 Harrow Road,  
London W10 4RE  
**020 8960 3155**

#### Tower Hamlets

214 Whitechapel  
Road, London  
E1 1BJ  
**020 7247 8998**

For details of Law  
Centres not listed  
here, please visit  
[www.lawcentres.org.uk](http://www.lawcentres.org.uk)

### Citizens Advice Bureaux

#### Barnet

30 Station Road  
New Barnet  
EN5 1LP  
**0844 826 9336**

#### Brent

270 High Road  
Willesden  
NW10 2EY  
**0845 050 5250**

#### Camden

200 Kilburn High  
Road, NW6 4JD  
**0845 120 2965**

#### Paddington

441 Harrow  
Road, W10 4RE  
**0844 477 1611**

#### Harrow

Civic 8, Station  
Road, Harrow  
HA1 2XH  
**0844 826 9711**

#### Kensington and Chelsea

Old Town Hall,  
Kings Road,  
SW3 5EE,  
**0844 826 9708**

#### Whitechapel (East End)

Unit 32,  
Greatorex Street,  
London E1 SNP  
**0844 826 9699**

### National Debt Line

Tricorn House, 51-53 Hagley Road,  
Edgbaston, Birmingham B16 8TP  
**0808 808 4000**

For more details please refer to your  
Tenants' Handbook or contact us on  
**020 8541 8000**

**This document gives you information about rent arrears. If you need any part of this information in large print, Braille, on audio tape or explained in your own language, please contact us on the number below.**

Ky dokument ju jep informacione në lidhje me qiratë e vonuara. Nëse ju duhet ndonjë pjesë e këtij informacioni në Braille, në CD, në kasetë ose të shpjegohet në gjuhën tuaj, ju lutemi kontaktoni në numrin poshtë.

**Albanian**

تمتلك هذه الوثيقة بالمعلومات اللازمة عن متأخرات الإيجار. إذا كنت ترغب في الحصول على أي جزء من هذه المعلومات مطبوعًا بأحرف كبيرة أو بطريقة برايل أو مسجلًا على أسطوانة مدمجة أو شريط صوتي أو مشروعًا باللغة التي تتحدثها، يرجى الاتصال بنا على الرقم الموضح أدناه.

**Arabic**

এই দস্তাবেজটি ভাড়ার অবশিষ্টতা সম্বন্ধে তথ্য সরবরাহ করবে। যদি আপনি এই তথ্যগুলোর যে কোন একটির সম্বন্ধে বিস্তারিত জানতে চান, অথবা আপনার নিজের ভাষাতে রেল, সিডি, অডিও ট্রেপ-এ পেতে চান তাহলে নিম্নলিখিত নম্বরে আমাদের সাথে যোগাযোগ করুন।

**Bengali**

این نوشتار اطلاعاتی درباره دیرکرد پرداخت اجاره در اختیارتان قرار می دهد. اگر مایل به داشتن هر بخش از این اطلاعات به صورت چاپ شده با حروف بزرگ، خط بریل، روی CD، نوار صوتی و یا توضیح داده شده به زبان خودتان هستید، لطفاً با استفاده از شماره تلفن زیر با ما تماس بگیرید.

**Farsi**

Ce document contient des informations sur les arriérés de loyers. Si vous souhaitez obtenir une partie de ces informations en gros caractères, en Braille, sur CD, cassette audio ou expliqué dans votre langue, veuillez nous contacter au numéro indiqué ci-dessous.

**French**

આ દસ્તાવેજ ભાડાંના ચડી ગયેલા નાણાં વિશે માહિતી આપે છે. જો તમારે કોઈ પણ ભાગની આ માહિતી ધ્રેઈલ, સીડી ઉપર, ઑડિયો ટેપ અથવા તમારી પોતાની ભાષામાં સમજી શકો તેની જરૂર હોય તો નીચે જણાવેલ નંબર ઉપર અમારો સંપર્ક કરો.

**Gujarati**

Dokumentigan wuxuu ku saabsan yahay arrimaha ijaarka. Haddaad u baahan tahay warkan afkaaga-hooyo, afka loogu talagalay dadka aan arki karaan – afka faraha ama CD-ga ama ajeladda rekorka nala xirir. Namberkan isticmaal.

**Somali**

Este documento proporciona-lhe informações sobre rendas atrasadas. Se necessitar de parte desta informação em caracteres aumentados, em Braille, em CD, cassette áudio ou apresentada no seu idioma, por favor contacte-nos, através do telefone abaixo indicado.

**Portuguese**

Bu belge kira gecikmeleri konulari hakkında bilgi verir. Bu bilginin herhangi bir kısmının büyük boyutlu harflerle, Braille alfabesiyle, CD'de, ses kaseti şeklinde veya ana dilinizle olmasını istiyorsanız, lütfen aşağıdaki telefon numarasından bize ulaşınız.

**Turkish**

**020 8451 8000**



CUSTOMER SERVICE EXCELLENCE



INVESTOR IN PEOPLE

Housing Corporation Number: LH0030.

Industrial & Provident Societies Number: 17210R.

Registered Office: Capital House, 25 Chapel Street, London, NW1 5DT.

PCHA Housing Association Limited is an exempt charity.

**Genesis**  
Housing Group

**Building futures**