



Housing  
Choices

# Dealing with rent arrears

What to do if you have rent arrears





## What are rent arrears?

You must pay rent to your landlord whether you have a room or a flat. You will have rent arrears if you miss a payment or don't pay all of your rent.

## What can my landlord do about rent arrears?

If you have rent arrears, your landlord could:

- Ask you to repay the money you owe
- Apply to court to evict you. Or ask you to leave if you live with your landlord
- Apply to court for a money judgement to force you to repay the money you owe

It will be difficult to find a new home if you get evicted because of rent arrears, as most landlords will ask for a reference.

## I think I'm in arrears. What should I do?

Ask for a rent statement from the date your arrears started. Check whether your rent includes water rates or electricity. A statement will help if you disagree or if your landlord applies to court. Don't ignore your landlord. Speak to your landlord and offer a solution.

If you disagree with your landlord, check how much you have paid by looking through your rent book, receipts or bank statements.

Remember that you are responsible for paying rent even if you get help with Housing Benefit.

## I'm in arrears. How can I stop them building up?



Make sure you are paying your full rent. If you can't afford your rent, you will need to consider whether:

- *you can reduce your other expenses*
- *you can increase your income (by claiming benefits or getting a job)*
- *your landlord will reduce your rent*
- *you can find a cheaper home*

## How to stop your arrears building up

If you can afford your rent, but are unable to budget:

- *pay your rent as soon as you get paid*
- *set up a direct debit*
- *ask for your Housing Benefit to be paid direct to your landlord*

## Should I repay my arrears?

Offer to pay off your arrears over time on top of your current rent. Make additional payments even if your landlord doesn't agree.

Don't delay making payments while trying to reach an agreement.

Be realistic. You will only be able to afford a few pounds each week if you're on benefits or have a low income.

## My landlord won't accept the money?

If your landlord refuses to take your rent, put it aside and don't use it for anything else.

Write to or email your landlord to say that you are willing to pay off the arrears.

If you do this and your landlord applies to court, you can provide evidence to prove that you were willing to pay and that you have the money.

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## What you should do if you have problems with Housing Benefit?

Provide all of the information asked for by the council when making a new claim.

The council should make an interim payment of Housing Benefit within 14 days of your new claim. This is called a 'payment on account'

Make sure your claim is up to date. Tell the council about any changes; if you leave a job or if someone moves in with you. You could miss out on extra Housing Benefit or you could get paid too much, which you will have to pay back.

If you have a shortfall, apply for a discretionary housing payment. If you do get a payment, it will only be for a limited period.

**Remember that Housing Benefit does not cover service charges or utilities such as water or electricity.**



## What if I leave?



Tell your landlord if you decide to leave and give the correct written notice. You will remain liable for your rent until you give proper notice or your landlord agrees to you leaving.

You will normally have to give at least four weeks' notice.

## How can my landlord evict me?

If you are a lodger, your landlord only has to give you 'reasonable notice', which could be a few days only.

If you don't live with your landlord, he/she must give you notice and apply to the court for a possession order before you can be evicted.

Receiving a notice doesn't necessarily mean you will have to leave.

## What if my landlord applies to court?

Your landlord could ask the court to make a possession order and a money judgment. The possession order means that you could get evicted by court bailiffs. A money judgment orders you to pay back

the money you owe. A 'judgment debt' could affect your credit rating.

For more information about the eviction process see our Factsheet: notice to quit.



## Find out more

- Housing & private renting  
[www.harrow.gov.uk/singlehomeless](http://www.harrow.gov.uk/singlehomeless)  
[www.gov.uk/private-renting](http://www.gov.uk/private-renting)
- Benefits  
[www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)  
[www.entitledto.co.uk](http://www.entitledto.co.uk)
- Housing Benefit  
[www.gov.uk/housing-benefit/overview](http://www.gov.uk/housing-benefit/overview)

## Get in touch?

For more information, please contact Harrow Council's Housing Needs Team:

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☎ 020 8424 1093

