



London Borough
of Hounslow

Hounslow Housing

LEGAL
NOTICE

INVOICE

RENT
ARREARS

TOTAL
£.....

**HAVING DIFFICULTY
PAYING YOUR
RENT?**

WHAT ARE RENT ARREARS?

'Rent arrears' is the term we use when you owe us money for your rent.

You may get into arrears because of:

- late payments
- missed payments
- part payments
- late return of keys
- non-payment of Housing Benefit or Universal Credit.

Please contact us straight away if you're having problems paying your rent. We may come to an arrangement that you can afford. Please don't ignore notices we send you as it will only make matters worse.

WHAT CAN I DO IF I HAVE RENT ARREARS?

If you have the means to pay your arrears you should do so as quickly as possible to stop them from escalating and to safeguard your home.

Hounslow Housing can help if you are having problems making rent payments.

Please contact your Housing Officer on **020 8583 4000** for the following:

- Advice on how to clear the debt by instalments
- Referral for Welfare Benefit and Money Advice
- Referral to an independent and confidential debt and benefit advice agency
- Referral for Benefit Cap support
- Referral for employment support

AM I ELIGIBLE FOR HOUSING BENEFIT OR UNIVERSAL CREDIT?

Universal Credit or Housing Benefit can be claimed if you are out of work or on a low income.

UNIVERSAL CREDIT

Claims for Universal Credit must be made online at <https://www.gov.uk/apply-universal-credit>. If you need help making your online claim call the Universal Credit helpline on **0345 600 0723** Monday to Friday, 8am to 6pm. Calls to this number can cost up to 9p a minute from a landline, or between 8p and 40p a minute from a mobile.

Please Note: Once you are receiving Universal Credit you must inform the DWP of any changes to your circumstances.

HOUSING BENEFIT

To apply for Housing Benefit please visit the council website. If you receive Housing Benefit it is your responsibility to tell Revenue Services if your income or family circumstances change e.g. a change from part time to full time work or if someone leaves or comes to live with you.

You must tell Revenue Services about any adult living with you who is over 18 years of age as it may affect the amount that you can claim.

DISCRETIONARY HOUSING PAYMENT

If you are claiming Housing Benefit or Universal Credit and you are struggling to pay your rent you may be eligible for a Discretionary Housing Payment. You can download an application form from the council website. If you need support with making an application please contact your Housing Officer on **020 8583 4000**.

ARREARS LEGAL NOTICES

What is a Notice of Seeking Possession? (NOSP)

If you have a Secure tenancy and have not paid rent for four weeks or more, you may be served with a Notice of Seeking Possession (NOSP). This notice is valid for 12 months. It means that if you do not reduce your arrears or come to a payment agreement which you stick to the case is likely to be taken to court to seek a possession order.

What is a Notice of Proceedings for Possession? (NPP)

If you have a probationary tenancy and you have arrears you may be served with a Notice of Proceedings for Possession (NPP). This means that you owe money on your rent account and that we intend to go to court to seek a possession order. If you do not pay, you will be in danger of losing your home.

What is a Notice of Extension? (NOE)

If you are a probationary tenant you may be served with a Notice of Extension (NOE). This is served where we are concerned about the way in which you are managing your tenancy which could include a build-up of rent arrears. If this is the case you are putting your tenancy at risk. This notice will mean that we intend to extend your probationary period by another six months.

What is a Notice to Quit? (NTQ)

If you are in temporary accommodation and you receive a NTQ you must clear the arrears or come to a payment agreement. If the arrears are not decreased your case will be taken to court where the judge is likely to issue an Outright Possession order meaning that your tenancy will be ended. If you are living in a Hostel and have an unprotected license agreement and you are served an NTQ, if you do not clear the arrears or come to a payment agreement you will have to leave the property and you will be issued with an eviction date.

What should I do if I receive a Notice?

If you are served with a Notice you should contact your Housing Officer and either clear the arrears in full or come to a payment arrangement which you must adhere to.

WHAT HAPPENS IN COURT?

- We will ask for a possession order on the property
- If you are a Secure or Assured tenant and possession is granted you may not lose your home straight away. The court might allow you to stay, providing you pay your rent due and an additional amount towards your arrears every week.
- If you are a probationary tenant and possession is granted, we can apply for a Bailiff's Warrant and you may lose your home very quickly. The court is not able to give you time to pay.
- If we have to take your case to court you may also be charged the court costs.

IF I PAY, COULD I STILL BE EVICTED?

It may not be too late to pay your arrears and save your home. If you are a Secure or Assured tenant and the court has given an order allowing you to stay, then providing you make the payments ordered by the court, no further action will be taken. If you are in temporary accommodation, a probationary tenant, or a Secure or Assured tenant where an Outright Possession Order has been granted you should discuss your options with your Housing Officer.

IF I DON'T PAY, WHAT WILL HAPPEN?

If you don't pay what is agreed by the court you will be in breach of a court order and in danger of losing your home. Hounslow Housing will be entitled to ask the court for an eviction order. The court may also grant a county court judgement against your name, which will make it difficult for you to get loans, credit cards and mortgage references.

IF I AM EVICTED, WILL THE COUNCIL RE-HOUSE ME?

If you are evicted and found to be intentionally homeless the Council is unlikely to re-house you. After your eviction Hounslow Housing will still continue, through the County Court, to recover the rent and costs you owe.

You are responsible for your rent, even if you receive Housing Benefit or Universal Credit. If you are in arrears please take action to resolve the situation. Please do not ignore letters or notices that are sent to you by Hounslow Housing because you might be at risk of losing your home. Call the Customer Service Centre and ask to speak to your Housing Officer on 020 8583 4000.

For further information log onto www.hounslow.gov.uk

INDEPENDENT AND FREE MONEY AND DEBT ADVICE

National Debtline

Telephone **0808 808 4000** Mon–Fri 9am to 8pm Sat 9.30 to 1pm
<https://www.nationaldebtline.org/>

StepChange Debt Charity

0800 138 1111 (Freephone including all mobiles)

<https://www.stepchange.org/>

This national charity gives free advice on:

- managing debt
- individual voluntary arrangements (IVAs)
- debt relief orders.

It runs a free online debt-counselling service called Debt Remedy available 24 hours a day. You don't need to give your name. The service can help you to reach a realistic budget, so you can clear your arrears over a realistic period of time.

The Money Advice Service

Free and impartial money advice, set up by government.

0800 138 7777 (Calls are free)

<https://www.moneyadviceservice.org.uk/en>

- Monday to Friday, 8am to 8pm
- Saturday, 9am to 1pm
- Sunday and Bank Holidays, closed

Citizens Advice Bureau (CAB)

CAB gives confidential advice on benefits, benefit assessment and debt.

0300 330 1185 to find out more about CAB offices at:

- Hounslow – Treaty Centre, High Street
- Feltham – The Centre (by the library)
- Brentford and Chiswick – Town Hall, Heathfield Terrace, Chiswick

<https://www.citizensadvice.org.uk/>

Directgov

This government website provides an online benefits advisor tool which you can use to find out what benefits you may be entitled to.

<https://www.gov.uk/benefits-calculators>

Advice UK

To find your nearest advice centre or a national helpline number

<http://www.adviceuk.org.uk/looking-for-advice-2/>

Credit Union

Thamesbank Credit Union is a financial co-operative that, unlike banks, is owned and operated by its members for the benefit of its members. The Credit Union serves anyone who lives in Hounslow and can provide members with affordable credit, without the need for personal guarantees.

020 8756 3865

<https://thamesbank.org/>

Email: admin@thamesbank.org

Hounslow Housing money and debt advice services

If you are a council tenant or leaseholder with arrears, we can arrange a free, confidential session with a money/debt adviser. Contact your Housing Officer to arrange an appointment on **020 8583 4000**.

Help with paying your rent

If you are having difficulty paying your rent and are not already on Housing Benefit or Universal Credit, you may qualify. Contact your local job centre to find out more about Universal Credit.

Report a Loan Shark

Loan sharks are illegal moneylenders who often charge very high interest rates. Loan Sharks sometimes enforce repayment using blackmail or threats of violence.

You can report loan sharks anonymously:

Illegal Money Lending Team **0300 555 2222**

24-hour service. Text a report to **07860 022 11**

Email: reportaloanshark@stoploansharks.gov.uk

Financial Conduct Authority (FCA)

You can check if a company is authorised to lend money

0800 111 6768

Monday to Friday, 8am to 6pm, Saturday, 9am to 1pm

Email: consumer.queries@fca.org.uk

Foodbox Foodbank

Hounslow Housing works closely with Foodbox food bank. If you need to make use of the Foodbank you will need to request a voucher from your Housing Officer, local Citizens Advice Bureau, or Jobcentre Plus. Residents can use Foodbox no more than three times in a 12-month period although there is flexibility in extenuating circumstances.