



# What happens if i do not pay my rent?

If you fall behind with your rent payments, action will be taken which could lead to you losing your home.

Eviction (losing your home) is the last resort. This is why we will always try to work with you to reach a repayment arrangement before taking steps to evict you.

We will offer you money advice to sort out any problems you have in paying your rent. However, if we have tried to help and you have still not paid, we will start legal proceedings against you.

## Legal Action (Possession Proceedings)

**Stage 1** - A 'Notice of Seeking Possession' will be sent to you. The notice will tell you the amount of money you owe and how we plan to take you to court if you do not clear the arrears.

If you continue not to make rent payments or make suitable repayment arrangements with us, it will then lead to a court hearing. An extra £325 in court fees will be added to your rent arrears.

At this stage, you are at serious risk of losing your home.

**Stage 2** - At the court hearing, we will ask for a Suspended Possession Order –this means you can clear the arrears by paying agreed instalments. However, if you stop making the payments agreed under the Suspended Possession Order, we can then apply to the court for a warrant for your eviction.

**Stage 3** - Unless you clear the arrears in full, the court will issue a Possession Order. This means you have to give us possession of your home.

You can contact us at any time to prevent action being taken against you.

**REMEMBER:** the problem will not go away, the longer you leave it the more serious the situation becomes.

If you are having problems paying your rent you can get confidential advice **NOW**. We have experienced staff who are here to help you, not to judge you, and we can put you in touch with a free independent money advisor.

There are other independent advice agencies who can advise you on your money and debt problems. See our Money and Debt Advice page.