



If your rent is not paid, the money owed is called 'rent arrears'. Rent arrears are 'priority debts', which means the consequences of not dealing with them are serious - there is a risk of eviction.

### What can happen if you don't pay your rent

Landlords usually have the right to seek a court order to evict you for rent arrears. In certain circumstances your landlord may be able to evict you without the need to obtain a court order first.

The rules about when and how a landlord may evict you for rent arrears differ according to the type of tenancy agreement you have. The type of tenancy agreement you have will depend partly on who your landlord is. If you are unsure of what type of tenancy you have you should check your tenancy agreement. For more information on types of tenancy and eviction please see the link below.

- [http://www.direct.gov.uk/en/HomeAndCommunity/Councilandhousingassociationhomes/Rentarrearsandeviction/DG\\_188733](http://www.direct.gov.uk/en/HomeAndCommunity/Councilandhousingassociationhomes/Rentarrearsandeviction/DG_188733) or
- Search for rent arrears and eviction at [www.gov.uk](http://www.gov.uk). Then click on the link for council and housing association tenants.

### Dealing with rent arrears

If you can't pay your rent, you have missed rent payments or you're worried your payments are not being made, sort things out as soon as you can. Even if you have other debts, make sure you prioritise rent arrears.

#### **Things to do to help you get back on track**

- Make a list of all your debts and put them in order of priority
- Write down all your income and expenses – then see how much you've got to pay your debts
- Work out how much you can afford to pay to each creditor (a person or organisation you owe money to)
- Consider seeking advice from a debt advice agency such as National Debt line
- **Most importantly**, talk to your landlord – try to reach an agreement about paying off the arrears, but don't agree to pay more than you can afford. One way to do this is through an agreed debt management plan.

Remember that once your rent is being paid in full again, the arrears that have built up will still have to be paid off.

## Help with paying your rent

Even if you already receive Housing Benefit, if it doesn't cover your rent you may be able to get some extra money – called 'discretionary housing payment' (DHP). You can get more information about DHP by:

- Visiting our website [www.merton.gov.uk/dhp](http://www.merton.gov.uk/dhp) or
- Email [Housing.Benefits@merton.gov.uk](mailto:Housing.Benefits@merton.gov.uk)

You should also consider seeking advice from a debt advice agency, which should be able to advise you on how to maximise your benefits and about any additional benefits you may be able to claim. They may also be able to assist you with filling out the forms and ensuring that any claims are not held up by incomplete paperwork.

## Help and advice

You can get free, independent advice about rent difficulties from several organisations.

### *MERTON HOUSING OPTIONS*

- Phone 020 8545 3636 to discuss your housing options, or
- Email them at [housingadvice@merton.gov.uk](mailto:housingadvice@merton.gov.uk)

### *SHELTER*

Shelter offers face-to-face, phone, email and online advice about any housing problems (not just homelessness).

- Visit their website at [www.shelter.org.uk](http://www.shelter.org.uk) , or
- Phone [0808 800 4444](tel:0808800444) (calls are free from UK landlines and main mobile networks).

### *CITIZENS ADVICE BUREAUX (CAB)*

The CAB offers free, confidential advice face-to-face or by phone. Most CABs also offer home visits, and some give email advice.

- Visit their website at [www.mertoncab.org.uk](http://www.mertoncab.org.uk) or,
- Phone [08444 243 8430](tel:084442438430)
- Email [advice@mertoncab.org.uk](mailto:advice@mertoncab.org.uk)

### *NATIONAL DEBTLINE*

National Debt line is a free, confidential service offering independent advice about dealing with debt. You can get information:

- Online at [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) or
- Phone the free helpline number [0808 808 4000](tel:08088084000)