

# Six steps to dealing with rent arrears



**If you're falling behind with your rent, your landlord may try to evict you from your home. But don't panic – there are lots of things you can do to get your payments back on track and keep your home.**

## 1. Don't bury your head in the sand

Rent arrears won't go away if you ignore them. If you're having problems paying your rent, you need to do something about it as soon as possible, before the problem gets any worse. If your landlord writes to you about the arrears, don't throw the letters away, as they will be useful to show to an adviser.

## 2. Make your rent your top priority

If you don't pay your rent, you may lose your home. Therefore it's really important to prioritise your rent over all other debts, even energy bills and council tax.

## 3. Get a benefit check

Are you getting all the benefits and tax credits you should be? You could be entitled to housing benefit, to help pay your rent, and you may even be able to get your claim backdated. If you're already claiming housing benefit but it doesn't cover all your rent, you can ask for a discretionary payment to cover the shortfall. If your rent arrears are caused by delays to your housing benefit, make sure your landlord knows this, and ask an adviser to help you sort things out.

## 4. Work out a budget

If you don't want to get evicted, you'll need to find a way to get your rent payments back on track and pay back the arrears. Start by working out a budget, and see if there's any way you can increase your income. Can you cut back on spending, or get a better deal on your insurance or energy bills? Next, see how much you can afford to put towards your arrears. You don't need to do this on your own – a debt adviser can help you work this out.

## 5. Talk to your landlord

If you can't make your rent payments, let your landlord know. Don't wait for them to come to you. Show them your budget, and explain how you can pay back the arrears – although don't promise to make higher payments than you can afford. Even if you can't afford your full rent payments, show your landlord that you're willing to pay as much as you can. In some cases, you may be able to arrange to pay off your arrears through deductions to your benefits, or apply for a debt repayment programme.

## 6. Get advice

If you're having problems, talk to an adviser at a Citizens Advice Bureau or money advice centre, or call Shelter on 0808 800 4444. An adviser can help you work out a budget, claim benefits and negotiate with your landlord. If your landlord is threatening to take you to court to evict you, an adviser may be able to prevent things going that far, or help you find a solicitor to represent you in court.

### What if my landlord's already started eviction proceedings?

If you have built up rent arrears, your landlord may take action to evict you. However, they can't just throw you out overnight. They have to follow a process, which is set out by the law. In most cases, your landlord will have to get an eviction order from the sheriff court. If your landlord sends you a notice to quit or tells you to leave, get in touch with an adviser straightaway.

### Useful links

[www.shelter.org.uk/eviction](http://www.shelter.org.uk/eviction)  
[www.cas.org.uk](http://www.cas.org.uk)  
[www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)  
[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)