



What will happen if I don't pay my rent?



Don't risk losing your home

If you have financial difficulties, it is important that you contact your Neighbourhood Housing Officer before things get worse. The sooner you talk to us the sooner we can help.

If you fall into rent arrears and you do not contact us, we will attempt to contact you. If you do not engage with us however, we will begin legal proceedings. You will incur court fees (min £325 as at September 2016) and you may be evicted from your home. This means that you may be excluded completely from the housing register and/or unable to apply for rehousing until your debts are repaid.

Legal proceedings can commence once you have been served a **Notice Seeking Possession**. This will be hand delivered to your property. If you do not clear your arrears or contact us to make a suitable arrangement within four weeks of the notice being served we may refer your case to court.

When you are referred to court we would strongly advise you to seek independent legal advice as you will be expected to attend the court hearing which takes place in a District Judges office. At the short five minute hearing the Council and the tenant will be given the opportunity to briefly explain their case. On the back of this leaflet is a list of local agencies that may be able to assist you.



Housing



What will happen at court?

At the hearing the District Judge will make one of the following orders:

Outright Possession

An Outright Possession Order gives the Council authority to evict you from your home after a specified period of time (usually 28 days). A date is set by the Court bailiffs to remove you from your home.

Suspended Possession Order

An order for possession is suspended on the basis that you keep to a payment arrangement. The Council can apply for a warrant to evict you from your home if you do not comply with the terms of the order.

Adjourned with Liberty to Restore

The possession hearing is adjourned providing you keep to an agreeable payment arrangement.

Adjourned

The hearing is adjourned (usually for 28 days) if you think you will be able to clear your arrears in full or if you are waiting for a Housing Benefit claim to be assessed.

On average, 26 of our tenants are evicted every year for rent arrears. Don't be next.

Contact us now on 01793 445503 or visit: www.swindon.gov.uk/payrent

Advice Agencies

You can contact the following organisations for independent advice on housing matters and all areas of benefit and debt advice.

Citizens Advice Bureau

0844 499 4114
(Between 10.00-12.30pm)

Wiltshire Law Centre

01793 486926

North Swindon Advice Point

Drop in Mon & Weds 10.00-1.00pm

Shearer & Co. Solicitors

01249 657744

Christians Against Poverty

Freephone 0800 328 0006

National Debt Helpline

Freephone 0808 808 4000

Step Change

Freephone 0800 138 1111

Shelter

0808 800 4444

Money Advice Service

www.moneyadvice.service.org.uk