

## Self-help – Rent arrears

It is not uncommon for tenants to get into rent arrears from time to time. This guide gives you advice on how to avoid getting into arrears and what to do if you are in arrears.

### Multiple Debts

Seek specialist advice if you have any of the following:

- Other debts in addition to rent arrears,
- An Independent Voluntary Arrangement (IVA)
- County Court Judgements (CCJ)
- Been declared bankrupt

Details of debt advisors are at the bottom of the guide [anchor link]

### Rent Arrears – keep the landlord/letting agent informed

If you are in rent arrears, or about to get into arrears it is important to act as soon as possible. Taking prompt action can help to avoid eviction for rent arrears.

It is important to contact your landlord/letting agent to discuss the arrears; the landlord may agree to a payment plan and is less likely to evict you if you keep them in the picture and have a plan for paying off the arrears.

### Rent Statements

If you are not sure how much rent you owe or disagree with the amount of arrears the landlord is claiming, ask for a rent statement.

A rent statement should show the amount of rent due and all the payments you have made.

If you think the rent statement is wrong, take it up with your landlord/letting agent. If you cannot agree the amount of arrears seek advice from one of the organisations at the bottom of the guide.

### Check your income and expenses

The next step is to complete a [budget planner](#), to check if your income is sufficient to pay for your rent and other necessities and to look for ways of reducing your outgoings.

There may be benefits that you are entitled to, but not claiming. You can check your entitlement to any benefits using a benefit calculator; this website lists three [benefits calculators](#).

For more information on budget planning and where to go for money advice contact:

- Citizens Advice <https://www.citizensadvice.org.uk/> can give free advice face to face, by phone or email. They also have a budget planner <https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/>

- The Money Advice Service <https://www.moneyadviceservice.org.uk/en> set up by the government to give free advice.
- Turn2Us <https://www.turn2us.org.uk/> have a free helpline to help you calculate your benefit entitlement, find grants and find an adviser to help you.

### **Discretionary Housing Payments**

If you get help paying your rent from Universal Credit (Housing Element) or Housing Benefit, you can apply for a Discretionary Housing Payment (DHP).

A DHP can help:

- pay off arrears, or
- to meet the shortfall between the amount of benefit you receive for rent and the actual rent.

DHPs will usually only be paid if your property is affordable for you in the long run. Payments for a shortfall will usually be short-term to give you time to either find cheaper accommodation or find employment.

To apply for a DHP, either complete the online form, or download the DHP form from <https://www.lewes-eastbourne.gov.uk/benefits-and-grants/discretionary-housing-payments/>

### **Charities**

Some charities can help with rent arrears, either by giving advice or giving you money.

Look for charities that relate to your current/previous work, religion, ethnicity, or any other group you fit into.

For example, **The British Legion** can help Armed Forces personnel with financial support <https://www.britishlegion.org.uk/get-support/financial-and-employment-support/finance>

### **The Vicars Relief Fund (VRF)**

<https://smitf.flexigrant.com/>

The VRF fund offers grants up to £350 for rent arrears, debt relief orders, bankruptcy and up to £500 for rent in advance, deposits and some other fees. Applications need to be made by a 'frontline worker'.

### **Turn2Us**

Turn2Us have an online 'search for grants' page [https://grants-search.turn2us.org.uk/?\\_ga=2.249575110.1538382362.1619978033-158242489.1619415249](https://grants-search.turn2us.org.uk/?_ga=2.249575110.1538382362.1619978033-158242489.1619415249)

## **Breathing Space – Debt Respite Scheme**

The Breathing Space scheme gives people in debt some breathing space.

In the breathing space period, people you owe money to cannot:

- add interest or fees to your debts, nor
- take legal enforcement action.

It aims to give you time to take advice and work out how you will pay your debts off.

There are two types of breathing space:

- Standard breathing space, and
- Mental health crisis breathing space.

The standard breathing space is available to anyone with problem debt. It gives you a 60 day breathing space.

The mental health crisis breathing space is available for people who are receiving mental health crisis treatment. The breathing spaces lasts as long as you receive mental health crisis treatment plus a further 30 days.

If you are unable to repay your debts you can apply to a debt adviser for a standard breathing space.

If you are receiving mental health crisis treatment and have debts an Approved Mental Health Practitioner can certify that you are receiving crisis treatment, which the debt adviser can use to start a mental health breathing space.

You can find online, telephone and face-to-face debt advice services using the debt advice locator <https://www.moneyadviceservice.org.uk/en/tools/debt-advice-locator>

StepChange can help you with debt advice and apply for the Breathing Space <https://www.stepchange.org/how-we-help/breathing-space-scheme.aspx>

## **Can my landlord evict me for rent arrears?**

You can be evicted for rent arrears, but your landlord has to give you the correct notice and, in most cases, will need to get a possession order from the court.

The main exception not requiring a court order is where you live in a house or flat and share accommodation with your landlord; a lodger arrangement where you share the kitchen, bathroom or sitting room/lounge with the landlord or a member of the landlord's family. Your landlord would need to give you reasonable notice to leave the property. Reasonable notice would depend on how regularly you pay your rent – for instance if you pay your rent weekly your landlord would only need to give you a weeks' notice.

If your landlord has given you notice to leave or is threatening to evict you without having given the property notice, contact either BHT Sussex (formerly Brighton Housing Trust) or the Councils' Housing Solutions team (links to both)

## **Useful Contacts**

Get advice from either Citizens Advice <https://www.citizensadvice.org.uk/>  
Citizens Advice online debt advice: <https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/>

BHT Sussex (Formerly Brighton Housing Trust) <https://www.bht.org.uk/>  
Eastbourne Advice Centre tel: 01323 642615  
Brighton Advice Centre tel: 01273 645455

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

You can find online, telephone and face-to-face debt advice services using the debt advice locator <https://www.moneyadviceservice.org.uk/en/tools/debt-advice-locator>