Dealing With Rent Arrears

We know that people will be finding things difficult when it comes to paying bills. Citizens Advice South Lincolnshire are seeing more and more enquiries about rent arrears. This reflects a growing concern that we are heading towards a rent arrears crisis. Figures show that, nationally, Citizens Advice are helping people with a with a private renter sector issue every two seconds – an increase of a third compared to last year.

If you are struggling to pay your rent or getting behind with any of your bills, please get in touch with us as soon as you can – we may be able to help you and put your mind at ease. Here are some quick tips for you if you are having difficulty.

Rent arrears are priority debts. 'Priority debts' are debts that can cause you particularly serious problems if you don't do anything about them. Rent arrears are priority debts because they may lead to eviction from the property you live in. There are some steps that you can take to help if you fall into rent arrears.

Check liability

You might not be responsible for paying back all of the rent arrears. It's important to check before you pay your landlord any money.   This depends on what type of tenancy agreement you have, if you have taken over a tenancy, sometimes known as 'assignment' or 'succession' or if you don't have a tenancy agreement.

Check the amount owed

Make sure the amount your landlord says you owe matches your own records.

Have a look at your:

- bank statements

- receipts (if you pay your rent in cash)

- rent book or rent card (if you have one)

Your landlord must give you a rent book or other record of your rent payments if you have a weekly tenancy. Check you've kept a record of all your rent payments, and that they add up correctly.

You should ask your landlord for a statement of how much rent you've paid if you:

- haven't kept a note of your rent payments

- think your rent book or rent card isn't clear

- can't find your rent book or rent card

Check if you can get benefits

You might be able to claim help to top up your income. If you can get benefits but you haven't been claiming them, you might be able to get your claim backdated. This means you'll get more money to pay towards your arrears. If you're already getting benefits. If you get Universal Credit or other benefits, you can ask for part of these payments to be paid towards your rent arrears.

Paying arrears using your benefits means you won't have to worry about making extra payments to your landlord yourself. It also means your landlord will get all the money you owe them - though it can take a long time, as you'll usually only repay small amounts.

Tell the DWP that you want to use your benefits to pay your arrears. You'll find the number for the DWP at the top of your benefits letter. If you get any benefits paid directly to your landlord, check with your local council or Department for Work and Pensions (DWP) to find out how much your landlord has been paid. Contact our money advice team, using the email address below, for help and further guidance around this option.

Further Information

More details around the topics raised in this article For further information on this matter, or anything related to it you can call Adviceline on 0800 144 8848, or use either the Citizens Advice email or webchat services. Further information is available at www.citizensadvice.org.uk/debt-and-money/rent-arrears/

Get Help from Citizens Advice South Lincolnshire

CASL can also help. Our Money advice team can be contacted via email at: moneyadvice2@citizensadvicesouthlincs.org.uk

The team are able to help with a range of issues including helping you check if there is extra support available, negotiating with creditors and helping you sort which debts are priority and non-priority. The team can also provide support on budgeting and setting up repayment plans, if needed. This may help make a difference to you at a particularly difficult time of the year.