

Rent arrears



Resolving a priority debt

Rent arrears are classed as a priority debt. This is because the implications of having rent arrears can be significant including losing the roof over your head. For that reason, rent payments should always be prioritised overpaying other bills for example paying your phone bill or catalogue debt.

Reasons behind rent arrears

There are lots of reasons why you might find yourself in rent arrears:

- Loss of earnings due to illness or redundancy
- Changes to your benefit
- Not prioritising your rent payments

Whatever the reason, it is important to look at addressing the underlying issues like physical or mental health issues or looking at your budgeting skills to avoid getting into rent arrears in the future.

Act without a delay

It is important to act quickly when you have rent arrears. This is to avoid getting into further debt and possible court action which could result in eviction. If you are not able to clear your arrears it could lead to lots of problems, including losing your home and having problems finding somewhere else to live. You might not be able to rely on the local authority to rehouse you because they might consider you to have made yourself intentionally homeless. You might find it hard to get credit or borrow money in the future. In addition, it is unlikely you will have good references from your current landlord which will make finding another private let accommodation more difficult.

Important steps to take when you have rent arrears

Find out how much you owe. Ask your landlord for the latest rent statement to be certain of what you owe. If you're an assured or an assured short hold tenant, your landlord could take legal action and the court may have no choice but to evict you if you have over 8 weeks' rent arrears. Speak to your landlord About your financial situation and assure them you are taking action to address your rent arrears. Offering to pay smaller amounts is better than paying nothing at all.

Look at maximizing your income

Check out our website: www.licensedtradecharity.org.uk/category/money

You will find links to other helpful money saving help sheets and tools including benefit calculators



0808 801 0550



enquiries@ltcharity.org.uk



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Seek charitable assistance to help with your rent arrears.

Licensed Trade Charity can consider your request for help if you have worked in the licensed drinks trade for 5 years or longer. We might be able to consider helping you with your rent arrears to save your tenancy or with rent in advance and deposit costs to enable you securing alternative private let accommodation.

Please contact our helpline on 0808 801 0550 if you would like to discuss it further. There is a lot of occupational benevolent charitable organizations which might be worth applying to depending on your or your partner's employment history. Turn2Us offer grants calculator that can assist with your search: www.turn2us.org.uk/Get-Support

Can I withhold rent from my landlord because of repair problems?

You don't have the right to withhold rent and you shouldn't do this to try to force your landlord to do repairs. Withholding rent could mean that your landlord takes legal action against you for rent arrears and you could lose your home. In certain circumstances, you can arrange for repairs to be done yourself and use the rent money to pay for the work. This is not recommended as you have to carefully follow a certain procedure to do this. The law in this area is complicated so it is important to get advice. It's never a good idea to just stop paying your rent, you should consult an experienced adviser without delay.

If your landlord started legal action

It is worth discussing your rent arrears and payment plan with your landlord even if they have already started legal action to evict you. Eviction is a legal process. It takes time and many landlords only use it as a last resort. If your landlord won't agree the repayment plan you have offered, pay what you have offered anyway. This may make a difference if the landlord takes you to court.

If you are taken to court for rent arrears

If you have rent arrears your landlord may try and evict you. This is called seeking possession. To do this, in most cases they will have to follow a procedure which involves court order. Your landlord cannot force you out of your home without a court order. Let them know you're taking steps to get advice and deal with your situation. If they do make you leave, this is against the law.



The Licensed Trade Charity are available 24/7, if you'd like to talk about your situation, we can help you. Contact us for confidential, free of charge support. If you are experiencing any of the issues covered in this fact sheet, in the first instance call our helpline on:

0808 801 0550

Our Helpline Team will listen without judging and will work with you as best they can to achieve a positive outcome. If you prefer, you can email: enquiries@ltcharity.org.uk or visit our website at www.licensedtradecharity.org.uk, it's full of useful information about the kind of issues we know people who work in the licensed trade face.

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 licensedtradecharity.org.uk

Note: This guide is not exhaustive. It has been produced by the Licensed Trade Charity to provide you with an overview of the issue in question. We are grateful to all specialist organisations who support our charity and are available to you should you be experiencing this particular issue.
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