

We offer a wide range of leaflets which set out our policies, procedures and good practice. These are available on request.

Whitefriars is proud to be part of



### Whitefriars Housing Offices

9 Little Park St  
City Centre  
Coventry

☎ 024  
7676 7111

29-31 Riley Square  
Bell Green  
Coventry

☎ 024  
7670 8400

192 Torrington  
Avenue  
Coventry

☎ 024  
7649 6700

St James Lane  
Willenhall  
Coventry

☎ 024  
7651 6700

### Need help in your own language?

Arabic

آيا به زبان خودتان به کمک نیاز دارید؟ "هل تحتاج إلى مساعدة بلغتك".

French

« Vous avez besoin d'aide  
dans votre propre langue ».

Kurdish

آيا پێویستت به یارمهتی به زمانی خۆت ههیه.

Farsi

Polish

Wymagają Państwo  
pomocy w swoim języku?

Urdu

☎ 024 7676 7000

Do you want this leaflet in a different format?

If you need this leaflet in audio, braille or large print format contact

☎ 024 7676 7000

**Repairs Line (24hrs) 0845 850 6090**

 business for neighbourhoods



[www.whitefriarshousing.co.uk](http://www.whitefriarshousing.co.uk)  
[www.wmhousing.co.uk](http://www.wmhousing.co.uk)

# Are you behind with your rent?

Dostępne formy płatności za wynajem

هل أنت متأخر في سداد إيجارك؟  
آيا پرداخت کرایه خانه تان عقب افتاده است؟  
آيا کیری خانووہ کہت دو کہ تووہ؟  
آيا آپ پر کرایہ واجب ہے؟

Avez-vous du retard dans le  
paiement de votre loyer?



  
**whitefriars**  
HOUSING

"creating places where people are proud to live and work"

## Are you behind with your rent?

When you sign your tenancy agreement, you are agreeing to pay your rent on time

Payment of rent is a priority. It is not a choice. Even if you have other debts please make sure that you pay your rent on time.

At Whitefriars, we hope you never experience problems paying your rent but if you do its really important that, you sort it out straight away.

**This leaflet explains what happens when you do not pay your rent. It also explains what you should do and what we can do to help you.**



### Help with paying your rent

If you are on benefits or a low Income you may be able to get Housing Benefit to help you to pay your rent. Housing Benefit is paid by the City Council but we can help you with the application form.

### What you should do

The most important thing to do is talk to us as soon as you have problems paying your rent

Contact your Rent Service Officer and they will discuss your payments with you.

### They can also help you to:

- Check that you are receiving any Housing Benefit you may be entitled to.
- Find out if you may be entitled to any other benefits.
- Get in touch with specialist advice agencies that help in dealing with money management and benefit advice.



### Why would we take you to Court?

If you do not pay off the amount you owe, or speak to your Rent Service Officer to sort out payments we will serve you with a Notice of Seeking Possession. This is the first step in asking the County Court to give us the legal right to repossess your home.

### What can I do to avoid Court action?

It is very important to try to avoid being taken to court in the first place.

The way to do this is:

- Pay the full amount you owe or talk to your Rent Service Officer who may agree that you can pay back what you owe in instalments.
- If you claim Housing Benefit it is up to you to make sure that the City Council have all the information they need to pay your claim – Don't leave this to chance!
- If you make an arrangement to pay by instalments you must keep to it – if have any problems paying you must talk to us straight away.

### What Happens if I go to Court?

When you go to court the Judge will listen to what you have to say about why you have not paid. He will also listen to what we have to say.

He will then make a decision about what happens next – this is called a court order

The court order may be for outright possession of your home – this means that we can apply to the court for a warrant to evict you from your home

**BUT**, the Judge may make a Suspended Possession Order

### What is a Suspended Possession Order?

The Judge may suspend the possession order as long as you pay your weekly rent, and an amount ordered by the court to reduce your outstanding arrears



## So what happens if you miss a payment on your court order?

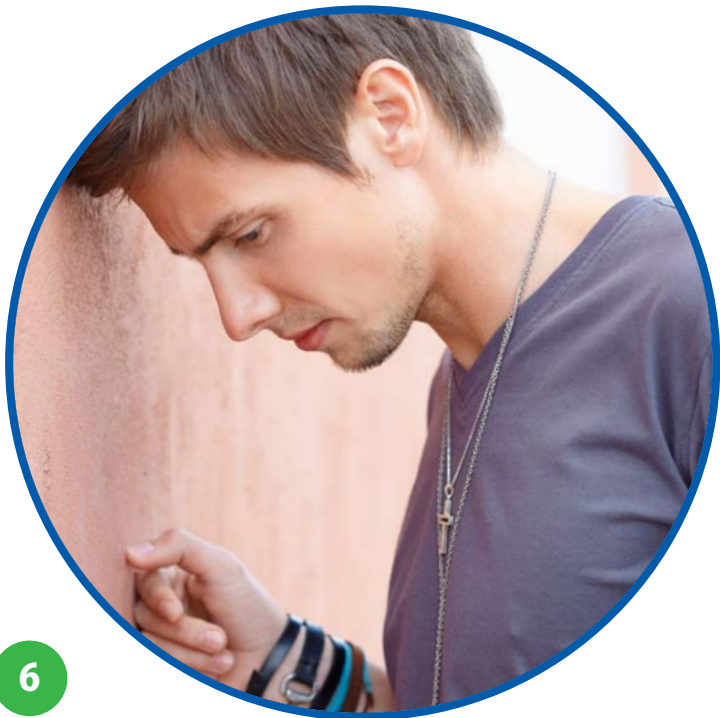
It is very important that you pay what the court has ordered you to pay.

If you do not keep to the order that is made at Court we can apply to the Court for a warrant. This means that you will be evicted from your home.

If you are evicted your local council may decide that you have made yourself homeless as a result of your own actions, and will probably not house you until you have paid off your debt.

Even after you have been evicted our debt collection agency will contact you to make arrangements to repay the arrears outstanding.

### **YOU MAY LOSE YOUR HOME IF YOU DO NOT PAY YOUR RENT**



## Please remember the golden rules

- If you cannot pay off what you owe, contact your Rent Service Officer straight way
- Rent should always be your number one priority. Although other bills are important, they shouldn't come first. You won't lose your home if you delay paying your other debts.
- Read any letters we send to you.
- Check that you are receiving any Housing Benefit you may be entitled to. Make sure you complete and return Housing Benefit forms sent you, and let Housing Benefit have any information they need to pay your claim straight away.



## How to pay your rent

- Direct debit
- Using your rent card at any Post Office or Pay Point outlet.
- Over the phone using your debit card – our 24 hour payment line is 0870 770 0472
- By standing order.
- By direct payment of Housing Benefit
- On the internet at [www.whitefriarshousing.co.uk](http://www.whitefriarshousing.co.uk)

See our 'Ways to Pay' leaflet for more information