

Why is paying my rent on time so important?

It is important that we collect the rent that is due to us. If we do not, we will not be able to provide a service to our tenants or provide homes to the people waiting for housing.

When you moved into your home you signed a tenancy agreement that requires you to pay your rent weekly in advance. Your tenancy agreement is a legal contract. If you do not keep to it, there are steps we can take to end your tenancy. Don't let this happen to you!

How can I pay my rent?

We want to make it easy and convenient for you to pay your rent, so we offer a range of options, including rent payment cards and direct debit. If you want to know more about how to pay your rent, please contact your local office or read our leaflet on rent payment methods.

What should I do if I can't pay my rent when it is due?

If you are unable to pay your rent, please contact us at once and we will do our best to help you. We may be able to make an arrangement for you to pay your arrears off over time or we could refer you to a specialist agency for free advice on money, debt or benefit issues. In some areas, we also have our own staff that are trained to help you with these problems. We understand that it is sometimes difficult to admit to being unable to pay your rent, but we are here to help you.

Remember - it is much easier to clear a small debt than one that has become much larger because you didn't get help earlier.

What happens if I don't pay my rent and I don't contact you?

We will contact you. We will treat you fairly and sympathetically, but we expect you to take steps to clear your debt. We will try to agree with you how you will clear your arrears but, if you do not contact us and your account remains in arrears, we will take action against you that could lead to your eviction.

What if I still don't clear my arrears?

If you do not make and keep to a reasonable agreement to clear your debt we will start legal action against you, which could result in your eviction. The first stage is to serve you with a Notice of Seeking Possession. This gives you a maximum of four weeks to pay off the arrears or make a suitable instalment agreement.

What if I don't arrange to clear my arrears?

If we have not reached a suitable arrangement with you by the end of the four-week period, we will apply to court for a possession order.

We will tell you when the court hearing will be held, as you will need to attend. If you have not made or kept to a repayment agreement the judge will likely grant a possession order and money judgment against you.

The possession order could require you to leave your home by a specific date. This is more likely if you have failed to make and keep to a repayment agreement with us before the hearing.

Alternatively, the court may agree that you can remain in your home as long as you pay what the court tells you to. If you do not keep to this agreement, we can apply to evict you. This decision has to be agreed by an appropriate Circle Anglia manager.

If we are awarded a money judgment, this could affect your ability to obtain credit in the future.

What happens if you apply to evict me?

What happens next depends upon the type of possession order awarded by the court, but in all cases we will write to the court to ask for a Warrant of Possession.

If we can show you have broken the court order by not paying as agreed or that you have not left the property by the required date, the court will set a date for your eviction. Once your eviction date has been set, you can apply to the court for a hearing with a judge to suspend the eviction. It will be up to the judge to decide whether it is reasonable to give you another chance to stay in your home and repay your arrears.

If you are evicted, you may apply to your local authority under homelessness law. If you have been evicted for not paying your rent you could be classed as "intentionally homeless" and you will not be rehoused.

Housing Benefit pays my rent. Why do I need to read this?

You may choose to have your Housing Benefit payments paid directly to us. However, remember that you still need to:

- provide the Housing Benefit department with all the information they need to assess your claim
- renew your claim when the Housing Benefit department request this
- answer letters the Housing Benefit department send you
- tell the Housing Benefit department of any change in your circumstances
- pay any part of the rent that is not paid by Housing Benefit

