

**PCHA is a small housing association and we are dependent on residents paying their rent so that we can manage our business and carry out essential functions such as repairing and maintaining our homes. We recognise that you may occasionally experience periods of financial difficulties and struggle to pay your rent. In this case, please talk to us as soon as possible. Where there are arrears we know there may be other debts too and this can feel overwhelming. We will take a firm, fair and proactive approach to tackling arrears but we will always offer support and advice for residents who keep in touch and work with us to solve the problem.**

**Personal issues are making it difficult to manage my money and pay my rent. Where can I go for help?**

If you are struggling to pay your rent or manage your finances, please talk to us. There may be benefits you could claim, other things you could do to increase your income or advice and support agencies you can speak to. We would be happy to talk these options through with you. Ignoring the situation will only make it worse and puts your home at risk.

Below we have listed some of the local and national financial support and advice services which could help you to get the most from your money.

- ◆ Christians Against Poverty at St John the Evangelist: 0800 328 0006
- ◆ Bridge Debt Advice Centre: 020 8402 6317
- ◆ Citizens Advice: 0300 3309 039 or visit Anerley Town Hall on Mondays and Thursday between 10 and 12.30
- ◆ The Money Advice Service 0300 500 5000 or visit [www.moneyadvice.org.uk](http://www.moneyadvice.org.uk)
- ◆ Step Change on 0800 137 1111 or visit [www.stepchange.org](http://www.stepchange.org)
- ◆ National Debt Helpline: 0808 808 4000
- ◆ The Government's Household Benefit Cap Helpline: 0845 605 7064.



## What will happen if I'm in arrears?

We will try to work with you to find a mutually agreeable arrangement to repay any debt in a timely manner and get you back on track. We will offer advice and support to help you keep your home by:

- ◆ Providing a variety of ways for you to pay your rent
- ◆ Assisting with completing Benefit forms and providing welfare advice
- ◆ Completing home visits and office interviews where appropriate
- ◆ Making realistic agreements to reduce the debt outstanding gradually
- ◆ Referring you to external local organisations which provide specialist debt management and budgeting information wherever possible.

However, your rent is a priority debt; it represents the roof over your head and it is **your** responsibility to pay the rent in full and in advance, in accordance with your tenancy agreement. Even if you receive benefit towards your rent, the responsibility lies with you to ensure rent payments are made and we expect you to work with us to resolve any problems. If you are in arrears we will expect you to make a lump sum payment and then commit to paying the current in advance plus an amount towards any debt on a weekly basis. If you do not engage with us and make an effort to repay the arrears, we will start legal action to evict you and you will also be liable for any legal /court costs. We believe that it is inherently unfair to those tenants who do pay their rent not to take a firm but fair approach to arrears management with those who do not.

## If I am in arrears, will I lose any of my rights as a tenant?

If you are more than eight weeks in arrears you will not be entitled to have any planned improvements such as new kitchen or bathrooms carried out until the arrears are cleared. Additionally, routine repairs may not be completed until the arrears are reduced and an agreement to repay is in place.

You will also be unable to apply for a transfer or mutual exchange.

**If you don't pay your rent, you are putting your home at risk and you could face eviction. Therefore it's really important that you talk to us straight away!**

## Contact us:

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