

Rent Arrears



Support and advice if you find yourself falling behind with your rent →

Are you having problems paying your rent?

We insist that customers pay their rent on time. Halton Housing Trust has a strict arrears procedure which is based on a firm but fair system. We provide sound advice at every stage.

If your rent account does fall into arrears, we will agree a way you can clear the debt by paying a realistic amount within a reasonable period of time.

As well as helping you to stay in your home, we have a duty to protect the rights of other customers.

While every effort will be made to avoid you losing your home, if a customer has persistent arrears and refuses to co-operate, we will be forced to take legal action and this could result in you losing your home.

If for any reason you are unable to keep up to date with your payments, you should contact us immediately.

**If you do not pay your rent
you may lose your home**



Your responsibilities

- Pay your rent when it is due.
- Tell us and the Housing Benefit department if your circumstances change.
- Renew your Housing Benefit claim.
- Provide all information requested for your Housing Benefit claim.
- Contact us if you are unable to keep to the terms of a repayment agreement.
- Always respond to letters or phone calls as soon as possible.
- Tell us if you are having difficulties paying your rent.

If you maintain a clear rent account, you will be entered into a prize draw every quarter.

Rent arrears procedure

2 week arrears

A letter will be sent to you confirming the arrears.

Contact us now if you are struggling- we are here to help.

3-4 week arrears

A member of staff will visit you at home, discuss your income, any Housing Benefit claim, and if you are responsible for paying the rent. They will make arrangements with you to pay off the arrears.

4-5 weeks arrears

Issue Notice of Seeking Possession.

This is a legal document and is the first stage in the process the Trust takes to repossess your home. A Notice of Seeking Possession is valid for one year from the date issued. However, if you pay the whole debt the Notice will be cancelled.

If you don't act now you will end up in court and your debt will increase.

Court hearing

You will receive a summons from the County Court informing you of the date and time you will need to attend. At the hearing the Trust will ask the judge for an order dependant on your payment history, this could be a postponed possession order if an agreement has been reached, or an outright possession order if agreements have not been kept to. You will also have the Court costs added to your rent account.

If you do not adhere to the court order an eviction could be applied for.

If you are evicted you could be deemed 'intentionally homeless' and find it difficult to secure somewhere else to live. The Trust has no duty to re-house you.

6 week arrears

If you do not have an arrangement in place or have failed to keep to your agreement a further home visit will be made to discuss your financial situation.

8 week arrears

If you have failed to make an arrangement to reduce your arrears you will be asked into one of our housing offices for an interview in preparation for court action.

9 week arrears

A court warning letter will be sent to you advising that if payments are not brought up to date, an application will be made to court.

10 week arrears

An application will be made to the County Court to fix a date for a possession hearing.

Seven ways to pay

We want to make paying your rent and other housing charges as easy as possible by giving you a range of payment methods to choose from.



Direct Debit:

A hassle free way to making sure your rent is paid on time. You can obtain a form by contacting your local housing area office, or telephoning **0151 510 5205**

Standing Order

Standing Order:

You can pay by Standing Order weekly, fortnightly or monthly direct from your bank account by arrangement with your bank. Contact your local housing area office or **0151 510 5205**



PayPoint:

Every customer is issued with a PayPoint card to pay their rent at outlets that are part of the PayPoint scheme. It is free of charge and you can pay as much and as often as you like by cash, debit card or cheque.



Housing Benefit

Housing Benefit:

Your Housing Benefit can be paid directly to us whether you receive full or part benefit. If you receive part benefit then you can arrange to pay the difference by one of the other methods that best suits you.



Halton Direct Link:

You can pay your rent using the automated payment machines in Halton Direct Link offices. To make a payment you will need your rent payment card.



24 hour rent payment line:

You can pay at anytime of the day or night, by phoning our 24 hour payment line on **0151 510 5109**.



By post:

You can send a cheque or postal order made payable to Halton Housing Trust at Daresbury Point, Green Wood Drive, Manor Park, Runcorn, WA7 1UG.

Who can help?

Housing Benefits

Tel: 0151 907 8302

Halton Direct Link

Queens Avenue
Widnes
WA8 6NB

Halton Direct Link

7 Brook Street
Widnes
WA8 8HR

Halton Direct Link

Runcorn Old Town
Church Street
Runcorn
WA7 1LX

Halton Direct Link

Concourse Level Street
Rutland House
Halton Lea
Runcorn
WA7 2ED

Other

S.H.A.P

Queens Avenue
Ditton
Widnes
WA8 8HR
0151 257 7502

Halton Credit Union

please call
01928 592405
to find your nearest office

Halton Community Partnership Centre

Mersey Road
Runcorn
WA7 1DF

01928 577404

National Debtline

Tricom House
51-53 Hagley Road
Edgbaston
Birmingham
B16 8TP
0808 808 4000

Income Recovery

Tel: 0151 510 5204

Grange House

930 Grangeway
Runcorn
WA7 5LT

Ditton Housing

Queens Avenue
Widnes
WA8 8HR

Simms Cross

120-124 Widnes Road
Widnes
WA8 6AX

Citizens Advice

Tel: 08451 304 055

Runcorn Office

Ground Floor
Grosvenor House
Halton Lea
Runcorn
WA7 2ER

Widnes Office

Unit 3
Victoria Building
Lugsdale Road
Widnes
WA8 6DG



This document can be provided in large print, audio, electronic and Braille formats.
We are also RNID Typetalk compatible.
If you require this information in another language, please ring 0151 510 5000.

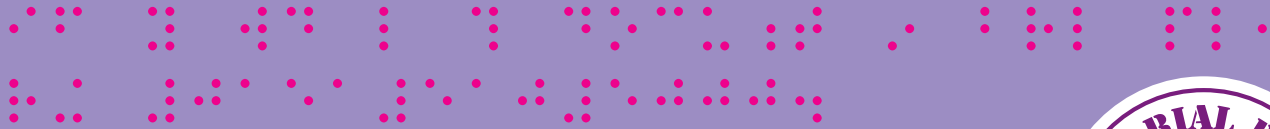
यदि आपनि এই तथ्य অন্য ভাষায় পেতে চান, তাহলে দয়া করে 0151 510 5000 নম্বরে ফোন করুন।

यह सूचना यदि आपको किसी अन्य भाषा में चाहिये तो कृपया नंबर 0151 510 5000 पर फोन करें।

یہ معلومات اگر آپ کو کسی دیگر زبان میں چاہیے تو براۓ مہربانی نمبر 0151 510 5000 پر فون کریں۔

如果你需要其他語文版本的本資訊，請致電 0151 510 5000

Jeśli chcieliby Państwo otrzymać powyższe informacje w innym języku prosimy zadzwonić pod numer 0151 510 5000



How to contact us

Halton Housing Trust, Daresbury Point, Green Wood Drive, Manor Park, Runcorn, Cheshire WA7 1UG
Telephone: 0151 510 5000 Fax: 0151 510 5100
email: info@haltonhousing.org website: www.haltonhousing.org

Company registration number: 5099862 Registered charity number: 1111346 Housing Corporation Registration: L4456

To report a repair call freephone 0800 195 3172