

## **Rent Arrears**

### **What is Rent?**

**When you receive a Tenancy you sign an agreement that you will pay, at regular intervals, an agreed sum of money to secure your right to live there.**

### **What are Rent Arrears?**

**Arrears is the term we use for money you have agreed to pay but have failed to pay.**

### **What does Rent Arrears include?**

**Rent Arrears are Rent only and do not include unpaid charges for other services such as Council Tax or overpayments of Housing Benefit.**

### **What will happen if I do not pay my Rent Arrears?**

**Your landlord (who may be North Ayrshire Council, Irvine Housing Association, Cunninghame Housing Association or Private Landlord) can take you to court and recover your house. You must be in at least 3 months arrears for this to happen.**

### **Will there be a cost to me?**

**You may be charged court costs of around £270 and you will still have to pay your arrears.**

### **What if the Arrears are not my fault?**

**If your Rent Arrears are due to your claim for Housing Benefit not being processed/awarded yet then the court will consider this and may continue the case until it is.**

**If your Arrears are due to you losing your job and claiming a Benefit then the court will allow time for this to be activated and your claim for Housing Benefit to be awarded.**

### **Who can help me with Rent Arrears?**

**You can contact your landlord and make an arrangement to pay – or you can contact CHAP to mediate an arrangement for you.**

### **How much time do I have?**

**You should get help as soon as you realise there is a problem. Different help can be provided for different stages of the process.**