

for you to get loans, credit cards and mortgage references. The Council will be entitled to ask the court for your eviction from your home (an eviction order). If you are evicted, you may be classed as intentionally homeless. If this happens, the Council will not re-house you after your eviction and will still continue, through the County Court, to recover the rent and costs you owe.

### Are you eligible for housing benefit?

If you are having difficulty paying your rent and are not already on housing benefit, you may be entitled to claim. You can apply for housing benefit by completing a form and handing it into your local housing office or Revenue Services at the Civic Centre, Hounslow.

You must complete all relevant sections of the form and provide copies of proof of household income and savings details. Please try to keep a copy for your own records as this makes it easier to track any problems.

It is your responsibility to inform Revenue Services if your circumstances change in any way (either in your income or family circumstances). Your benefit may be adjusted if your income increases or if your income drops. You must not delay in informing Revenue Services of your change of circumstances as it may mean that you have been overpaid and you will have to pay it back.

All local housing offices have housing benefit staff to deal with claims except our Brentford housing office where a housing benefit officer is available Monday, Tuesday and Friday (by appointment only), 8.45am – 4.30pm.

### Debt Counselling is available to you

Hounslow Homes is here to help tenants and leaseholders who may be having problems meeting their rent payments or service fees. We can arrange a free confidential session with an independent benefits and money advisor for anyone with rent arrears.

Please contact your local housing office for more details.

**East Area: Brentford and Chiswick,  
telephone 020 8583 4220**

**West Area: Feltham, Bedfont and  
Hanworth telephone 020 8583 4383**

**Central Area: Heston, Cranford,  
Hounslow and Isleworth telephone  
020 8583 4382**

If you require a copy of this leaflet in another language, large print or Braille, please call 020 8583 2299 or minicom on 020 8583 3122.

### Translations

Haddii aanad fahmayn dokomantigan, waxaa kuu diyaar ah kaalmo lacag la'aan ah oo aad ka heli kartid Waaxda Turjumida. Telfoonku waa: 020 8583 2299

नेकर डुवातूँ एव दसतावेज सामझने बिच भावकल पेश आउिदी है तां ट्रांसलेशन युनिट में भावकल मिल सकती है। फोन नंबर है: 020 8583 2299

यदि आपको यह दस्तावेज समझने में मुशकल आती है तो ट्रांसलेशन युनिट से मुफ्त मदद मिल सकती है। फोन नंबर है: 020 8583 2520

اگر قادر به فهمیدن این سند نیستید، کمک به نحو مجانی از طرف بخش ترجمه فراهم می باشد. شماره تلفن 020 8583 2299 است.

જો તમને આ દસ્તાવેજ વાંચવામાં કે સમજવામાં મુશ્કેલી પડતી હોય તો, ટ્રાન્સલેશન યુનિટમાંથી મફત મદદ મળી શકે છે. ટેલિફોન નંબર છે: 020 8583 2294

اگر آپ کو پڑھنا یا سمجھنے میں کوئی مشکل ہے تو آپ کو ٹرانسلیشن یونٹ سے مدد مل سکتی ہے۔ ٹرانسلیشن یونٹ کا نمبر ہے 020 8583 2299

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Tel: 020 8583 4137

# Having difficulty paying your rent?

What to do if you are in rent arrears



**Hounslow Homes**  
Managing quality homes for Hounslow

**Hounslow**

## How do I pay my council rent?

### By credit/debit card

You can pay on line by following the step-by-step details available on-line at [www.hounslowhomes.org.uk](http://www.hounslowhomes.org.uk) or by phoning the 24 hour automated telephone payments system on 020 8583 5959.

### By payment card at any Post Office in the country

Just take your card and payment to the Post Office and tell the clerk how much you want to pay. This can be paid either by cash or cheque. Cheques must be made payable to Post Office Ltd.

### By direct debit through your bank/building society

Payment must be monthly in advance. A one off payment of £25.00 will be credited to your rent account if you decide to pay by this method.

To obtain a direct debit mandate, please contact Rent Accounts on telephone number 020 8583 3806

### By Standing Order through your bank/building society

This can be set up as weekly, fortnightly or monthly.

To obtain a standing order mandate, please contact Rent Accounts on telephone number 020 8583 3806 or pick up a mandate from your bank. You will need to quote the bank details of Hounslow which are:

Bank HSBC  
Sort Code 40-25-02  
Account number 40545155

### By cash or cheque at the Cash Office, Civic Centre, Lampton Road, Hounslow

between 8.45am to 4pm, Monday to Friday. Cheques must be made payable to London Borough of Hounslow.

**By sending or taking a cheque made payable to London Borough of Hounslow** to any Hounslow Homes housing office or the Civic Centre.

## What are rent arrears?

Rent arrears are what you owe in unpaid rent.

### Sources of rent arrears:

Rent arrears are caused by:

- Late payments
- Missed payments
- Part payments

## What can I do about this?

Pay the amount by any of the payment methods listed here.

### If you are having difficulty paying your rent you should:

- Contact your local housing officer who will give you advice on how to clear the debt by instalments.
- Ask for a referral for independent confidential debt and benefit advice or refer yourself direct by calling Money Advice on 020 8583 5016 or 020 8583 5013 (minicom/textphone)
- We can also refer you to your local Citizens Advice Bureau (CAB) who provide confidential benefit and assessment advice and debt counselling.

*You may have recently been served a Notice of Seeking Possession. This means that you owe money on your rent account and that we intend to go to court for a possession order. If you do not contact us and arrange to clear the debt before the Notice of Seeking Possession runs out (usually 28 days), you may be in danger of losing your home.*

## What happens in court?

We will ask for a possession order on your home.

When the court grants this, it may not lead to you losing your home straight away. You could be allowed to stay in your home providing you pay your rent and the amount ordered by the court every week. You will also be charged court costs, which could add about £250 to your arrears. However, if you do not do this, you may lose your home.

## If I pay could I still be evicted?

Providing you make payments every week as ordered by the court, no further action will be taken.

## If I don't pay, what will happen?

If you don't pay, you will be in breach of a court order.

You will lose your security of tenure. This means you will lose all rights as a Council tenant, including your rights to transfer, your right to buy your Council home, etc. You will then become what is known as a 'tolerated trespasser.'

You will also have a county court judgement against your name and this will make it difficult