



## Dealing With Debt

It is your responsibility to ensure your rent payments are made on time. Action will be taken if you fall into rent debt which could ultimately result in the loss of your home.

### What should I do if I miss a payment?

If you fall behind in paying your rent please contact your Housing Office immediately or for general enquiries visit:  
**[council.landlordservices@shropshire.gov.uk](mailto:council.landlordservices@shropshire.gov.uk)**

The Council will do everything we can to help and advise people having difficulty paying their rent.

This includes:

- Giving confidential help and advice
- Advising customers about help with your rent and other welfare benefits
- Helping to complete Housing Benefit claim forms and ensuring that forms and supporting documents are passed to Housing Benefits
- Making arrangements with you to clear the arrears in stages
- Helping customers who have difficult debt situations by providing some simple money management advice or information about specialist debt advice agencies.

### **What will happen if I fall behind with my rent?**

The Council may use a range of methods to recover rent debt:

- Telephoning you, writing to you or calling at your home
- Asking the Department of Work and Pensions to deduct money from your Income Support or Job Seekers Allowance to make payments direct to the Council
- Legal action which may result in eviction from your home.

If you have rent debt you will not be allowed to apply for another Council or Housing Association property and if you are applying to buy your own home, this will be reviewed.

If you leave your Council home and owe rent for a home or garage, court or repair costs, you will be barred from the area's housing waiting list, Shropshire Homepoint.

The Council continues to vigorously pursue tenants who have left their Council home with rent and other debts.

### **What can I do to sort out all my debts?**

There's lots you can do to take back control of your debts by listing them in priority order and then paying off the most important debt first, such as rent debt, to avoid eviction.

However if you are struggling with debts they may seem impossible to manage, but there are places to get free help, listed opposite. Some of them are available without even leaving your home.

### **Advice from other Agencies**

You may wish to speak to an advisor who is not part of the council. There are several options available for you, all of them are free:

#### **Citizens Advice Bureau**

Tel: 01746 767995

[www.adviceguide.org.uk/index/life/debt.htm](http://www.adviceguide.org.uk/index/life/debt.htm)

#### **Advice UK**

[www.adviceuk.org.uk](http://www.adviceuk.org.uk)

#### **National Debt Line**

Tel: 0808 808 4000

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

#### **Age Concern**

Free Phone: 0800 00 99 66

[www.ageconcern.org.uk](http://www.ageconcern.org.uk)

#### **Shelter**

Free Phone: 0808 800 4444

<http://england.shelter.org.uk>

#### **Shropshire Housing Alliance**

Tel: 01691 650850

If you would like this information in large print, braille, on audio cassette, in a language other than English or as an easy read document please contact landlord services on: 0345 678 9005 or email: [council.landlordservices@shropshire.gov.uk](mailto:council.landlordservices@shropshire.gov.uk)

## Get in touch...

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