

may also send text messages, arrange interviews at our offices and may visit you in your home.

Our aim is to get you to talk about the problem causing the arrears then we can work out with you what to do to solve the problem. This may include a referral for debt counselling and/or Lambeth Tenancy Support Service.

Lambeth area advice and legal centres

Brixton Advice Centre Phone: 020 7733 4674
167 Railton Road, Brixton, London SE24 0LU

Clapham Community Project Phone: 020 7627 0240
St Anne's Hall, Venn Street, Clapham, London SW4 0BN

Ways to contact us:

Blenheim Gardens RMO Phone: 020 7926 0158
24 Prague Place Website: www.bgrmo.org.uk
London SW2 5ED Email: blenheimgardens@lambeth.gov.uk

If you would like this information in large print, Braille, or in another format or language, please contact us on 020 7926 0158.

Español: *Si desea esta información en otro idioma, rogamos nos llame al 020 7926 0158.*

Français: *Si vous souhaitez ces informations dans une autre langue veuillez nous contacter au 020 7926 0158.*

Português: *Se desejar esta informação noutra idioma é favor telefonar para 020 7926 0158*

Twí: *Se wope saa nkaeboy yi wo kasa foforo mu a fre 020 7926 0158.*

Yoruba: *Tí ẹ ba ẹ imoràn yí, ní èdè Òmíràn, ẹjọ, ẹ kàn wà l'ágogo 020 7926 0158.*



Blenheim Gardens RMO Guidance Leaflet

Rent: What happens if I get into rent arrears?

in partnership with



Any resident with arrears will not be entitled to a parking permit. Where applicable, any transfer application will be de-authorised until the arrears are cleared. If you have a garage, it may be repossessed. The actions outlined below are the same for everyone with arrears, even if you receive Housing Benefit.

Early arrears: 1 – 2 weeks' rent owed

We will send you a letter; telephone you or text you, if your account is more than 1 week in arrears or if the debt is over £10.00.

If you do not get back to us, we will do a follow up to the first action once your account is 2 weeks in arrears or more than £50.00 is owed. If you contact us and are having problems, we may allow you to clear the arrears by instalments

Moderate arrears: 3 – 4 weeks' rent owed

We will offer you an interview to check you are claiming all the benefits you are entitled to, and if you have multiple debts we can refer you to debt counselling and/or Lambeth Tenancy Support Service.

If you break the arrangement you have agreed with us BGRMO may issue a Notice of Seeking Possession (NOSP). This is the first stage in the legal process to evict you from your home. It is very important to keep to any agreement made, and or contact us again if your circumstances change or you are having difficulty keeping to the arrangement.

After 4 weeks: Notice of Seeking Possession (NOSP)

If the arrears are still rising 28 days after the issue of the NOSP, we may take the case to court. Before beginning any legal action we will have attempted to have interviewed you at least once. We would also have assessed if there are any other factors that could result in the arrears such as Housing Benefit and/or any vulnerability.

Even if we decided to take court action we will still attempt to contact you or try to come to an arrangement to pay your arrears with you. You can contact us at any point to discuss your arrears or agree to an arrangement.

After 8 weeks: Court Action

There will be very few occasions when we ask for immediate possession of your home in arrears cases. We will usually agree to a Postponed Possession Order. This order requires you to pay your current rent plus an agreed amount towards the rent arrears. We will not take further action as long as you keep to the terms of the court order. If the case gets to court, you may have to pay the court costs and this will be added to what you owe on your rent account. We will monitor the court order and write to you to confirm you are maintaining the order or if we find you have breached it.

What happens if you break the court order?

You could lose your home. We will go back to court if you do not pay us what the court have agreed you owe us. We will ask the court to fix a date for possession. You should seek your own independent legal advice.

The court will then give us a date, after this date we can then apply for a warrant to evict you. Once the court sets a possession date, you have become a Tolerated Trespasser and you have lost all of your rights as a secure tenant, including the Right to Repair and the Right to Buy.

You will also have a County Court Judgement against you that will make it difficult for you to get a loan, credit card or mortgage reference in the future.

Communication with you

As well as the letters we send you, we may contact you by telephone, text or email. This could be in the evenings, early mornings before people leave for work and/or on Saturdays. We