RENT ARREARS

Lewisham Plus Credit Union will generally not provide a loan for rent arrears unless you have been referred to us by the Homeless Prevention Units of either Bromley or Lewisham Councils.

If you cannot pay your rent, don’t ignore the problem. Talk to your landlord as soon as possible. Whether the problem is caused by a change of circumstances, a budgeting difficulty, or a cut in benefits, there are some important steps you can take to help get yourself back in control and avoid eviction.

1. Talk to your landlord: It’s better to be open about any problems you may have and to raise them at an early stage before arrears build up and action is taken against you. Explain what steps you are taking and explore whether the landlord is willing to agree a plan for repayment of any arrears.
2. Establish why the problem arose: It may be obvious if, for example, you have had a reduction in income. Otherwise you may find it helpful to do a budget plan of all household income and outgoings to help to identify why you don’t have sufficient funds to cover the rent.
3. Identify where you can reduce expenditure: Once you’ve done the budget planner it should become easier to identify essential and non-essential expenditure. Are there also some essential items that you could reduce costs for by shopping around, such as your energy tariff and car/house insurance?
4. Consider whether you can boost your income: Are there, for example, any potential benefits that you may not be claiming? You may need help with this and you could either go to the Citizens’ Advice Centre or, look at the information on the Money Advice Service website. (CAB: Leemore Community Hub, Bonfield Road, SE13 5EU or Community House, South Street, Bromley BR1 1RH). (Money Advice Service: moneyadviceservice.org.uk)
5. Approach your local council for advice: Both Councils provide advice for tenants in housing difficulties in order to reduce the risk of homelessness. For Lewisham, if you are single, contact the Single Homelessness Intervention and Prevention team on 020 8314 3020. For families, it’s Housing Options on 020 8314 7007. For Bromley, it’s the Housing Options team on 020 8461 7721.

The most important thing is not to ignore the problem.