


How can I pay?

- By rent card, at any post office in the UK, any supermarket or newsagent displaying the 'pay point' sign 
- By debit card at www.lbwf.gov.uk. Follow the links for online services, then online payments and make a payment under 'housing rents'. You will receive a confirmation of your payment.
- By telephoning Ascham Homes Rent Arrears Hotline on - 020 8531 8097, you can make a payment by debit or credit card. You can also arrange to make payments by Direct Debit or standing order by calling this number.
- By cheque or postal order payable to 'London Borough of Waltham Forest' to:

**PO BOX 193
Forest Road
Walthamstow E17 3SD**

County court proceedings for rent arrears Information leaflet is issued by:

**Ascham Homes Ltd
Willow House
869 Forest Road
Walthamstow
London E17 4UH Telephone: Ascham Direct on
020 8496 4197**

County court proceedings for rent arrears



What will happen at court?

You will be asked to stand at the front of the court before the District Judge. If you have a solicitor or other representative they will be at the front so that they can talk to the District Judge on your behalf.

An officer from Ascham Homes will also be there representing Waltham Forest Council (your Landlord).

The District Judge will ask, if a notice of seeking possession has been given to you, how much arrears are outstanding, whether you agree you owe this money, why it is outstanding and how it will be paid.

Should I Seek Legal Advice?

Yes the court hearing will decide if you should be allowed to keep the home you now have. Your home cannot be taken away from you unless a court order is granted. You can get advice from a solicitor, a law centre, or the Citizens Advice Bureau.

Housing Benefit

The District Judge may ask you about your income and any benefits you are entitled to. It is your responsibility to ensure that a successful claim for housing benefit is made. You must get any housing benefit matters resolved before the hearing date.

If you have any queries regarding your Housing Benefit please telephone 020 8496 3000 immediately and advise them of your impending court hearing.

Do I have to attend court?

You do not have to go to court if **you** decide not to.

However, we strongly urge you to go.

It is the only opportunity you will have to talk to the District Judge and you should remember that the decision made by the court could mean that you lose your home.

If you cannot go or you decide you do not want to, you should fill in the reply form, which is on the summons you will be sent.

You will need to send this form directly to the court and the District Judge will read it on the day of the hearing.

You may also be liable to pay the costs of the hearing, which will be payable to Ascham Homes in addition to your rent arrears.

What is a Possession Order?

It is a document that is given if the court decides that it is reasonable to ask you to leave your home because you have not been paying the rent that is due.

The court may decide that you should leave your home within a month of the hearing or it may decide that you should only leave your home if you do not pay the debt by instalments. How much you can afford to pay will be discussed at the hearing.

Once a possession order is granted Ascham Homes does not have to get permission from the court to evict you from your home.

Many tenants assume that because they have a family they cannot be evicted from their home even though the court has given Waltham Forest Council (your landlord) permission to do so.

This is not true. Families can be evicted for non-payment of rent and are not usually offered alternative housing. By not paying your rent you will have made yourself and your family intentionally homeless and you will not be eligible for re-housing.

Can I pay the debt now?

Yes if the money you owe is paid in full before the court date, it is possible to withdraw court action. If court action has been applied for you may still be liable for the costs of arranging the hearing.

If you have received a court date and you would like to pay your debt in full please telephone our **rent arrears hotline** on **020 8531 8097**.