

# **Rent arrears and DROs**

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A debt relief order (DRO) is a way to get your debts written off. You'll still need to sort out rent payment problems with your landlord if you want to keep your rented home.

## **Who can get a DRO?**

You might be able to get a DRO if you have a low income and debts of less than £30,000. An approved debt adviser makes the application for you. You'll still have to pay some debts, like court fines and child maintenance. Ask your debt adviser which debts are written off and which you'll still have to pay.

## **What happens if you get a DRO?**

You must list all your debts, including any rent arrears. If you have owe rent, your landlord gets a letter telling them the DRO has been approved. Once that happens, they can't get a county court judgment (CCJ) against you for arrears.

## **Risk of eviction**

Any landlord, including the council, can take you to court to get the property back if you owe rent. A DRO only stops your landlord from asking the court to order you to pay the money back.

This can put you in a tricky situation. There are steps you can take to make it less likely your landlord will take steps to evict you because of your DRO.

## **Talk to your landlord**

If you have rent arrears in your DRO, it's better to talk to your landlord about it first. You can let them know you are still going to pay back the money you owe.

If you rent from the council or a housing association, they probably have a written policy in place about DROs. They might have decided not to evict people who put their rent arrears in a DRO. You might not have to pay the money back at all.

## Factsheet

### Arrange to pay your arrears

Most landlords just want the money they are owed. Ask your debt adviser to help you negotiate an amount to pay. Even though DRO rules say you must not pay your debts after the DRO has been approved, there is an exception for rent arrears if you are at risk of eviction.

You'll usually be able to keep paying after you get the DRO, as long as the amount is less than £75 a month. If you've shown you can keep to an arrangement, your landlord is more likely to let you stay.

### If you have already been to court

Tell your debt adviser if you have a suspended possession order (SPO) in place. If you don't make the payments set by the court, your landlord can ask court bailiffs to evict you. You can usually still pay your arrears under an SPO if the payment is less than £75 a month. If it's more, you'll need to apply to court to get the amount reduced.

Ask your debt adviser for help with the application form. They could help you find a free housing solicitor or legal adviser to help you at court.

### Where to get more help

Organisations you can contact for advice about your debt problems, including debt relief orders:

[National Debtline](#)

[Citizens Advice](#)

[Stepchange](#)

[Payplan](#)

