



YOUR RENT ACCOUNT

Your former tenant debt

Information about former tenant debt and GHA's recovery procedures



If you would like this information in any of the following formats or a different language please contact us.

T. 01452 529 255

- Large print
- In Braille
- On tape
- Face to face



Bengali

আপনি কি অন্য কোন ভাষায় কিছুর অনুবাদ চান? যদি তাই হয়, দয়া করে সহায়তার জন্য 01452 529255 এ নাথারে ফোন করুন এবং একজন কষ্টমার সার্ভিস এডভাইজারের সাথে কথা বলুন।

Cantonese

您是否需要將一些資料翻譯成另一種文字？如果您有此需要，請致電 01452 529255 尋求幫助並與一位「客戶服務建議員」聯絡。

Czech

Potřebujete něco přeložit do jiné řeči? V případě, že ano, zavolejte na číslo 01452 529255 a požádejte poradce z oddělení služeb zákazníkům [Customer Services] o pomoc.

French

Avez-vous besoin de faire traduire quelque chose dans une autre langue? Dans ce cas, veuillez téléphoner au 01452 529255 pour assistance et parler à un conseiller du service clientèle.

Gujarati

શું તમને કોઈ બાષાનું બાષાંતર જુદી બાષામાં કરાવેલું જોઈએ છે? જો હા, તો કૃપા કરીને મદદ માટે 01452 529255 પર ફોન કરો અને કસ્ટમર સર્વિસીસ એડવાઈઝર સાથે વાત કરો.

Mandarin

您是否需要將一些資料翻譯成另一種文字？如果您有此需要，請致電 01452 529255 尋求幫助並與一位“客戶服務建議員”联系。

Polish

Potrzebujesz tłumaczenia? Jeśli tak, zadzwoń pod numer 01452 529255 i porozmawiaj z doradcą ds. obsługi klienta

Portuguese

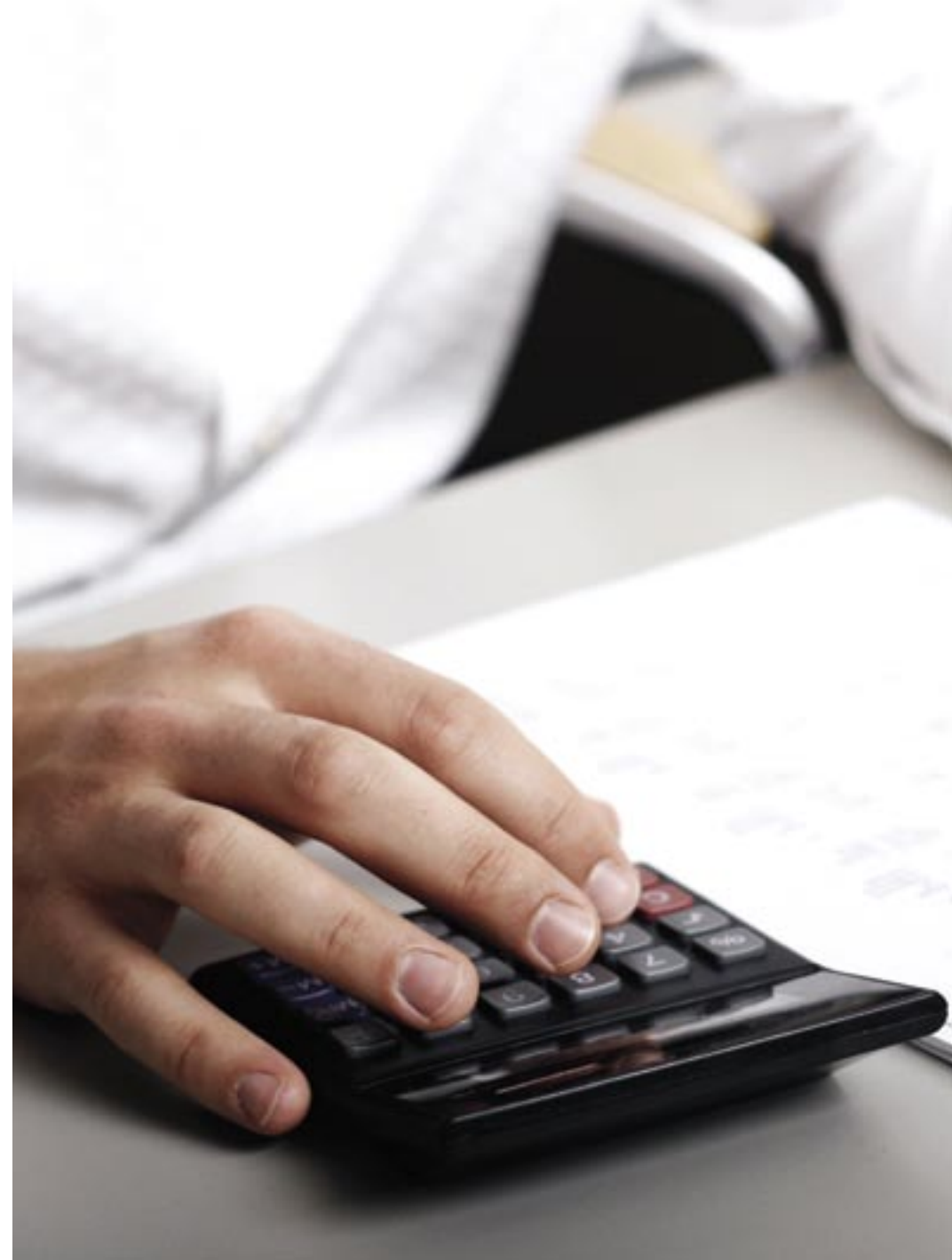
Necessita de alguma informação traduzida para um idioma diferente? Se necessitar, ligue 01452 529255 para pedir ajuda e falar com um Consultor do Serviço ao Cliente.

Spanish

Necesita alguien que le haga traducciones a otros idiomas? Si es así, por favor llame al 01452 529255 y pida hablar al servicio de atención al cliente.

Urdu

اگر آپ کو کسی چیز کا ترجمہ کسی اور زبان میں درکار ہو تو براہ کرم 01452 529255 پر فون کر کے تعاون حاصل کریں اور کسی کسٹمر سروسز ایڈوائزر سے بات کریں۔



Under the terms of your tenancy agreement you held with us you were responsible for paying your rent weekly and in advance. Now that your tenancy has ended we have written to you to inform you that there are still monies that are owed to us.

This money can be:

- rent arrears outstanding on your former rent account or
- court costs outstanding or
- rechargeable repairs or
- any combination of the above.

The letter you have been sent outlines how much you owe and what the debt is for.

The easiest way to pay the outstanding amount is by contacting our office on 01452 529 255 and quoting your former tenant address.

What happens if I cannot pay what is outstanding?

- If you have difficulty paying what is outstanding – don't bury your head in the sand. We check all accounts every week and contact all persons who have not paid.
- We will send you a first reminder letter or contact you by phone, or home visit.
- If you do not respond we will send you a final reminder letter.
- If you do not respond to this letter we will either start legal proceedings ourselves or refer the matter to a Debt Collection Agency.

If legal proceedings start

If no response is received from you, GHA can apply to the courts for a money judgement order.

This is an order of the court which can result in you being credit blacklisted.

It can then lead to:

- an attachment of earnings order, so that if you are working then monies that you owe us will be deducted from source or
- a charging order being placed on any property that you own, so that if the property is sold then any monies owed to us will be deducted from the proceeds of any sale or
- the court costs being re-charged to you.

If the matter is referred to the Debt Collection Agency

GHA employs a Debt Collection Agency to chase and collect any monies owed to us. They will make contact directly with you and if you do not pay what is owed then they can also start legal proceedings on our behalf to recover any monies owed.

What can I do?

Contact us. Free confidential advice can be given to you at our offices, a home visit or venue local to you, or over the phone. We can also arrange lunchtime appointments or evening appointments between 5pm and 7pm.

We can make an agreement with you to clear the outstanding monies on a gradual basis.

Further advice

Free advice about benefits is available from GHA's Financial Inclusion Officer or independent advice from your local Citizens Advice Bureau.

Help can be given with:

- completing benefit forms
- assessing entitlement
- appealing about decisions made about your benefit, if there is a dispute about entitlements.

If you wish to speak to GHA's Financial Inclusion Officer please contact our offices on **01452 529 255**.

Alternatively log onto **www.gloscha.co.uk**

If you wish to find the location of your nearest Citizens Advice Bureau contact our Customer Services Team on **01452 529 255** or, log onto **www.citizensadvice.org.uk**

Further help we can give you

Don't forget GHA offers a number of ways you can pay your rent.

We can also offer you appointments at lunchtime or in the evening.

We can also offer you confidential and free advice.

Please contact us on **01452 529 255** for details of any of the above.

Remember, if you do not pay any monies outstanding

- You will get a poor reference from us. If you are moving on to another landlord or buying a property we are duty bound to give a reference detailing your rent payment history
- You may be subject to an attachment of earnings order deducting your arrears from your wages
- If you own a property, a charging order will be placed on the property which means that if it is sold then GHA will be able to recover monies it is owed from the proceeds of any sale.
- You will not be re-housed by GHA
- You may not be re-housed by other housing associations or local authorities.

Equality and Diversity

GHA is committed to eliminating discrimination and to promoting good relations and equality of opportunity in all aspects of our business.

GHA will treat all service users, fairly and equally, regardless of their sex, trans-gender status, sexual orientation, religion or belief, marital status, civil partnership status, age, race, colour, nationality, national origins, ethnic origin or disability.



Gloucestershire
Housing Association

Leaflet updated 1.2.8

2 St Michael's Court
Brunswick Road
Gloucester
GL1 1JB

T. 01452 529 255
F. 01452 310 520
E. info@glosa.co.uk
W. www.glosa.co.uk

GHA: *providing
sustaining
enhancing*