

YOUR RENT ACCOUNT
Your former tenant debt

Information about former tenant debt and our recovery procedures


APPROVED
BY GHA RESIDENTS



If you would like this information in any of the following formats or a different language please call 01452 529 255 / 08456 044 529 (local rate)

- Large print
- In Braille
- Audio
- Face to face



Equality and Diversity

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

We 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.



Under the terms of your tenancy agreement you were responsible for paying your rent weekly and in advance.

Now that your tenancy has ended we have written 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 / 08456 044 529 (local rate) 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 you do not respond, we can apply to the court 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, the 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 recharged to you.

If the matter is referred to the Debt Collection Agency

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

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 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.

Free independent advice about benefits

You can get free independent advice about benefits from our Financial Inclusion Officer or from your local Citizens' Advice Bureau.

We can provide help with:

- filling in benefit forms;
- assessing entitlement to benefit; and
- appealing decisions made about your benefit (if you do not agree with the amount you have been awarded).

If you want to speak to our Financial Inclusion Officer, please contact her on **01452 541 825**.

If you want to find your nearest Citizens' Advice Bureau, contact your Housing Officer on **01452 529 255 or 08456 044 529 (local rate)**. Alternatively, log onto **www.citizensadvice.org.uk**

National Debt Line

Free confidential advice about debt can also be obtained from the National Debt Line on **0808 808 4000** or **www.nationaldebtline.co.uk**

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 we will be able to recover monies we are owed from the proceeds of any sale
- You will not be re-housed by us
- You may not be re-housed by other housing associations or local authorities.