



**Two
Rivers
Housing**



Problems paying your rent

www.tworivershousing.org.uk

You're Home Now.



Problems paying?

We understand the problems of getting by on a limited budget and there may be times where you can't pay all your bills. We want to help you sort it out and we much prefer you to contact us as soon as possible when problems begin.

We know there are many reasons financial problems can start, such as:

- unemployment
- illness
- family or relationship breakdown
- Housing Benefit or Universal Credit issues.

If you do fall into arears, you should pay them as quickly as possible - ideally in one payment to clear the whole amount.

If you cannot do this you should contact us on phone 0800 316 0897 or email incomecollectionteam@2rh.org.uk to make an agreement to repay the money you owe.

Together we will work with you to agree a repayment plan, at a level you can afford.

Remember, when you took your tenancy you made a legal commitment to pay your rent. It is your responsibility to do this, not ours to remind you or write to you. Please do not wait to receive a letter from us.

If you don't tell us you have a problem paying your rent, or if you don't keep to an agreement to pay off the debt, you could face court action to recover the money you owe.

You can access your rent statement anytime online.

Just register for 'My account' at www.tworivershousing.org.uk.

If you don't pay your rent

We will contact you by phone, text, email or home visit to discuss your arrears and, where suitable, make an agreement.

If you do not pay off your rent arrears or keep to your agreed repayment plan, we will serve a Notice of Seeking Possession. This means we intend to start legal action against you, through the County Court.

You could receive a County Court judgement, bailiffs could become involved and you could lose your home. These can all seriously harm your future chances of getting credit and finding somewhere to live.

This will also jeopardise any future application for accommodation with Two Rivers Housing and, perhaps, other housing associations.

At the court hearing the judge will be asked to make an Order for the Possession of your home. You will be liable to pay court costs. If you do not comply with the court order, we will ask the court to issue an eviction warrant, which may mean you lose your home.

You will be given notice of eviction. At this point, you must pay your arrears and court costs in full to stop the eviction from going ahead.

Court cost fees

All court action will result in Two Rivers Housing adding the legal costs to your account. Court costs at the first stage of legal proceedings and at eviction stage are:

County court application, one standard fee for both starters as assured: £404

Issue warrant of possession: £148

Request for bailiff: £135

(These fees are a guide and are subject to annual increases)

Evictions

If you are facing eviction and have nowhere to live, contact your local authority Housing Advice team as soon as possible. They will be able to support you and may provide you with temporary accommodation. However, if the eviction is due to rent arrears, they may find you 'intentionally homeless' and will have no duty of care towards you, which means you will have to find accommodation on your own.

If you have any outstanding balances it is unlikely you would be re-housed by another social landlord. Failure to disclose information regarding your eviction to your potential landlord is a serious offence and could be considered fraud. An eviction could also affect your credit rating as there will be a Court Order against you. This will make it difficult for you to get credit.

Families with young children do lose their homes. Having children in the household will not prevent eviction.

Eviction is always a last resort, but we have a duty to all our tenants to take action where people do not co-operate with us to resolve their rent arrears.



Debt information and advice

If you have other money worries, we can also refer you to our experienced Benefit and Debt Advice team.

Our advisors offer confidential help with debt and make sure you are getting your full benefit entitlements. They may be able to contact the people/companies you owe money to (banks, catalogues, loan companies etc) and may be able to negotiate a smaller payment plan until your financial situation improves. Please contact us if you would like to arrange an appointment with an advisor.

Further help and advice

You can contact your local Citizens Advice service. Call the national Adviceline (England) on 0800 144 8848, ring the Gloucestershire team on 0808 189 6280 or visit gloscab.org.uk/get-advice/.

You will find more information at www.citizensadvice.org.uk.

Contact us

Telephone: **033 33 55 44 33**

Website: **www.tworivershousing.org.uk**

Email: **customerservices@2rh.org.uk**

If you would like this leaflet in large print or audio CD, please call us.



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