

Advice on rent arrears

বাড়ির ভাড়া বাকি পড়া সম্বন্ধে উপদেশ
有關欠租的指導

যুক্রবাননা আকী রহেতা আতা বিশে সলাহ

Porada na temat zaległości w płaceniu czynszu

کرایہ کے بقایاجات سے متعلق صلاح



The Government Standard

Advice on rent arrears

If you have rent arrears this is a priority debt. This means that if you don't pay it you could receive a County Court Judgement. This will affect your ability to get credit or you could lose your home.

We have a specialist team to help if you can't pay the rent. The team can offer help and practical support. If you have problems with multiple debts we can refer you to a specialist money advice partner to help you manage your debts. If you want to be sure that you are claiming all the benefits you are entitled to we can also arrange for you to get a

benefits and tax credits assessment.

If you would like help completing a housing benefit form, please contact your Income Management Officer. You can also get an online assessment by visiting the rent section of our website.

We can also help you to set up a basic bank

account, a savings account and access low cost loans. All these can help you to manage your money more effectively.

We will do all we can to help anyone who contacts us with a problem paying the rent.

What happens if I don't pay my rent?

If you don't pay your rent we will contact you as soon as possible to find out if there is a problem.

If you are an introductory tenant and you can't pay your rent then you risk losing your home very quickly. If you miss rent payments we will send you a notice that we are seeking to end your tenancy. We can then ask the County Court to give us your home back. The court can't refuse our application as you will have breached the terms of your tenancy agreement and you will lose your home.



If you are a secure tenant and you don't make an agreement and stick to it, or don't contact us to tell us why you can't pay the rent we will serve you with a Notice of Intention to Seek Possession. This is the start of legal action and gives you notice that we intend to apply to the County Court for a possession or postponed possession order. The County Court will write to you to let you know 10 days before when your hearing will be.

Once you get your hearing date you should contact the Income Management Team to discuss the legal action and ways to avoid a possession order. If we can make an agreement and you are willing to stick to it we will not apply for a possession order. We recommend that you

always seek advice and ask someone to come to the County Court with you.

Agencies that can help you

- Citizens Advice Bureau
- Law Centre
- GL Communities
- Shelter

All our court cases are held in the County Court's judge's chambers and not in open court. At the hearing Gloucester City Homes and Gloucester City Council will put their case and then you and your representative will have a chance to respond. We will ask the judge to make an order either for immediate possession, postponed possession, possession after a certain date or adjourn the case. If your case goes to court we will ask the judge to

make you pay our costs. These will be added to the money you will need to pay us back.

Adjournment

This means that no court order is made when the case goes to court. The case is usually adjourned subject to you paying your rent plus a weekly or monthly payment and we can go back to the court within 12 months if you don't stick to this.

Types of court orders

Postponed possession

This type of order is used to make sure that you pay your rent. If you stick to the agreed payments nothing else will happen. If you don't make the agreed payments we can go back to the court and get a possession order. You may then have to leave your home.

Immediate possession

We only ask the court for an immediate possession order where we can't reach to an agreement to clear the arrears. This means that we can apply for a warrant to evict you from your home and don't need to wait.

Possession after a number of days

This is similar to an immediate possession order except that the court decides that we should wait a number of days until we can apply for an eviction warrant.

If you still break the court order then we can continue with legal action.

Eviction Appeals Panel

If you break your court order you can apply to the Evictions Appeals Panel. This panel is made up of GCH managers and Councillors who will consider your case and decide if there is anymore that can be done to keep you in your home. You can attend the panel to explain why you haven't paid and we recommend that you seek advice and bring someone with you to support you. The Panel will make a decision based on the information you and your Income Management Officer give.

Eviction

If you still don't pay your rent we can ask the County Court for an eviction warrant. This means that the case is so serious that it is

reasonable for you to lose your home. We will still make an agreement with you to try to prevent this. You should seek legal advice and you can ask the court for a further hearing to 'stay' the warrant. This is the final appeal process before you lose your home and you will need to pay for this hearing. You will need to explain why to the court you have been unable to pay your rent.

If you are evicted

If you lose your home through not paying your rent, Gloucester City Council will probably consider you intentionally homeless and will not offer you another home. We will store your belongings for 28 days and then dispose of them. We will give you a chance to collect them. If you are evicted you

will need to make your own arrangements for somewhere to live in either a private rented home or bed and breakfast.

If you want the City Council to consider you for another home you will need to make an agreement to clear the arrears if you can't pay them in full.

Remember – rent arrears

- it is not fair on other tenants if you don't pay your rent on time
- other tenants' rents are affected if you don't pay yours, and we will not be able to spend as much money on improving tenants' homes
- your rent account must be clear if you are looking for a transfer, or want to swap your home with another tenant

- your council-arranged home-contents insurance policy will normally stop providing cover if you have arrears
- we may not be able to give you a satisfactory reference for a bank or building society account if you need one and you may have difficulty getting credit, a mortgage, or another rented home
- you may not be able to proceed with any Right to Buy application if you have a court order for rent arrears.

Former tenant arrears

If you have former tenant arrears you can make payments towards the debt in the same ways. You can use your tenancy number for a former tenant account to make payments on-line and

over the telephone. We can also give you a rent card for your former tenant account.

If we cannot agree how you will pay your debt, we can further action against you. We use a debt recovery agency to help us find people who have left a home without leaving a forwarding address or making an agreement to clear any arrears. We can ask the court to award an attachment of earnings, if you own a property we can put a charging order on it or even ask the court to interview you about your income and assets.

If you don't comply with any of the above we can take further action to recover the debt. We could seize goods in your home to sell to help pay the debt or the court may rule that

you are in contempt of court and that could result in imprisonment.

Service standards

To help you make the most of your money and avoid debt, we will:

- give you easy-to-understand information on:
 - what to do if you get into arrears
 - what help we can offer
 - what action we may take, and
 - where you can get independent advice
- manage rent accounts well and tell you about any arrears quickly
- agree realistic re-payment plans
- send you a statement

every 3 months,
showing:

- your payable rent
 - your payments
 - benefit payments
 - other adjustments
and
 - your account balance
- send you a copy of your rent account when you ask, within 1 working day
 - give you your account balance over the phone, having confirmed your identity
 - advise you about claiming welfare benefits and tax credits
 - give you help and advice on managing your money
 - refer you to an independent advice agency such as a Citizens Advice Bureau, Legal Advice Centre or GL Communities, before taking legal action
 - respond to urgent enquiries about legal action we are taking, within 1 working day.

For more information please contact us. Or visit our website at www.gloscityhomes.co.uk or GCHTV on the Looking Local Service.

Contacting us

Customer Services Team, Gloucester City Homes, Atlantic Suite,
Southgate House, Southgate Street, Gloucester GL1 1UB

Customer Services Line: 0800 408 2000 (freephone)

or 01452 530626 (normal call charges apply)

Text: 0778 148 2656 **Fax:** 01452 396599 **Minicom:** 01452 396161

Email: customer.services@gloscityhomes.co.uk

Web site: www.gloscityhomes.co.uk **Digital TV:** GCHTV on Looking Local

You can also contact us using our online reporting forms. Our website is speech enabled and you can adjust the size of the text and translate it to other languages.

If you would like any part of this document explained, translated or provided in another format such as large print, audio or Braille, please contact us.

আপনি যদি এই ডকুমেন্টের কোন অংশের ব্যাখ্যা, অনুবাদ অথবা বড় অক্ষর, অডিও অথবা ব্রেইলের মত অন্য কোন ফরম্যাটে চান তাহলে দয়া করে আমাদের সাথে যোগাযোগ করুন।

Bengali

如果您希望我們解釋、翻譯本文檔，或提供大字體、音頻或盲文等其他版本，敬請聯繫我們。

Chinese

જો આપને આ પુસ્તકમાંના કોઈપણ ભાગની સ્પષ્ટીકરણ જોઈતી હોય અથવા આ પુસ્તક અન્ય ભાષામાં અથવા રૂપમાં જોઈતી હોય, દાખલા તરીકે, મોટા અક્ષરોમાં, ઓડીયો પર અથવા બ્રેઇલમાં, તો કૃપા કરી અમારા સાથે સંપર્ક કરો.

Gujarati

Proszę zgłosić się do nas po uzyskanie wyjaśnień, przetłumaczenia względnie uzyskania niniejszego dokumentu w większym druku, w postaci dźwiękowej lub języku dla niewidomych.

Polish

اگر آپ اس دستاویز کے کسی حصے کی وضاحت، ترجمہ یا کسی اور شکل میں جیسے کہ بڑے حروف، آڈیو یا ابھرے حروف میں حاصل کرنا چاہتے ہیں، تو براہ مہربانی ہم سے رابطہ کریں۔

Urdu