

Rent Arrears

Your Questions Answered



I have been served with a Notice of Seeking Possession. What does it mean?

We have contacted you recently about your rent arrears but your arrears have still not been cleared. Spire Homes has now decided to serve you with Notice. This gives you 28 days warning that, if you do not start to repay the debt, Spire Homes will apply to Court for possession of your home. This action could result in you being evicted.

Can I do anything to stop Spire Homes taking court action against me?

Contact the Income Recovery Team now to discuss how you can repay your debt. Spire Homes will not take further action if you repay the arrears in full within 28 days, or if you reach an agreement to pay your weekly rent plus a small amount off your arrears each week, and keep to this agreement until your arrears are clear.

I have made a claim for Housing Benefit but I haven't been told how much I will get yet. Why has Spire Homes served me with notice?

Before we serve anyone with notice, we check to see if there is a Housing Benefit claim being assessed. We might still serve Notice if:

- Your claim has been assessed but you are not entitled to any benefit
- You have been asked to provide information but have not done so
- Because of your income, you are likely to only receive a small amount of Housing Benefit and this will still leave you with a lot of arrears.

I have a lot of debt. I don't know how I will ever get it sorted out.

Many people are in a similar situation. There is a lot of help we can provide:

- We will reach a repayment agreement with you that you can afford
- We can help you make a claim for Housing Benefit if applicable
- We can refer you to the Citizens Advice Bureau or Community Law Service for benefits advice. They can make sure that you are claiming all the benefits that you might be entitled to
- The Citizens Advice Bureau and Community Law Service can also provide free debt counselling. They will look at your income and work out how you can repay your debts. They can also negotiate with your creditors on your behalf to reach agreements with them that you can afford
- If you are struggling to cope with budgeting and paying your rent or if you are finding it difficult to look after your home, our Tenancy Support Officer can help you. We can arrange support visits in the privacy of your own home
- If you would like help or support, talk to Spire Homes' Income Recovery Team on 0845 603 5399.

I work long hours. It is hard to find the time to pay my rent.

If you have a bank account, you can pay your rent by direct debit or standing order. Payments are automatically taken out every week or month so that your payments cover your rent plus a small amount off your arrears. Contact the Income Recovery Team for more information.

I give my rent to a neighbour each week, but they haven't paid the money to Spire Homes.

It is your responsibility to make sure that your rent is paid. You will need to make other arrangements to pay your rent from now on. You will also need to pay the arrears. Contact the Income Recovery team for advice on other methods of payment.



I don't get full Housing Benefit because my adult children live at home. Why doesn't Spire Homes chase them for the money?

As you are the tenant, you are responsible for paying rent. If other people live with you, it is up to you to make sure they contribute towards the running costs of the home, and this includes paying towards the rent.

My ex-partner and I are joint tenants, but he/she has moved out. Does this mean I only have to pay half the arrears?

No. Where there is more than one tenant of a property, **every** tenant is responsible for paying **all** the rent. If you only pay half the arrears, Spire Homes can still apply to evict you – and this will affect you far more than the person who has moved out. However, once you have paid the debt, if the other tenant agrees, you can apply to have the tenancy in your sole name.

What will happen at the end of the 28 days?

As long as you have either repaid the arrears or have contacted us and reached an agreement that you have kept to we will not apply to court for a possession order. It is important that you keep to any agreement until your arrears are cleared – Spire Homes can apply to court at any point for one year after serving the notice.

If you have not paid the arrears or reached an agreement with us, Spire Homes will apply to court for possession of your home.

Contact the Income Recovery Team at:

Spire Homes, 1 Crown Court, Crown Way, Rushden, Northamptonshire NN10 6BS

Tel: **0300 123 66 11**

Email: **spirehomes@longhurst-group.org.uk**

www.spirehomes.org.uk

Spire Homes (LG) Ltd is a registered charity in England and Wales (1140935)



Community Law Service

Don't get evicted get advice!

Community Law Service gives free, independent and confidential advice.

You can call the appointment line: **01604 636112**

Monday to Thursday 9.30am – 12.30pm and 2.00pm to 4.00pm.
Friday 9.30am – 12.30pm

For a brief consultation and the opportunity to make a further appointment go into The Advice Shop (Rushden) 32 High Street:

Benefits:	Tuesday	1 pm – 3 pm
	Thursday	10 am – 12 noon

Debt:	Monday, Wednesday, Friday	10 am – 12 noon
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(Please note drop in sessions are limited to 10 minutes only)

You can also contact the Income Recovery Team directly on 0845 6035399 and any team member can make a referral to community law service for you.