

How to avoid...

Former Tenant Arrears



How can I have arrears when I have moved out of my property?

If you fail to give the four weeks notice required (unless otherwise agreed with your housing officer) or abandon your property you could be charged rent for the full four week notice period. You will have also lost the opportunity to discuss any outstanding repairs that are necessary and you could be recharged for these.

If you do not hand in your keys by the required date or time you may be liable for additional rent. It is important that you check when and where to return the keys to avoid this. You will also be recharged for any damage, unreported repairs or any possessions left in the property.

If you have an outstanding housing benefit claim for your former tenancy, it is crucial that you discuss your claim with East Northants Council (or relevant Local Authority) prior to terminating your tenancy.

How can I repay my former tenant arrears?

You can pay former tenant arrears in the same way as you paid your current rent. You can still use your allpay card at any Post Office and various outlets where the logo is displayed. You can also pay online or by telephone with a debit or credit card. If you have

mislaid your allpay card, please contact us and we will order you a new one. Alternatively, send us a cheque made payable to Spire Homes stating your name, forwarding address and the address that the arrears relate to. Standing Orders may also be set up with your bank. You can also contact us to arrange an instalment plan if need be.

What will happen if I ignore my former tenant arrears?

If you ignore your arrears and do not respond to our letters, we may apply for a County Court Judgment Order. This means that the Court will order you to repay the arrears, Court costs will be added to your account and the CCJ will affect your credit rating. We may also apply for an attachment of earnings order, whereby the Court will order your employer to repay us out of your wages. This will also incur Court costs and affect your credit rating. Alternatively we will pass your account on to a debt Collection Agency, which will also affect your credit rating. Collection Agencies have the ability to take Court action to have a payment decree granted. This means that your wages or bank account can be arrested.

What if I haven't informed Spire Homes of my new address details?

If we are unable to obtain a point of contact for our former tenants,

we will pass the account to a Debt Collection Agency who will trace your whereabouts. This will affect your credit rating.

Can I apply for another tenancy if I have former tenancy arrears?

If you wish to be re-housed with Spire Homes or any other Housing Association or local authority you will need to make sure your rent account is clear. Whenever an application is made, the Organisation will ask for a rent reference from the previous landlord.

If you would like further information about your rent account or terminating your tenancy please do not hesitate to contact us.

How can I make sure that I have no arrears when I move out of my property?

You can contact the Income Recovery Team to discuss your rent account and make an arrangement to pay on 01933 415355. You are still able to pay instalments to clear any arrears outstanding once you have left the property, using the same payment card.

Your housing officer will inspect your property before you leave. You can discuss your rent re-payments with your housing officer. It is important that you pass on your new address and telephone

number to us. You can ask for a final balance when you hand in your keys.

Useful Contacts

Allpay payments with debit/credit card **0870 243 6040**

www.allpay.net

East Northants Council **01832 742000**

www.east-northamptonshire.gov.uk

Housing and Homelessness Advice **0845 603 2227**

www.nvhomechoice.co.uk

Spire Homes Customer Services **0845 603 5399**

www.spire-homes.org.uk

Spire Homes Income Recovery **01933 415355/415354/
415370/415353**

Welfare Rights Advice **01604 636112**

01933 313020

Wellingborough Borough Council **01933 229777**

www.wellingborough.gov.uk

Wellingborough County Court **01933 226168**

www.hmcourts-service.gov.uk

This leaflet is available in various formats, i.e. different languages, braille, audio formats etc. Please contact us for further information.



=



Lǎngüagê Liñè

Rushden Office

1 Crown Court
Crown Way
Rushden
Northamptonshire
NN10 6BS

t: 0845 603 5399

text: 447797 800062

Rutland Office

Pinewood
1 Cold Overton Road
Oakham
Rutland
LE15 6NT

t: 01572 755465

text: 447797 800062

email: spirehomes@longhurst-group.org.uk
www.spirehomes.org.uk

