

Our policy on Rent Arrears



SH0062

Introduction

Spire Homes adopts a fair but firm approach to dealing with tenants who get into rent arrears. We realise that personal circumstances may change (for example through illness, unemployment, or the birth of a child), and that this can sometimes make it difficult to pay the rent.

Our policy for controlling rent arrears is to provide you, at the earliest opportunity, with advice on benefits, inform you promptly of any changes and make early personal contact with those tenants whose account falls into arrears.

This leaflet sets out the procedures that may be adopted in situations where rent arrears occur.

We will, however, deal with each situation on an individual basis, and so the full range of procedures set out here may not be applicable.

What happens at the start of your tenancy?

We will explain to you the different ways you can pay your rent. For example: Direct Debit, Standing Order, by Allpay at the collection outlets, over the telephone or online.

Depending on your circumstances, you can make a claim for Housing Benefit.

You can request that any Housing Benefit you receive is paid direct to Spire Homes.

About Housing Benefit

It is possible that, when you accept your Spire Homes tenancy, you will be eligible for Housing Benefit. However, because of the delays in the assessment of your claim, rent arrears may occur on your account. Therefore, it is important to ensure that your rent is paid and that you provide the Council with all the information they need to assess your claim.

You must inform the Housing Benefits Section of any changes in your personal circumstances.

It is your responsibility to ensure that your claim for Housing Benefit is reviewed when necessary.

What happens if your rent is not paid?

If for any reason you are unable to pay your rent, you should contact the Income Recovery Team immediately.

Our Income Recovery Officer will discuss the reasons for non-payment and provide relevant advice.

It is important that when an agreement is made to clear the arrears it is strictly maintained. If it is not kept and the arrears increase Spire Homes will be forced to consider further action.

The Legal Procedure

If there are arrears on your tenancy, we may consider taking court action, particularly if you have not kept to your previously agreed arrangement.

The first step in this process involves the issuing of a Notice of Seeking Possession (NOSP). If you receive a NOSP it is important that you contact the Income Recovery Team immediately for advice.

The NOSP remains valid for 12 months from the date of issue. At any time during this period Spire Homes can apply to the County Court for a hearing unless the account is cleared.

You will be notified in advance of the date of the court hearing and it is ***important*** that you attend.

Court Action

If you have rent arrears, the County Court will be asked to award Spire Homes a Possession Order on your home which will allow us to evict you.

This order may be Postponed or Suspended, which will allow you to remain in your home providing you keep to the terms of payment, which the Court has set.

You will have to pay the costs of the court action, which are £100.00. The Court Order will remain valid until the arrears are cleared and the costs paid.

Eviction

If the Possession Order is suspended it is important that you keep to the terms of the order for the repayment of the arrears.

If you fail to pay as the Court instructed, Spire Homes can, ***without a further hearing***, request the Court Bailiff to take possession of your home.

In these circumstances Spire Homes will not provide you with another home.

If you have any worries or concerns about paying your rent, please contact the Income Recovery Team at the earliest opportunity.



**You can contact the Income Recovery Team by phone
Monday to Friday, 9am – 5pm**

Julie Ingram covers Rushden, Higham Ferrers,
Irthlingborough and Finedon.

01933 415370

Clare Brooker covers everywhere except Rushden,
Higham Ferrers, Irthlingborough and Finedon in the
East Northamptonshire area.

01933 415354

Pat Groom covers Rutland

01572 725667

Income Recovery Team
Spire Homes (LG) Ltd
1 Crown Court
Crown Way
Rushden
Northamptonshire
NN10 6BS

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



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Rushden Office

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

telephone: 0300 123 66 11

text: 077 9780 0062

email: spirehomes@longhurst-group.org.uk

www.spirehomes.org.uk



Jargon Buster
Panel
Approved



business for neighbourhoods

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charity in England and Wales (1140935).