

In Rent Arrears?

Act Quickly! Contact your
Income Recovery Officer



Do not ignore your rent problem – court costs are expensive and you could lose your home.

Do not ignore any letters you receive - if you contact us we can try to help you. If you do not contact us, you could end up with a court summons and also paying extra legal costs.

Do not rush to borrow money – first seek advice from your Income Recovery Officer

Can I Get Help to Pay My Rent?

You may be able to get housing benefit to help pay your rent. It depends on your income, how big your family is and any savings you have. Please ask for a claim form.

How Can I Check My Rent Account?

You will receive a rent statement every three months. It explains how much you should have paid and how much you have actually paid. It also shows if you owe any arrears. You can also contact the Income Recovery Team and ask for the 'current balance' of your rent account.

Get In Touch

We want to give a good service to our tenants, and we recognise that tenants who have rent arrears may have genuine difficulties. If you do get behind with your rent, contact us straightaway. If you keep the problem to yourself the debt can only get worse. If you don't let us help you could risk losing your home.

What Happens If I Don't Pay?

If you get into money trouble and fall behind with your rent you can make an agreement with us to pay off what you owe in extra weekly amounts. But we always take legal action against people who refuse to clear their debt - you could even lose your home.

Housing And Debt Advice

There are lots of specialist local and national organisations where you can get help and advice, some of which are listed below:

Community Law Service: 3-7 Hazelwood Road, Northampton, NN1 1LG

National Debt Line: 0800 8084000 www.nationaldebtline.co.uk

Nene Valley Citizens Advice Bureau: 0844 8552122
www.nenevalleycab.org.uk

East Northamptonshire Council Housing Benefit Team:
01832 742000

Wellingborough Council Housing Benefit Team: 01933 229543

Rutland County Council Housing Benefit Team: 01572 722577

Corby Borough Council Housing Benefit Team: 01536 464000

Repayment Agreement

Together we can work out how to pay off what you owe. We can then agree to add an extra amount to your weekly rent until the debt is paid off. We will not ask you to pay more than we jointly agree can afford.

Legal Action

We **always** try to help people to get out of rent debt, but we will take swift legal action against anyone who refuses to pay. We always ask for our legal costs to be added to the debt.

We start by telling the tenant, officially, that we plan to take them to court and that they could possibly lose their home. This is called the "Notice of Seeking Possession". After four weeks we can ask for a court hearing. If you find yourself in this position you should get in touch with us before these four weeks are up - the action may be stopped if you make an agreement to pay.

Court Hearing

If you still do not pay your rent arrears, the court will fix a date for the court hearing. Even then it is not too late to get in touch with us to get the problem sorted out.

If you have made no effort to pay or have broken a repayment agreement, we will ask the court to allow us to evict you as soon as possible. Otherwise we usually ask the court to order you to pay off the debt by a certain amount each week. You will also have to pay the court costs. Only if you break this order will you be evicted.

Here to Help

There is never really any need for things to get this far. By getting in touch as soon as you get into money troubles, and by keeping to any repayment agreement, you can avoid problems in the future.

Remember!
We are here to help!



**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

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



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