

Problems paying your rent

WHAT HAPPENS IF I CAN'T PAY MY RENT?

Origin Housing relies on the income we receive from rent payments to enable us to provide services to our tenants. If you have problems with paying your rent you must contact the Arrears Recovery Team on 0800 040 7989 or your Area Housing Manager immediately.

The Arrears Recovery Team/Area Housing Manager will be sympathetic and will be able to help you resolve the problem by:

- Checking that you are getting the benefits you are entitled to
- Working with you on better ways to manage your money
- Putting you in touch with a specialist debt advisory service

Wherever possible we will try to come to an agreement with you to clear your arrears, however, if you keep on getting behind with your rent and fail to keep to your agreements to clear your arrears we will take legal action against you. For confidential welfare debt advice call CHAZ on 020 7723 5928 ex 203.

LEGAL ACTION

The first step Origin Housing will take towards repossessing your home is to serve you with a Notice of Seeking Possession. Four weeks after we have served you with this Notice, we will apply to the County Court for a possession hearing.

If you can show us that you are willing to come to an agreement to pay off your arrears, we may decide to put court action on hold. Even so, the Notice will remain in force for one year and if, during the year, you fail to maintain the agreement, we can immediately ask for a court hearing for possession of your home.

If we go to Court we will seek a County Court judgement to evict you from your home, which will mean that

- It will be very difficult for you to get credit or a loan
- We will be able to apply for a warrant to evict you from your home
- You will not get a reference for other landlords or mortgage lenders
- If you leave owing rent, we will instruct a Debt Collector to recover the debt from you.

Remember your home is at risk if you do not pay the rent.

