creating affordable
homes and empowering
communities

making a splash

in the areas we serve

Boston Mayflower

It Pays To Pay Rent Arrears

Rent Arrears Explained

What To Do

We understand that you may sometimes have problems paying your rent on time and keeping your rent account clear. There are many reasons why this might be the case. You may become ill and unable to work, you may become unemployed, you may be waiting for your benefit claim to be processed.

Whatever the circumstances, it is vital that you contact your Area Housing Team immediately (tel. 01205 318500). We will listen to what you have to say and can talk to you about:

- Multiple debts and which to pay first
- How to work out your income and expenditure
- Help you may be able to get if you are on a low income, sick or disabled

If you prefer you can contact outside organisations for advice, including:

- Your local Citizens Advice Bureau
  Tel: 08444 994199
  Mon - Fri 10am to 3pm (helpline shared by all Lincolnshire Bureaux)

- National Debtline
  Freephone 0808 8084000
  Mon - Fri 9am to 9pm, Sat 9.30am to 1pm

Whatever you do, don't bury your head in the sand and hope everything will turn out fine. Arrears build up very quickly and are difficult to clear unless you are earning good money.

What We Will Do

If you owe rent, we will contact you and try to agree a repayment plan. We will take into account both your circumstances and the size of the debt. No further action will be taken if you keep to this plan.

If you do not pay off the arrears and keep a clear rent account, your case will be referred to the Debt Recovery Team. For more information about the Debt Recovery Team please refer to the leaflet 'We're Here To Help'. Further attempts will be made to get you to clear your arrears but if no progress is made, legal action will be taken and you will be liable for the costs.

Legal Action

We may apply to the County Court for a money judgement against you, followed by an attachment of earnings order. You will find it difficult to get credit if you have a County Court judgement registered against you.

We may apply for a Possession Order. Usually the judge will order that you can remain in your home provided that you pay the current rent and an extra amount each week until the arrears are cleared. The repayment amount will be decided by the level of your spare income.

If you do not keep to the terms of the Possession Order we will ask the court to set a date for your eviction.

We regard eviction as a failure on our part but it is the ultimate sanction for the small number of people who do not keep to the terms of their tenancy and pay their rent properly. If we take legal action, we recommend that you seek independent advice - for example from:

- Your local Citizens Advice Bureau
  Mon – Fri 10am to 3pm
  Tel: 08444 994199

- Community Legal Advice
  Mon - Fri 9am to 8pm, Sat 9am to 12.30pm
  Tel: 0845 345 4345

- Shelter
  Mon – Fri 8am to 8pm,
  Sat and Sun 8am to 5pm
  Tel: 0808 8004444

Arrears have bad effects all round.

Rent Arrears And Boston Mayflower

Boston Mayflower does not have the money to do all the things you would like it to do. Resources are used chasing arrears, which could be better used elsewhere. The banks (from which we borrow) and our own Board (which monitors performance) take a dim view of arrears.

Rent Arrears And You

If you have arrears, you will:

- Find it difficult to transfer to another Boston Mayflower property or exchange with another Boston Mayflower tenant
- Get a poor reference if you apply for a mortgage, loan, or a move to another landlord
- Have broken the terms of your tenancy and may end up losing your home

If you leave owing money, you will:

- Find it difficult to get alternative local accommodation with a Registered Social Landlord
- Be traced by our debt collection agents and action will be taken to collect what is owed - through money judgements if necessary

Points To Remember

- If you cannot pay your rent, act quickly
- Contact Boston Mayflower
- Seek advice
- Find out if you are entitled to any benefits

If you don't, you risk losing your home.

Rent - It pays to pay!

This leaflet explains what happens should you have rent arrears and how we can help you to resolve the problem. If you would like it translated into your own language please let us know by contacting us on 01205 318500, through our website or at our offices.

Farsi

این جزوه توضیح می دهد که در صورتی که اجاره های عقب افتاده داشته باشید، چه اتفاقی می افتد و ما چگونه می توانیم این مشکل را حل کنیم. اگر می خواهید که به زبان خودتان ترجمه شود، لطفا با ما با شماره تلفن 01205 318500، از طریق وب سایت ما یا با دفترهای ما تماس بگیرید.

Pashto

دغه رسلاه په تاسي د کرايي د پاتي کيدلو په صورت کي چي څه پيښيږي، او دا چي ددغه ستونځي د اوارولو دپاره موږدتاسي سره څرګنه مرسته کولی شو، بيانوي. که غواړئ چي دغه رسلاه د تاسي پخپله ژبه وژباړل شي لطفا په لاندنيټلفوني شمېري 01205 318500 سره د موږ سره د تماس، زموږ د ويب سايت له لاري يا زموږپه دفترونو کي موږ ته ووايئست.

Russian

Из этой брошюры вы узнаете, что произойдет, если у вас есть задолженность по аренде, и как мы можем помочь вам решить эту проблему. Если вы хотите перевести ее на ваш родной язык, сообщите нам об этом: позвоните по тел. 01205 318500, зайдите на наш сайт или приезжайте к нам в офис!

Turkish

Bu broşür, gecikmiş kira borcunuz olması durumunda işleyecek süreci ve sorunu çözmeniz için size nasıl yardım edebileceğimizi açıklamaktadır. Broşürün kendi dilinize tercüme edilmesini isterseniz, lütfen 01205 318500 numaralı telefonumuz, web sitemiz veya ofislerimiz aracılığıyla bizimle temasa geçerek talebinizi iletin.

German

In dieser Broschüre erklären wir Ihnen, was passiert, wenn Sie mit den Mietzahlungen in Rückstand geraten, und wie wir Ihnen dabei helfen können, das Problem zu lösen. Falls Sie eine Übersetzung der Broschüre in Ihre Muttersprache wünschen, teilen Sie uns dies bitte telefonisch unter der Rufnummer 01205 318500, über unsere Website oder über unsere Niederlassungen mit.

Portuguese

Este folheto explica o que acontece se tiver de pagar rendas em atraso e como podemos ajudá-lo a resolver o problema. Se pretender que este folheto seja traduzido para a sua língua, contacte-nos através do 01205 318500 ou através do nosso website, ou dirija-se aos nossos escritórios.

Polish

Ulotka ta wyjaśnia co może się stać jeśli będziecie państwo mieć zaległości w płaceniu czynszu oraz w jaki sposób możemy wam pomóc rozwiązać ten problem. Gdybyście chcieli państwo otrzymać ulotkę przetłumaczoną na wasz język, prosimy o kontakt pod numerem telefonu 01205 318500, poprzez naszą stronę internetową lub bezpośredni kontakt w naszym biurze.

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