

Former tenancy arrears



What to do if you owe us
money when you move out

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- 1 إذا أردت شرحاً أو ترجمة لأي جزء من هذه الوثيقة، أو رغبت الحصول عليها بأشكال أخرى كالأحرف المطبعية الكبيرة أو على شريط سمعي، فالرجاء الاتصال بـ Westlea "ويستلا" على الهاتف رقم 01249 465465 لمناقشة احتياجاتك.

- 2 এই ডকুমেন্টের কোন অংশ যদি আপনি ব্যখ্যা করা অবস্থায় বা অনুবাদিত আকারে, অথবা অন্য কোন ফরমেটে পেতে চান যেমন বড় আকারের প্রিন্ট বা অডিও টেপে, তাহলে দয়া করে 'ওয়েস্টলি' এর সাথে 01249 465 465 নম্বরে ফোন করে আপনার প্রয়োজনীয়তা নিয়ে আলোচনা করুন।

- 3 你若希望有人給你解釋此份文件的任何內容，或想要索取翻譯本、大字印刷本或錄音帶等其他形式的文件，敬請聯絡 Westlea 以告知你的需求，電話號碼是：01249 465465。

- 4 Falls Sie für Teile dieses Dokuments eine Erläuterung oder Übersetzung benötigten oder es in einem anderen Format, z. B. mit größerem Schriftsatz oder auf Audiokassette, wünschen, wenden Sie sich bitte unter 01249 465465 an Westlea.

- 5 જો તમને આ દસ્તાવેજના કોઈ પણ ભાગનો ખુલાસો અથવા તરજૂમો અથવા કોઈ જુદા રચનામાં જેમકે મોટા છાપેલા અક્ષરોમાં અથવા ઓડિઓ ટેપ ઉપર જોઈતો હોય તો, કૃપા કરી 01249 465465 ઉપર તમારી જરૂરિયાતોની ચર્ચા કરવા Westlea નો સંપર્ક સાધો.

- 6 इस दस्तावेज़ का कोई सा भी अंश यदि आपको समझना हो या इसका अनुवाद अपनी भाषा में चाहिये, या किसी अन्य रूप में, जैसे बड़े अक्षरों की छपाई या सुनने वाली कसेट पर चाहिये तो अपनी आवश्यकताओं के बारे में बताने के लिये कृपया वेस्टली से फोन नंबर 01249 465465 पर संपर्क करें।

- 7 Jeśli potrzebuje Pan/Pani wyjaśnienia lub przetłumaczenia dowolnej części niniejszego dokumentu lub otrzymania go w innym formacie – np. w powiększonym druku albo w formie zapisu dźwiękowego, prosimy o skontaktowanie się z Westlea pod numerem: 01249 465465 w celu określenia Pana/Pani potrzeb.

- 8 ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੇ ਕਿਸੇ ਹਿੱਸੇ ਬਾਰੇ ਆਪਣੀ ਬੋਲੀ ਵਿਚ ਜਾਣਕਾਰੀ ਲੈਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਜਾਂ ਇਹਦਾ ਤਰਜਮਾ ਆਪਣੀ ਬੋਲੀ ਵਿਚ ਕਰਵਾਉਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਜਾਂ ਇਹ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦਾ ਹੈ, ਜਿਵੇਂ ਵੱਡੇ ਅੱਖਰਾਂ ਵਿਚ ਜਾਂ ਆਡੀਓ ਟੇਪ 'ਤੇ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਵੈਸਟਲੀਅ ਨੂੰ ਨੰਬਰ 01249 465465 'ਤੇ ਫ਼ੋਨ ਕਰਕੇ ਆਪਣੀਆਂ ਲੋੜਾਂ ਦੱਸੋ।

- 9 Haddii aad jeceshahay in qayb walba ee dokumentigaan lagu sharxo ama lagu turjimo, ama aad ku rabtid hab nooc kale ah sida qoraal far waawayn ama jacal la dhageysto, fadlan la xiriir Westlea lambarka 01249 465465 sida aad ugula hadashid baahidaada.

- 10 اس دستاویز کا کوئی سا بھی حصہ اگر آپ کو اپنی زبان میں سمجھنا ہو یا تحریری ترجمہ درکار ہو، یا کسی دیگر شکل میں چاہئے جیسے بڑے حروف کی چھپائی یا سننے والی کسٹ وغیرہ تو اپنی ضرورتوں کے بارے میں بتانے کے لیے برائے مہربانی 'ویسٹ لی' سے فون نمبر 01249 465465 پر رابطہ کیجئے۔

What are former tenancy arrears?

If you move out of your home but still owe us money, this is called former tenancy arrears.

What should I do before I move out?

You need to:

- give us four weeks' notice (your tenancy will end on the Monday that follows the end of these four weeks);
- fill in the termination form that we send you (which will tell you the date your tenancy will end);
- give us your new address;
- ask how much rent you will need to pay us up to the end of your tenancy; and
- pay this money before the end of your tenancy or contact us to make a payment plan if you can't pay it in full.

If you receive Housing Benefit, you should also:

- tell your council when your tenancy will end; and
- check with them when they will pay your Housing Benefit.

What should I do when I move out?

You should hand your keys in to reception at Methuen Park by the date your tenancy ends. If you hand them in later, we may charge ➤

you extra rent. When you hand them in, you should also pay us any money that you owe us or make a payment plan with us if you can't afford to pay in full straight away.

What happens if I have received the wrong Housing Benefit payment?

If your council has paid you too much or not enough Housing Benefit, your rent account balance could change after the end of your tenancy. We will write to tell you about this as soon as your council lets us know. We will then:

- give you money back if your council did not pay you enough Housing Benefit; or
- ask you to pay the money back if your council paid you too much Housing Benefit.

If you owe us Housing Benefit, this will be added to your rent account and treated as former tenancy arrears.

How can I pay off my former tenancy arrears?

By bank standing order. Please ask us for a standing order form which you should fill in and send to your bank.

At any post office in the United Kingdom by cash, or by cheque, using the payment card that we sent you when your tenancy started.

On the internet. Go to www.westlea.co.uk/payments and have your payment card and debit or credit card ready. (You will need to choose a password the first time you use the site.)

By phone with a debit or credit card. Call us at any time on 01249 466106 (a recorded message will talk you through the process). If you would prefer to speak to a person, call 01249 466150 in office hours. You will need to have your payment card and debit or credit card ready.



At any 'PayPoint'. Use your payment card to pay wherever you see the PayPoint logo (in convenience stores, newsagents, supermarkets and service stations).



At any 'payzone'. Use your payment card to pay anywhere you see the payzone logo (in convenience stores, newsagents, supermarkets and service stations).

By post. Please send your payment to Customer Accounts, Westlea Housing, Methuen Park, Chippenham, SN14 0GU. (If you send cash, you must use registered post.)

Through Housing Benefit. You claim Housing Benefit from your local council. If ➤

you need help with your claim, please contact us.

What will you do if I owe you money when I move out?

We will write to you, and try to phone you or visit you in person to:

- help you by agreeing a payment plan with you that you can afford;
- help you sort out any problems you have with claiming Housing Benefit;
- give you money advice; and
- put you in touch with other support agencies for help.

What will you do if I don't pay the money I owe you?

We will consider taking you to court. If we do this, we will:

- let you know in writing;
- offer you help at each stage of the court proceedings; and
- apply to the county court for a money judgment. This is an official record that the county court keeps about your debt. It is also known as a county court judgment (CCJ) and will make it hard for you to get credit (loans and mortgages) in the future.

If the court gives us a money judgment, and you still don't pay we can apply for the following orders.

- **A warrant of execution** – the county court bailiff can repossess your belongings to pay off the debt. You can make a repayment plan with the bailiff to avoid this happening.
- **An attachment of earnings** – the money that you owe us will be taken straight from your pay at an amount set by the district judge.
- **An oral examination** – you will have to go to court to tell the district judge about your income and outgoings. The judge will then decide how much you can repay in instalments.
- **A garnishee** (third-party order) – the district judge can order someone else, such as your bank, to pay us directly from your account.

Who pays the court costs?

We will ask the court to charge you for any court costs. It will cost you at least £150, on top of the money you owe us.

How do I make a complaint or comment?

If you feel that we have treated you unfairly or dealt with your case badly, please contact the person that you were dealing with, or our customer service team. We will try to sort it out for you as quickly as possible. If we cannot do this, you can make a formal complaint.



To do this, please contact:

Customer services team
Westlea Housing Association
Methuen Park
Chippenham
Wiltshire
SN14 0GU.
Phone: 01249 465465
E-mail: enquiries@westlea.co.uk

However, it is always nice to know when you are happy with our service. If you think we have done something well, please tell the member of staff involved or the customer services team.

Who should I contact to talk about this?

If you want to talk to someone about paying your rent, or rent arrears, please contact the customer accounts team:

Phone: 01249 466120
E-mail: customer.accounts@westlea.co.uk

The name of the officer who looks after your account is shown on all letters we send you.

Money advice

For money advice and help, please contact your local citizens advice bureau.

North Wiltshire citizens advice bureau:
0845 1203707 or 01249 443054 (minicom)

We have set up a scheme with North Wiltshire citizens advice bureau, so that you will be treated as a priority when you ask them for help. The project worker based there, will help you claim all benefits available to you and help you manage your debt problems.

To contact the project worker, please phone 01249 445115 (extension 4) or e-mail westlea@northwiltscab.org.uk

West Wiltshire citizens advice bureau:
0845 1203737

Swindon citizens advice bureau:
0845 0505155.

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