

How to avoid court action



What to do if you have received a notice of seeking possession of your home

If you would like to have any part of this document explained or translated, or in a different format such as in larger print or on audio tape, please contact Westlea on 01249 465465 to discuss your needs.

- 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 ব্যাখ্যা করা অবস্থায় বা অনুবাদিত আকারে, অথবা অন্য কোন ফরমেটে পেতে চান যেমন বড় আকারের প্রিন্ট বা অডিও টেপ, 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 ભાગની ખુલાસો અથવા તરજૂમો અથવા કોઈ જુદી રચનામાં જેમકે મોટા છાપેલા અક્ષરોમાં અથવા ઓડિઓ ટેપ ઉપર જોઈતો હોય તો, કૃપા કરી 01249 465465 ઉપર તમારી જરૂરિયાતોની ચર્ચા કરવા Westlea ની સંપર્ક સાથે.

- 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 ਫੋਨ 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 xiriiir Westlea lambarka 01249 465465 sida aad ugula hadashid baahidaada.

- 10 اس دستاویز کا کوئی 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 پر تو اپنی ضرورتوں کے بارے میں بتانے کے لیے برائے مہربانی 'ویسٹ لی' سے فون نمبر 01249 465465 پر رابطہ کیجئے۔

I've received a notice of seeking possession. What does this mean?

We have given you a notice of seeking possession (NOSP) because you owe us rent and, so far, you haven't made an agreement with us to sort out this problem. We have given you a NOSP as the first step towards taking court action against you.

What should I do?

There are several things you can do to sort this out.

- Contact us straight away for help and advice.
- Work with us to agree a repayment plan, which means paying your normal rent plus an extra amount to pay off your rent arrears. As long as you stick to this plan, we will not take court action against you.
- Make sure you claim Housing Benefit and Council Tax Benefit from your local council if you are entitled to it.
- Check whether you can claim any other benefits or tax credits.
- Keep us up to date about your situation and any progress on your benefit claims.
- Contact your local citizens advice bureau for help.

How can you help?

We don't want to take court action, and will try to avoid it by:

- giving you advice about claiming benefits or tax credits;
- helping you fill in Housing Benefit claim forms;
- helping you sort out any problems you have with claiming Housing Benefit;
- offering you extra support if you need it;
- giving you advice about money and debt if you owe other amounts; and
- referring you to other support agencies for help.

Who should I contact to talk about this?

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

Phone: 01249 466120

E-mail: customer.accounts@westlea.co.uk

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

What will happen if you take me to court?

We will always write to you if we are going to take you to court. If we go to court, we will ask the district judge for one or more of the following orders.

- **An adjournment** – this gives you extra time to sort out any issues raised during court proceedings before the judge makes a decision.



- **An adjournment based on payment terms** – the judge will ask you to make payments to us. As long as you make them, nothing else will happen.
- **A suspended or postponed possession order** – this means that we can repossess your home in the future, but only if you do not make the payments to us that the judge asks you to.
- **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.
- **A final order for possession** – we can ask for this if you have fallen behind with rent several times before, have broken other parts of your tenancy agreement or moved out without telling us. It means the district judge will tell you to leave your home by a set date.

Who pays the court costs?

We will ask the court to charge you for any court costs.

Will I lose my home?

We don't want you to, and we will only evict you as a last resort if we have tried every other solution.

Please talk to us now to sort out this problem.

How to avoid court action

How do I make a complaint or comment about your service?

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 the Customer Accounts Manager. We will try to sort the matter out for you as quickly as possible. If we cannot do this, you can make a formal complaint.

Write to: Complaints Co-ordinator
Westlea Housing Association
Methuen Park
Chippenham
Wiltshire
SN14 0GU

Phone: 01249 465465

E-mail: enquiries@westlea.co.uk

What about if I am happy with your service?

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.

Money advice

North Wiltshire Citizens Advice Bureau

We have set up a scheme with North Wiltshire Citizens Advice Bureau to make sure you get help with:



- claiming the benefits you are entitled to;
- making your money go further;
- any financial difficulties;
- banking, and what to do if you don't have a bank account; and
- finding affordable credit (saving and borrowing from a credit union).

If you would like to find out about benefits you may be entitled to

Your Citizens Advice project worker will:

- check if you are entitled to a benefit;
- check you are receiving the right amount;
- help you to make a claim or appeal;
- help you if you have been paid too much and have to pay some back; and
- tell you how to get specialist help.

If you need help with financial problems

Your Citizens Advice project worker will help you to:

- put together a realistic budget;
- talk to people you owe money to, and agree affordable repayments; and
- deal with legal action taken against you.

You can contact the project worker by:

- e-mailing the Citizens Advice Bureau at westlea@northwiltscab.org.uk;
- phoning 01249 445115 (extension 3); or
- texting the Citizens Advice Bureau on 07890 733919.

If you would like to find out how to make your money go further

The North Wiltshire Citizens Advice Bureau also have a 'Money Friend', who will help you to:

- reduce the costs of your electricity and gas;
- get the costs of your water supply reduced (depending on your circumstances);
- set up a bank account or credit union account which is suitable to your situation;
- apply for grants; and
- get access to the Government's Child Trust Fund.

You can contact your Money Friend by:

- e-mailing the Citizens Advice Bureau at moneyfriend@northwils.cab.org.uk;
- phoning 01249 445115 (extension 3); or
- texting the Citizens Advice Bureau on 07890 733919.

The citizens advice bureau's main phone number (for any other advice) is 0845 1203707.

The national Citizens Advice website address is www.citizensadvice.org.uk.

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