

Charnwood Neighbourhood Housing Ltd

FORMER TENANT ARREARS

YOUR QUESTIONS ANSWERED.....



unlocking a brighter future

This leaflet gives you information on how to end your tenancy. If you leave with arrears, who to contact and how to repay them.

What are former tenant arrears?

- If you are no longer a tenant and have left our property owing money on your rent account, these are known as former tenant arrears.

How can I make sure I have no arrears when I leave?

- When you make a decision to leave the property you must give four weeks notice in writing. If you leave before this time you will be charged rent for the whole four week notice period.
- If you claim housing benefit you need to tell them the date you intend to leave the property.
- If you leave the property before the end of the 4 week notice period, you will only receive your benefit up to the date you moved out; you will therefore be expected to pay the difference up to the end of the tenancy.

- Please make sure you hand your keys in before midday on the Monday your tenancy is due to end. If the keys are not received by this time you will be charged the weekly rent until the keys are returned. This means that if you hand in your keys on the next day, i.e. the Tuesday, you will be charged a full weeks rent, not an extra day.

If I have arrears already how can I arrange to pay them?

- It is always best to leave your property with no rent arrears. However if you have arrears you can make an arrangement to pay them by contacting the Housing Income team free from any landline on 0800 6335548 or Emailing us at: housing.income@cnh.org.uk



What happens if a family member dies?

- You are required to advise us of the death and the date you intend to return the keys.
- A termination form will be sent to you for completion and must be returned with a copy of the death certificate. The tenancy will end on the following Monday after the keys have been returned.
- Housing Benefit will end on the date of the tenant's death. Rent and other service charges will continue to be charged for the property until the keys are returned.

What happens if my former tenant account is in credit?

- If you have given us your new address we will refund the money to you by cheque.
- If the tenant has died we will refund the money to their representative by cheque.

What action can you take to recover former tenant arrears?

- If you leave your tenancy with former tenant arrears and do not give us your new address, we will use a tracing agency to find you.
- We will contact you and give you the opportunity to make an arrangement to clear the arrears on your account.
- If you do not pay these arrears we may pass your details to a Debt Collection Agency, or take court action to recover the debt which will lead to extra legal costs.

Can I apply for another Council tenancy if I have former tenant arrears?

- Any debts you have after ending a tenancy could prevent you being offered a property by Charnwood Borough Council in the future.
- Details of your arrears will be provided in any reference we provide regarding your tenancy, and could have a negative effect on your credit rating.

Where can I go for advice?

Charnwood Borough Council's
Housing Benefit Section
Southfields
Loughborough
Helpline: (01509) 634844

The Bridge Housing Advice
Centre
38 Leicester Road
Loughborough
Telephone: (01509) 260500

Consumer Credit Counselling
Services
Freephone: (0800) 138 1111
(8am to 8pm)

Job Centre Plus Leicester
Telephone:
Live Claims: (0845) 608 8525
New Claims: (0845) 055 6688

Charnwood Leicestershire
Money Advice
John Storer House
Wards End
Loughborough
Telephone: (01509) 266 475

National Debt Helpline
Tricom House
51-53 Hagley House
Edgnaston
Birmingham B16 8TP
Freephone: 0808 808 4000

Citizen's Advice Bureau (CAB)
John Storer House
Wards End
Loughborough
Telephone: (01509) 267376

Shepshed Citizen's Advice
Bureau
47a Charnwood Road
Shepshed
Loughborough
Telephone: (01509) 506663

Loughborough Benefits Agency
Leamington Street
Loughborough
Telephone: (01509) 831000

Loughborough Job Centre
South Street
Loughborough
Telephone: (0800) 055 6688

SHARP (Shelter Housing Aid
and Research Projects)
The Independent Housing
Advice Centre
13 Welford Road
Leicester LE2 7AD
Telephone: (0116) 254 6064

Leicester Community Legal
Advice Centre
60 Charles Street
Leicester
Telephone: (0116) 2426 720

How you can pay your arrears

Plastic Swipe Cards

You can pay your arrears at the Post Office, Pay Point or Pay Zone, using your Plastic Swipe Card. If you have lost your card and need a replacement, please contact the Housing Income team, free from any landline on 0800 6335548.

Direct Debit

A Direct Debit mandate can be sent to you on request by contacting the Housing Income Team, free from any landline on 0800 6335548, alternatively a Mandate can be downloaded from our website at www.cnh.org.uk. The Direct Debit mandate will need to be returned to ourselves at Charnwood Neighbourhood Housing, and payments will be collected from your account on the 5th of each month.

Credit/Debit Cards

You may make payments using your Credit or Debit card by telephoning (01509 634666) and quoting your rent account details. Opening hours for this service are 8.00am – 8.00pm Monday – Friday and 8.00am – 1pm Saturdays.

On Line

You can pay your arrears via the internet using your Credit or Debit card. This service offers secure payments, in conjunction with HSBC Bank, 24 hours a day 7 days a week. This can be done at www.charnwood.gov.uk and following the links.

Postal Remittances

You can post a cheque or postal order made payable to Charnwood Borough Council and write your rent account on the reverse. A receipt will be posted back to you the next working day. Please do not send cash through the post as Charnwood Borough Council or Charnwood Neighbourhood Housing cannot be held liable for any loss.



Charnwood
Neighbourhood Housing

Unlocking a brighter future

Charnwood Neighbourhood Housing Limited

PO Box 8749, Council Offices

Loughborough LE11 9EF

Web: www.cnh.org.uk

General Tel: 01509 634666

General e-mail: info@cnh.org.uk

English

This leaflet is about Former Tenant Arrears.

If you would like a copy of this document in another language, in large print, Braille or on audio tape, please phone us on 01509 634666.

Arabic

هذا المنشور يتعلق: بسنحطات متأخرة لستأجر سابق

إذا كنت تريد نسخة من هذه الوثيقة مكتوبة بلغة أخرى أو مطبوعة بأحرف كبيرة الحجم أو على شكل بريل أو على شكل شريط صوتي، نرجو منك الاتصال على هاتف رقم 01509 634666

Bengali

এ নিকাফোর্ট হলো: প্রাক্তন ভাড়াটেদের ব্যাকপেমেন্ট সম্পর্কে।

আপনি যদি অন্য ভাষায় অন্য কোন ভাষায়, বড়-আকার, ছবিলে বা অডিও টেপে চাইলে, বা বড় আকারের ফোন বকন এ নম্বরে 01509 634666

Chinese

這份傳單的內容：以前租戶拖欠租金

如欲索取這份文件的另一種語言、大字體印刷、盲人點字或錄音帶版本，請致電 01509 634666 與我們聯絡。

Gujarati

આ પત્રિકા: ગુરૂપૂર્વે ભાડુદારનાં બાકી નીકાફર્ટ બાબતે (અર્થેથી) વિશે છે

જો તમને આ દસ્તાવેજની નકલ બીજા કોઈ ભાષામાં, મોટા અક્ષરોમાં, અથવા, બ્રેઈલ (અર્થેથી)માં અથવા ઓડિયો ટેપ પર જોઈતી કોપ તો હૂષ કરીને અમને 01509 634666 પર સંપર્ક કરો.

यह पुस्तिका के बारे में है: पूर्व किरायेदार के बकाये संबंधी

Hindi

अगर आपको इस बकाने को प्रति किसी दूसरी भाषा, बड़े अक्षरों वाली छापाई, ब्रेल या ऑडियो टेप के रूप में चाहिए, तो कृपया हमें इस नंबर पर टेलीफोन कीजिये 01509 634666

Polish

Ulotka na temat: Zaległości byłych najemców

Jeśli chcieliby Państwo otrzymać ten dokument w innym języku, w wersji dużym drukiem, w alfabecie Braille'a lub na taśmie audio, prosimy o kontakt pod numerem 01509 634666.

Punjabi

ਟਿਠ ਕਿਰਾਬਜ਼ਾ ਦੇ ਬਾਰੇ ਵਿੱਚ ਹੈ: ਪੂਰਵ ਕਿਰਾਏਦਾਰ ਦੇ ਬਕਾਏ ਸੰਬੰਧੀ

ਜੇ ਤੁਹਾਨੂੰ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੀ ਨਕਲ ਕਿਸੇ ਦੂਸਰੀ ਭਾਸ਼ਾ, ਵੱਡੇ ਅੱਖਰਾਂ, ਬ੍ਰੇਲ ਜਾਂ ਆਡੀਓ ਟੇਪ ਦੇ ਰੂਪ ਵਿਚ ਚਾਹੀਦੀ ਹੈ ਤਾਂ ਸਾਨੂੰ 01509 634666 ਤੇ ਫੋਨ ਕਰੋ ਜੀ

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