

# our policy on rent arrears



## The following information explains:

- how Wulvern will explain rent payments to new tenants
- how we will respond if rent payments are not made
- what action we will take to help you prevent rent arrears increasing if they occur
- the legal process for dealing with rent arrears

## Introduction

### Wulvern has a responsibility to collect your rent on time.

We adopt a fair but firm approach to dealing with tenants who are in rent arrears. We realise that personal circumstances may change (for example through illness, unemployment or the birth of a child), and that this can sometimes make it difficult to pay the rent.

If you are having trouble paying your rent for whatever reason, contact your rent recovery officer immediately, dial **01270 503651 or 01270 503653**.

We have a range of options available to help you including benefits advice.

We will also inform you promptly of any changes to rent charges and make early contact with those customers whose account falls into arrears.

The following information sets out the procedures that may be adopted in situations where rent arrears occur.

We will, however, deal with each situation on an individual basis and so the full range of procedures set out here are not binding.

We will treat all information in a sensitive and confidential manner advising you in advance of what action is proposed. This will enable you to contact your Rent Recovery Officer or to obtain independent advice.

# What happens at the start of your tenancy?

**We'll explain to you the different ways you can pay your rent. There are many easy ways to set up payments or pay your rent using your Rent Payment Card. Simply choose the method that suits you!**

## **Direct Debit/Standing order**

If you have a bank or giro account it is possible for you to pay your rent by Direct Debit or Standing Order. This is the easiest method of payment for the majority of our customers, if you would like to use this method of payment, please contact the Income Management Team on 01270 503651 or 503653 and we'll send you a form to complete.

## **On-line**

You can pay your rent on-line using your new rent payment card; you must have a debit or credit card to use this method

## **In-store**

You can also use your rent payment swipe card to make payments at any outlets displaying the following signs. Simply take your card and your payment to the counter where you will be given a printed receipt as proof of payment.



Pay at any Post Office with cash, cheque or debit card.



Pay by cash at any store or petrol station displaying the Pay Point logo.



Pay by cash or debit card at any store or petrol station displaying the PAYzone logo.



Pay at any Woolworths with cash or debit card.

## **Over the telephone**

You can pay via the telephone with a credit or debit card, along with your Allpay card, simply dial 0870 243 6040.

## **Post**

You can send a cheque or postal order to The Income Management Team, Wulvern House, Electra Way, Crewe, CW1 6GW. Please make them payable to "Wulvern Housing", and make sure you include your rent account reference details. Please don't send cash through the post.

# About Housing Benefit

**It is possible that when you accept your Wolvern tenancy you will be eligible for Housing benefit.**

However, if the assessment of your claim is delayed, arrears may occur on your rent account. Wolvern can now collect evidence on behalf of the Local Authority, in order to assist with the possession of benefit claims for the payment of rent and/or council tax. This means we can check and accept completed application forms and certify evidence to support your claim. Until the Local Authority has assessed your claim, actual figures cannot be confirmed but we will try to give you an idea of how much your own contribution is likely to be. It is important to ensure that your rent is paid until you receive your award for Housing Benefit. Once received, you can request that any Housing Benefit you do receive is paid direct to Wolvern.

Please remember that you must inform the Housing Benefits Section of any changes in your personal circumstances, however small, as failure to do so could result in you receiving too much benefit which you would have to pay back.



# What happens if the rent is not paid?

**If for any reason you are unable to keep up to date with your rent payments, you should contact our income management team immediately on **01270 503651** or **503653**.**

Our friendly team will discuss the situation in a sensitive manner, identify the reasons for non payment and will provide you with any relevant advice.

We are aware that rent arrears often occur because customers on low incomes have other debts to meet. Our staff will be able to refer you to the Welfare Rights Advisor based at the Citizens Advice Bureau for advice.

It is important that when we reach an agreement with you to clear the arrears, it is adhered to. If the agreement is not kept and the arrears increase Wulvern will consider further action.



## **The legal procedure**

**If there are arrears on your tenancy, we may consider taking court action, particularly if you have not kept to a previously agreed arrangement. This may ultimately lead to your eviction.**

The first step in this process involves the issuing of a Notice Seeking Possession (NSP). This NSP gives you the opportunity to make arrangements for repaying the arrears.

If you have received an NSP it is important that you contact the income management team immediately for advice.

The NSP remains valid for twelve months and at any time during this period Wulvern can apply to the County Court for a hearing, unless the account is cleared. You will be notified in advance of the date of the court hearing and it is important that you attend.

### **Court action**

If you have rent arrears the County Court will be asked to award a Possession Order on your home which will allow us to evict you.

This order may be postponed which will allow you to remain in your home providing you keep to the terms of payment, which the Court has set.

You will have to pay the costs of the court action. The Court Order will be valid until the arrears are cleared and the costs paid.

### **Eviction**

If the Court makes a Postponed Possession Order it is important that you keep to the terms of the order for the repayment of the arrears.

If you fail to pay as the Court instructed, Wulvern can apply for a final order for possession and then request the Court Bailiff to take possession of your home. In these circumstances Wulvern will not provide you with another home.

**If you have worries or concerns about paying your rent, please contact our income management team immediately on 01270 503651 or 503653**

## Contact details:

### **Wulvern House**

Electra Way  
Crewe  
CW1 6GW  
Call 01270 506200

### **Wulvern Choices Crewe**

Edleston Road  
Crewe  
Call 01270 506200

### **Wulvern Choices Nantwich**

Beam Street  
Nantwich  
Call 01270 506200

### **Opening hours for Wulvern Head Office**

Monday – Friday 8.30am – 5pm

### **Opening hours for Wulvern Choices Crewe**

Monday 9am – 5pm  
Tuesday 9am – 5pm  
Wednesday 9am – 5pm  
Thursday 10am – 5pm  
Friday 9am – 5pm

### **Opening hours for Wulvern Choices Nantwich**

Monday and Thursday  
9.30am – 12.30pm  
1.30pm – 5pm



If you would like this document in your language, on tape, in large print or in Braille, please ring us on **01270 506200** or ask at one of our offices

### Arabic

لتلقي معلومات في لغتك الرجاء أطلبها منا على الرقم  
01270 506200

### Chinese

如欲索取閣下語言的資料，請致電  
01270 506200 向我們查詢

### Gujarati

આપની ભાષામાં માહિતી મેળવવા માટે કૃપા કરી, 01270 506200  
નંબર પર ફોન કરીને અમને પૂછો.

### Italian

Per informazioni nella vostra lingua siete pregati  
di contattare il seguente no.01270 506200

### Kurdish

بۆ زانیاری به زمانه که ی خۆت تکایه په یوه ند یمان بێ بکه به  
01270 506200

### Polish

Po informacje w języku polskim prosimy  
dzwonić pod numer 01270 506200

### Portuguese

Para informação na sua linguagem, por favor  
fale com nos, 01270 506200

### Turkish

Kendi dilinizde bilgi almak için lütfen bize sorunuz,  
01270 506200

### Urdu

اپنی زبان میں مزید معلومات کیلئے براہ مہربانی 01270 506200 پر رابطہ کریں۔



[www.wulvern.org.uk](http://www.wulvern.org.uk)

**01270 506200**