

Debt advice



**Nottingham
City Homes**
Rent



NCHLFT48

Rents

Helping you deal with debt

You need to pay your rent and other bills regularly and on time – but we understand that sometimes it can be a struggle.

If you get into arrears you need to pay them off as quickly as you can. If you consistently don't pay your rent you could be evicted.

We have a range of advice services to help you manage your budget – and they're completely FREE.

If you have money worries call us TODAY on **0115 915 4920** and we'll arrange a FREE impartial appointment with our debt advice service. You can also text us – see page 18 for details.

You'll be able to find out more about how to manage your money, if there are any benefits you can claim, and get help to negotiate with the companies and others you owe money to.





If you get behind with your rent we will:

- Offer to visit you at home or see you privately at a housing office on request within five working days
- Deal with rent arrears in a confidential and sympathetic way and explain what will happen if your debt continues to increase
- Help you to clear arrears by making a reasonable and realistic agreement with you
- Give you advice and information on welfare benefits or debt advice
- Make you an appointment with the impartial debt advice service at a convenient location
- Always offer you a debt advice appointment if you want one before taking court action
- As a last resort and following all attempts to help you, we will take immediate and firm action against you if you fail to pay your rent and do not take steps to sort out the problem. This may include issuing a notice of seeking possession, court action or eviction. If we do this we will write, telephone or visit you first to inform you of our actions.



Housing and council tax benefit

If you are living on a low income you may be entitled to claim housing benefit and council tax benefit from Nottingham City Council.

To apply you must fill in a form and give the council proof of your identity, income and circumstances. Contact us on **0115 915 4920** if you need help filling this in.

If you need any more advice or help claiming benefit, please contact the benefits office on **0115 915 4944** as soon as possible. If you are an older person or disabled they can arrange for a visitor to help you complete the form in your home.



What to do when dealing with debt

Please don't ignore the problem – the debt won't go away. The longer you leave it, the worse it gets.

Don't borrow more money to pay off your old debts

Forget the glossy adverts on TV about help with debt. Get advice first. Borrowing more could lead to you getting further in debt, and possibly losing your home.

Work out your personal budget

Make sure you show it or send it to your creditors when you tell them about your difficulties.

Get in touch with your creditors straight away

Contact everyone you owe money to, and tell them about your problems.

Make sure you tackle your priority debts first

Always make sure you pay your rent first – or you could lose your home. You then need to pay your council tax, water, gas and electricity.

Always attend court hearings, if summoned

Take a copy of your financial statement with you. Going to County Court does not make you a criminal.

Always keep copies of any letters or forms you send or receive.



If you need help – what can you do?

Contact us as soon as possible

Ask to see your Rent Account Manager or call us on **0115 915 4920** to get advice on what to do and how to set up a payment plan. We can also come to see you at your home if you wish.

Get referred to a FREE debt advice service

We can refer you for FREE debt advice, or provide a list of agencies that can help. They can provide confidential benefit and assessment advice and help you sort out your debts.

Check to see if you can get housing benefit or other benefits

Your Rent Account Manager can calculate how much benefit you may be entitled to: call us today on **0115 915 4920**. Alternatively you can do a calculation yourself by logging on to our website at www.nottinghamcityhomes.org.uk/paying_your_rent.

Housing benefit can help you pay your rent if your income is low. The amount you get will depend on your income, savings and your family circumstances. You can apply for housing benefit by filling in a form and handing it into your area housing office or the benefit section based at the Contact Centre, Angel Row, Nottingham.

Your benefit may change if your income drops, increases or if you have someone else living with you. If you are paid too much, because you didn't tell them about changes to your circumstances, you will have to pay back what has been overpaid.





Use your benefit payments to help pay your debt

If you are on income support, income based jobseeker's allowance, or employment support allowance, we could ask Jobcentre Plus to deduct a set amount from your benefit and pay it directly to us. Please check with us first.

Pay your rent arrears in instalments

In most cases you can arrange to pay off your arrears in affordable installments. This will be on top of your rent each week. Call us on **0115 915 4920** to discuss your account.

Prioritise your debts

It is helpful to prioritise your debts. Try to pay the important ones first and the less important ones in small instalments.

We can help by:

- Advising you which debts are most important
- If you have a lot of debts, we may be able to refer you for debt counselling or give you a list of agencies that can help
- Give you a money advice self-help pack that will help you manage your bills and debt.

To request a copy of our debt advice self-help pack, please contact the Rents Team on **0115 915 4920** or visit our website at www.nottinghamcityhomes.org.uk/paying_your_rent.



Six stages to managing your debt

Managing your debts can be daunting-but we are here to make it easier for you.

In the middle of this leaflet is a personal financial statement form. We advise you to follow these six stages to filling it out. Once you have completed your personal financial statement, you should be on your way to managing your debt.

Stage 1

Work out your income by filling in section A

Stage 2

Work out your outgoings by filling in section B

Stage 3

Work out how much you have left to pay your creditors by filling in section C

Stage 4

List all your debts, putting the priority debts in section D and the non-priority debts in section E

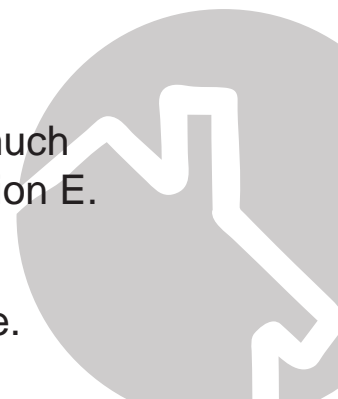
Stage 5

Work out how much you can afford to pay your priority creditors by contacting them all and agreeing how much you will pay them each week on top of your normal payments. You may need to pay more to the ones who you owe more to.

Stage 6

If you have any money left, you should work out how much you can afford to pay your non-priority creditors in section E.

If you need help completing these stages, contact the Rents Team on **0115 915 4920** for advice and guidance.



What happens if you fall into rent arrears?

We are firm but fair

We know that from time-to-time some tenants may have difficulty paying their rent, sometimes due to life changing events such as illness, death in the family or redundancy.

We will do what we can to help you, but we expect you to get advice and do as much as you can to pay your rent arrears. You need to be aware that by owing us rent – you are breaking the conditions of your tenancy agreement and could end up losing your home.

We will make every effort to help you pay your rent arrears without taking possession of your home. But you will have to pay back what you owe, even if you are evicted from your home.

We do not 'let you off'!



What happens if you don't pay your rent

Early arrears

We will send you a letter if your account is more than two weeks in arrears. If you cannot clear your account within seven days, you must contact us for advice as soon as possible – **do not delay**.

If you refuse to pay, or don't pay, we will issue you with a notice that relates to the type of tenancy you have.

Notice of Seeking Possession (NOSP) for secure tenants or a Notice of Possession Proceedings for Introductory Tenant (NOPPIT)

We always issue a notice by hand if possible. Your Rent Account Manager will try to discuss the arrears with you and offer advice. Introductory tenants can appeal against the decision to serve a notice within 14 days. Secure tenants cannot appeal. Details are provided with the notice.

If you are unsure what type of tenancy you have, please contact us for details on **0115 915 4920**.

Court action

If your arrears have not been cleared and you are not following a payment plan we have set up for you, we may take you to court.



What happens at court?

Please note: The following action will only be taken as a last resort, after all attempts to resolve the situation have been exhausted.

Secure tenancies

If the court gives us a Suspended Possession Order

We will usually agree to a Suspended Possession Order (SPO) given by the court. This means you must pay your current rent plus an agreed amount towards the rent arrears. If you keep to the terms of the court order, we will not take further action.

If you do not keep to the condition of your court order we will apply to the court for a warrant for eviction to take back your home.

If you are due to be evicted, the court will send you a notice of your eviction. This gives you a date and time you must leave your home. On this date a court bailiff, and enforcement officer, will come to your home to end your tenancy. The locks will be changed and if you are still at the property, you will be asked to leave and take all your belongings with you.

If the court gives us an Outright Possession Order

The court will state in this order what date you must leave your home. If you do not do so we will then ask for the court for an eviction date. A court bailiff will then help us make sure that you leave.





You have the right to ask for a court hearing

In both circumstances of a Suspended Possession Order and an Outright Possession Order, you can ask the court for a hearing to consider whether it is reasonable to evict you. At the hearing, the judge may agree to delay the eviction – providing you keep to the payments you are instructed to make. But the judge may not give you another chance, which means the eviction will go ahead.

Introductory tenancies

As with a secure tenancy, we will act quickly if your rent arrears build up. But there are some differences if you have an introductory tenancy.

We may serve you with a Notice of Possession Proceedings for Introductory Tenant (NOPPIT) because of your rent arrears. You have a right to a review of the decision, which must be requested within 14 days of the notice being served. If you wish to have a hearing to put your case forward in person, you must request this. Requests must be sent to the Rents Manager at **Nottingham City Homes, 14 Hounds Gate, Nottingham NG1 7BA**. Your Rent Account Manager will advise you. Reviews are considered by a manager, who is senior to the person who serves the notice.

If you do not ask for a review, or if service of the notice is upheld and you are still in rent arrears, we will take you to court for possession of your home. With introductory tenancies, the court has less discretion and has to grant us possession. This means you will face eviction rather than paying by instalments.

The most the court can do at this stage is postpone the date for eviction by up to 14 days (or up to six weeks in exceptional circumstances).





Court costs

If we take your case to court, you will have to pay the cost. There is a set fee of £100 for each court hearing and an extra fee if we apply for an eviction date. These costs will be added to the rent debt you already owe us, and must be paid by you.

You must be aware that:

- When tenants refuse to leave, the Police may be called
- If you, your family or someone visiting your home damages the property before you leave, you will be charged for the cost of repair
- If you are evicted and have nowhere else to go, we are unlikely to give you another home.

What happens if I move out but still owe money?

We will take action to recover your rent arrears, even if you are no longer a tenant. This includes using legal means to trace you and take you to court. The debts will also stay on record in case you come back to us in the future.

If you do not leave a forwarding address, your rent debt and any charge for damage will remain on record. We may use an agency to trace you and recover the debt. This could also affect your credit rating.





If you owe us money from a previous tenancy, you will have to pay this back as a condition of your new tenancy. We can agree instalment amounts with you or you may have already been set an amount by the courts.

Can I still be re-housed if I owe rent arrears?

If you are on our housing register, you will not normally be allowed to move to another council or housing association home until you have paid back any outstanding rent arrears. If you are allowed to move to another council home, due to exceptional circumstances, your arrears will be transferred to your new tenancy. If you move to a housing association home, you will have to pay your arrears as a separate bill. Housing associations will look at your arrears before deciding if they will take you as their tenant.

If you leave council housing but still owe us rent arrears, this will be taken into consideration if you apply for housing again at a later date.

If you still owe us rent we may either:

- Exclude you from the housing list
- Place you on the housing list, but not make you an offer of a new home while you still have arrears.

If you are evicted for rent arrears, we are likely to consider you as intentionally homeless and therefore would not re-house you as a homeless family or person.

Please remember – we are here to help you. We will only take court and eviction action as a last resort. We do not want you to lose your home through court action. We will offer you all the advice available if you have benefit or money problems.

Useful numbers

Debt advice service

A free and impartial debt advice service run by St Ann's Advice Centre and funded by Nottingham City Homes and Nottingham City Council.

0115 915 4920

[www.nottinghamcityhomes.org.uk/
paying_your_rent/dealing_with_debt](http://www.nottinghamcityhomes.org.uk/paying_your_rent/dealing_with_debt)

Nottingham and District Citizens' Advice Bureau

The Citizens' Advice Bureau is an independent charity which provides free, confidential and impartial advice. Advice is available face-to-face and by telephone. Most bureaux offer home visits and some provide an e-mail service.

Nottingham Citizens'
Advice Bureau
32-36 Carrington Street
Nottingham
NG1 7FG

0844 499 4129

www.nottinghamcab.org.uk

St Ann's Advice Centre

Offers advice on a range of issues including welfare benefits, debt management, housing and employment.

St Ann's Advice Centre
The Neighbourhood Centre
2 Robin Hood Chase
St Ann's
Nottingham
NG3 4EZ

0115 950 6867

Nottingham Law Centre

Offers legal advice and assistance with welfare benefits, debt management, housing, immigration and nationality issues, representation at courts and tribunals.

Nottingham Law Centre
119 Radford Road
Hyson Green
Nottingham
NG7 5DU

0115 978 7813

www.nottinghamlawcentre.org.uk





Community Legal Service Direct

Offers a telephone helpline and access to a debt advice worker.

0845 345 4345

www.clsdirect.org.uk

Advice for young adults

The Financial Services Authority has launched an information website aimed at young adults.

www.whataboutmoney.info

ACAS Employment Problems

Telephone: **0845 747 4747**

National Debt Line

0808 808 4000

www.nationaldebtline.co.uk

Payplan

0800 716 239

www.payplan.com

Gamblers Anonymous

0207 384 3040

www.gambleranonymous.org.uk

Samaritans

18 Clarendon Street
Nottingham

0845 790 9090

www.samaritans.org.uk

Bestwood Advice Centre

21 Gainsford Crescent
Nottingham

0115 962 6519

Clifton Lane Advice Centre

Gleen Lane Youth and
Community Centre
Nottingham

0115 940 5551





Forest Fields Advice Centre

69 Wiverton Road
0115 962 6582

Meadows Advice Group

10-11 Blackstone Walk
Nottingham
0115 986 0197

North West Advice Centre

21a Merchant Street
Bulwell,
Nottingham
0115 915 1500

Shelter

Rodney House
Hounds Gate
Nottingham
0845 241 4515
www.shelter-nhas.co.uk



Have no credit but need to talk to us about your rent?

Text us for FREE and we'll call you back

Text RENT, your payment reference number and your message to 80800 and we'll call you back to discuss your situation. It's completely FREE and you can ask us anything to do with your rent account.

Don't delay – text us FREE today!

**For further information,
contact us at:**

The Rents Team
14 Hounds Gate
Nottingham
NG1 7BA

0115 915 4920

rents@nottinghamcityhomes.org.uk
www.nottinghamcityhomes.org.uk



If you are unable to read this publication, please contact your area housing office or call us on 0845 330 3131. We can arrange for an interpreter to explain it to you, or send you a spoken word version. We can also provide you with a magnifier to make this leaflet easier to read.

<p>Chinese (Cantonese)</p> <p>如果你不能夠閱讀這刊物，請聯絡你的地區房屋辦公室，或致電 0845 330 3131。我們可以安排一位翻譯員去為你解釋，或寄送一份口述版本的錄音磁帶或光碟給你。如果這兩者都不適合，我們可以把這刊物翻譯成你所選擇的語言。我們也可以用大字體提供。</p>	<p>Kurdish (Sorani)</p> <p>ئەگەر پێت ناکریت ئەم بڵاوکراویە بەخوێنیتەوە، تکلیه پەموهندی بە نوسینگەمی نیشتمەجێکردنی ناوچەدی خۆت بکە بانیشت تەلمەقونی ژمارە 0845 330 3131 بکە. ئێمە دفتوانین زمانوەر گێژیکت بۆ داوین بکەین بۆ روون کردنەوەی ئەمە، یان چاڵیکێ بە دەنگت بۆ بنزیرین لەسەر شریتی کاسینت پانیش لەسەر سی دی. ئەگەر هیچ لەمە گونجاو نیە بۆت، ئەو ئێمە دفتوانین ئەم بڵاوکراویە بگۆرینە زمانی پەسەندکراوی خۆت. هەر وەها ئێمە دفتوانین بە بیستی گۆرەش داوین بکەین.</p>
<p>Czech</p> <p>Pokud si nejste schopni tuto publikaci přečíst, prosím kontaktujte bytový úřad pro Vaši oblast nebo nám zavolejte na 0845 330 3131. Můžeme zařadit tlumočnicka, který Vám to vysvětlí, nebo Vám můžeme zaslat namluvenou verzi na kazetě nebo CD. Pokud ani jeden ze způsobů není vhodný, můžeme tuto publikaci přeložit do Vámi vybraného jazyka. Můžeme ji také poskytnout ve velkém písmu.</p>	<p>Polish</p> <p>Jeżeli nie potrafi Pan/Pani przeczytać tej publikacji, prosimy skontaktować się z Pana/Pani lokalnym housing office lub zadzwonić pod numer 0845 330 3131. Możemy zorganizować tłumacza, który objaśni Panu/Pani treść tej publikacji lub wysłać Panu/Pani mówioną wersję na kasiecie audio lub na płycie CD. Jeżeli żadna z powyższych opcji Panu/Pani nie odpowiada, możemy przetłumaczyć tę publikację na wybrany przez Pana/Panią język. Możemy również przekazać Panu/Pani wersję drukowaną dużą czcionką.</p>
<p>French</p> <p>Si vous ne parvenez pas à lire cette publication, s'il vous plaît contacter Si vous ne parvenez pas à lire ce bulletin d'information, contactez s'il vous plaît votre service du logement local ou appelez-nous au 0845 330 3131. Nous mettrons à votre disposition un interprète qui se chargera de vous l'expliquer, ou vous l'envoyer en version parlée sur cassette audio ou CD. Et si aucune de ces options ne vous convient, alors nous pourrions traduire le bulletin d'information dans la langue de votre choix. Nous pouvons aussi vous le fournir en grands caractères.</p>	<p>Portuguese</p> <p>Caso não consiga ler esta publicação, favor entrar em contato com o housing office (departamento de habitação) de seu bairro ou telefone para 0845 330 3131. Podemos arranjar um intérprete para explicar, ou enviar uma versão falada em fita ou CD. Se nenhuma dessas opções lhe forem convenientes, podemos traduzir esta publicação no idioma de escolha. Também disponível versão escrita em letras grandes/ impressão maior.</p>
<p>Gujarati</p> <p>તમે આ પ્રકાશન વાંચવામાં અસમર્થ હોવ, તો તમારા વિસ્તારના આવાસન ઓફિસનો સંપર્ક કરવા કે 0845 330 3131 પર અમને કોલ કરવા વિનંતી. અમે તમને તે સમજાવવા ડુભાષિયાની ગોઠવણ કરી શકીએ, અથવા ટેપ કે સીડી પર બોલેલા શબ્દની આવૃત્તિ તમને મોકલી શકીએ. આ બંને માંથી કોઈપણ તમને યોગ્ય ન હોય, તો અમે તમારી પસંદગીની ભાષામાં આ પ્રકાશનનું ભાષાંતર કરી શકીએ. અમે તેને મોટી પ્રિન્ટમાં પણ પૂરું પાડી શકીએ.</p>	<p>Punjabi</p> <p>ਜੇਕਰ ਤੁਸੀਂ ਇਹ ਪੜ੍ਹਿਕਾ ਨਹੀਂ ਪੜ੍ਹ ਸਕਦੇ ਤਾਂ ਕ੍ਰਿਪਾ ਕਰਕੇ ਆਪਣੇ ਇਲਾਕੇ ਦੇ ਹਾਉਸਿੰਗ ਆਫਿਸ ਨਾਲ ਸੰਪਰਕ ਕਰੋ ਜਾਂ ਉਨ੍ਹਾਂ ਨੂੰ 0845 330 3131 ਤੇ ਫੋਨ ਕਰੋ। ਅਸੀਂ ਤਰਜਮਾਨੀ ਦੇ ਲਈ ਇਕ ਇਨਟਰਪ੍ਰੇਟਰ (ਦੁਬਾਸੀਏ) ਦਾ ਇੰਤਜਾਮ ਕਰ ਸਕਦੇ ਹਾਂ ਜਾਂ ਫਿਰ ਟੇਪ ਜਾਂ ਸੀ ਡੀ ਤੇ ਇਹ ਜਾਣਕਾਰੀ ਭੇਜ ਸਕਦੇ ਹਾਂ। ਜੇ ਇਨ੍ਹਾਂ ਵਿੱਚੋਂ ਕੋਈ ਵੀ ਉਚਿਤ ਨਹੀਂ ਤਾਂ ਅਸੀਂ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿਚ ਇਹ ਟ੍ਰਾਂਸਲੇਟ ਕਰਵਾ ਸਕਦੇ ਹਾਂ। ਅਸੀਂ ਇਹ ਵੱਡੀ ਛਪਾਈ ਵਿੱਚ ਵੀ ਮੁਹੱਈਆ ਕਰ ਸਕਦੇ ਹਾਂ।</p>
<p>Hindi</p> <p>यदि इस पत्रिका को पढ़ने में आपको कठिनाई महसूस होती है तो कृपया अपने इलाके के हाउसिंग दफतार से इस नंबर पर संपर्क करें, 0845 330 3131। इसे समझाने के लिये हम दुभाषीय का प्रबन्ध कर सकते हैं, या टेप अथवा सीडी पर वर्ड या कहे शब्द को भी भेज सकते हैं। इनमें से यदि कोई भी उचित नहीं है, तो इसे हम आपकी पसंद की भाषा में ट्रान्सलेट कर सकते हैं। इसे बड़े प्रिन्ट में भी प्रदान किया जा सकता है।</p>	<p>Urdu</p> <p>اگر آپ کو اس دستاویز کو پڑھنے میں مشکل پیش آ رہی ہے تو براہ مہربانی اپنے ایریا ہاؤسنگ آفس سے رجوع کریں یا پھر فون نمبر: 0845 330 3131 کے بارے میں آپ کو سمجھانے کیلئے ہم آپ کے لیے مترجم رابطہ کریں۔ اس دستاویز میں دی گئی معلومات کے بارے میں آپ کو سمجھانے کیلئے ہم آپ کے لیے مترجم فراہم کر سکتے ہیں یا پھر ان تحریری معلومات کو آپ کی زبان میں ٹیپ یا سی ڈی پر ریکارڈ کر کے مہیا کر سکتے ہیں۔ اگر یہ سب آپ کے لیے موزوں نہیں ہے تو ہم اس دستاویز کو آپ کی اپنی زبان میں تحریری طور پر مہیا کر سکتے ہیں۔ یہ دستاویز بڑے حروف میں بھی مہیا کی جاسکتی ہے۔</p>



Nottingham City Homes

Phone: 0845 330 3131

Minicom: 0115 915 7447

www.nottinghamcityhomes.org.uk

Registered in England and Wales number 5292636



Corporate member of Plain English Campaign
Committed to clearer communication

301



September 2010