

What action will you take if I get into arrears?

When you first get into arrears we will send you a reminder letter. At this stage the best idea is to clear the arrears immediately if you can or contact us straightaway if you are having difficulties.

Next we will try to contact you by telephone or by visiting you, to find out what the problem is and reach an agreement for repayment.

If the arrears reach the equivalent of 5 weeks rent we will serve a **Notice of Seeking Possession**. This is the first step in the legal process to repossess the property.

The Notice will give you 2 or 4 weeks (depending on your Tenancy Agreement) to either clear the arrears in full or make an arrangement for repayment with us.

After the two or four week notice period, if you haven't paid, or made an arrangement, we will give you a final warning before applying to court for a possession hearing.

At the court hearing we will ask the judge to make an **Possession Order** which will be suspended (put off) so long as you make payments to clear the arrears as ordered by the court. This will be your last chance to pay by instalments.

If you don't keep up your payments we'll give you a final warning and time to bring your account back in line with the court order. If you don't we will apply to the court for a date for **eviction**.

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Rent Arrears?

Kurdish

به کانی نامۆزگاری بۆرانی هۆنگورازمێخه یه میریباهد هر یه م ب لۆکرهانه
فون ی 020 8778 6699 ته مۆز ره ماهو سه له یه ن، تکلیه کروا بۆ یه ادیین بکه رجومه ته و انت به ته هدر گه نه
بکه تگورازی مۆ تیار نه یه مه مه مێخه ی

French

Cette brochure concerne les services en matières financières. Si vous désirez la faire traduire, veuillez téléphoner au Centre Service Clientèle au 020 8778 6699.

Portuguese

Este folheto diz respeito aos serviços de aconselhamento financeiro. Se quiser obter uma versão traduzida deste documento, contacte Centro do Serviço de Clientes através do número 020 8778 6699.

Turkish

Bu broşürde para konusundaki danışma hizmetleri anlatılmaktadır. Broşürün Türkçe'ye çevrilmesini istiyorsanız, 020 8778 6699 numaraya telefon edip Müşteri Hizmetleri Merkezimizi (Customer Service Centre) arayabilirsiniz.

Vietnamese

Tập tài liệu này trình bày các dịch vụ cố vấn về tiền bạc. Nếu quý vị muốn được bản dịch bằng tiếng Việt, hãy điện thoại cho Trung Tâm Dịch Vụ Khách Hàng số 020 8778 6699.

Bengali

এ লিফলেট হলো মনি এডভাইস সার্ভিস (আর্থিক উপদেশ) এর ব্যাপারে। আপনি যদি এর অনুবাদ চান তবে দয়া করে কাস্টমার সার্ভিস সেন্টারকে 020 8778 6699 এ নাম্বারে টেলিফোন করুন।

Hexagon Housing Association
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Fax: 020 8768 7980

Email: Customer_Desk@Hexagon.org.uk



Contact us now

We need the money from our rents to maintain the services we provide. We have to take action to recover rent arrears but at the same time we are here to help you if you have financial difficulties.



In Rent Arrears?

Contact us now!

Do not ignore the problem – get in touch with us as soon as possible. We cannot pay the rent for you but we can help you in many ways...

- **How to pay**
- **Giving you an accurate figure for the arrears and sending you an up to date statement**
- **Benefits advice**
- **Referral for Money Advice**
- **Helping you decide how to clear the arrears.**

We understand that your circumstances can change – a drop in your income, unemployment, sickness, caring for dependants. It can happen to anyone and we know it may be hard for you to pay your rent.

So it's really important to contact us as soon as possible while any arrears are manageable. Once a debt has built up it is hard to repay it and if we have to take legal action, court costs will be added.

How do I find out how much I owe?

We send out statements every quarter, but you can ask for one to be sent at any time. Or go to www.hexagon.org.uk to sign up to 'seemydata'. You will then be able to see your account online.

How can I pay?

The best way to pay is by **Direct Debit**. We take care of any changes due to rent increases and even reward you with a £10 credit on your rent account if you keep the Direct Debit going for at least 3 months.

You can also pay using your Allpay card in local shops, over the phone, on the internet and by text message. Whatever your circumstances there's a way that's easy for you. Ask for our leaflet on Paying your Rent for more information.

How long do I have to pay back what I owe?

We expect you to clear the arrears with a lump sum payment if you can. If not we may agree payments by instalments with you but you will have to pay your current rent as well. Once you have told us about your family income and expenses, we will agree a

repayment plan with you so that the arrears are cleared in a reasonable length of time.

What happens if I don't keep the agreement?

Your rent has to be your top priority. Contact us if you know you will not be able to keep to your agreement. We will give you a chance to catch up but if you don't we will start legal action to repossess your property. You could lose your home.

What help is available?

We can offer advice on benefits you may be entitled to and help with form filling.

We also work with outside agencies to offer **free independent money and debt advice**.

We may suggest referring you or you can ask to be referred. Our Money Advisers can help with Housing benefit and other benefit claims, negotiating payment plans with your creditors including, utilities, credit card, store cards, catalogue debts. It doesn't matter whether you just have rent arrears or multiple debts – they can help.

