

TVH Rent and Service Charge arrears procedure

1

Stage 1

We will send you a reminder letter if your account is in arrears by £50 or more.

2

Stage 2

If you fail to contact us to arrange repayment of your arrears within 7 days of receiving the stage 1 letter, we will write to you again.

Where applicable, a copy of this letter will also be sent to your mortgage lender.

3

Stage 3

If you fail to contact us to make arrangements to clear your arrears within 7 days of the stage 2 letter, we will write directly to your mortgage lender advising them of your outstanding debt. We will ask them to contact you in relation to clearing your arrears.

In the event that there is no mortgage we will write to you notifying that legal proceedings will be commencing. We may make an application to the Small Claims Court, or serve a Notice of Seeking Possession under Section 8 of The Housing Act 1988 to obtain payment.

If we make a successful claim to the Small Claims Court this will result in a County Court Judgement (CCJ) being registered against you and may affect your future credit rating.

4

Stage 4

We will write directly to your mortgage lender within 7 days of the stage 3 letter requesting that they clear the arrears on your behalf.

In the event that we are unable to recover the arrears through the above procedure, we will refer your case to our legal representatives and this may result in you losing your home.



Thames Valley Housing

Premier House, 52 London Road, Twickenham, TW1 3RP

- Customer Service Centre: 0800 358 7767

Opening hours 8am - 6pm Mon-Fri

- Fax: 020 8607 9923
- Email: info@tvha.co.uk
- Web: www.tvha.co.uk

Translations & Interpretation

If you need to contact us about anything, and need an interpreter, call 0800 358 7767 and tell us your language.

We can also provide a large print version of this document.

Haddii aad arrin noo soo wacaysid, una baahan tahay turjumaan, wac 0800 358 7767 kadibna noo sheeg luqaddaada.

Si vous avez besoin de nous contacter pour quelque chose et vous désirez un interprète, appelez le 0800 358 7767 et indiquez pour quelle langue.

اذا رغبت الاتصال بنا لاي سبب، وتحتاج لمترجم، اتصل 0800 358 7767 واخبرنا ما هي لغتك.

اگر شما نیاز دارید که با ما درباره هر موردی تماس بگیرید، و نیاز به مترجم دارید، با تلفن 0800 358 7767 تماس بگیرید و زبانتان را به ما بگوئید.

જો તમને અમારો સંપર્ક કોઈ પણ વસ્તુ વિષે કરવાની જરૂર પડે, અને ઇન્ટરપ્રિટરની જરૂર જણાય તો, 0800 358 7767 ઉપર ફોન કરી, અને અમને તમારી ભાષા જણાવો.

ਜੇਕਰ ਤੁਹਾਨੂੰ ਕੋਈ ਵੀ ਗੱਲ ਪੁੱਛਣ ਦੀ ਲੋੜ ਹੈ, ਪੰਜਾਬੀ ਵਿਚ ਗੱਲ ਕਰਨ ਲਈ ਦੁਬਾਸੀਏ ਦੀ ਲੋੜ ਹੈ, ਤਾਂ ਹਿੰਪਾ ਕਰਕੇ ਸਾਨੂੰ ਇਸ ਨੰਬਰ 'ਤੇ ਫੋਨ ਕਰੋ: 0800 358 7767

اگر آپ کسی چیز کے متعلق جاننے کیلئے ہم سے رابطہ کرنا چاہیں اور آپ کو انٹرپریٹر (ترجمان زبان) کی ضرورت ہو، اس نمبر 0800 358 7767 پر فون کرنے میں بتادیں کہ آپ کو کسی زبان بولنے ہیں۔

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HELPING YOU TO HELP YOURSELF

Rent and Service Charge Arrears Advice for Shared Owners & Leaseholders



Struggling with rent arrears and other debt?

At TVH we understand that keeping on top of your finances can be difficult. We realise that if you are experiencing financial difficulties it may result in you falling behind with your rent and service charge payments.

We can help

TVH staff have experience in helping you to manage your finances and prioritise your outgoings. We achieve this by working in partnership with a number of external agencies.

What you can do

- The most important thing you can do is to contact us as soon as you experience difficulties with your rent and service charge payments, or as soon as you know that you may be about to experience difficulties, for example due to redundancy.

What we will do

- We will respect your confidentiality.
- We will offer you advice and can put you in touch with specialist agencies we work with.
- We will arrange fair and manageable agreements to help clear your rent and service charge arrears.
- We may be able to help you to staircase down (i.e. sell back some of your share of your property) and convert this portion of your share to rent. Funds are very limited and cases will be assessed on an individual basis.



Help available to you

Citizens Advice Bureau (CAB)

Your local CAB is able to provide you with independent advice on your rights. We work closely with the CAB and can arrange for you to be prioritised so that you can be fast tracked to meet a CAB debt advisor.

www.citizensadvice.org.uk

Please refer to your telephone directory for the number of your local CAB office.

Consumer Credit Counselling Service (CCCS)

CCCS is a charity which provides a free telephone counselling service. You will receive immediate debt advice together with general budgeting advice.

0800 138 1111

www.cccs.co.uk

National Debt Line

This helpline provides free, confidential and independent advice on debt problems, including self-help packs, fact-sheets and debt management plans.

0808 808 4000

www.nationaldebtline.co.uk

Housing Benefit

If you are on a low income or are in receipt of any benefits, you may qualify for help with all or part of your rent payments.

Contact your Local Authority Housing Benefit department to find out more information.

Please remember, we do not want you to lose your home but as a Landlord we must ensure that rent and service charge arrears do not build up. Help is available, however this depends on how much you co-operate with us.

How to pay your rent

Direct Debit

This is our preferred method of payment. Please contact our Customer Service Centre 0800 358 7767 to set up your direct debit.

Rent payment card

This can be used to pay your rent at any Post Office and other outlets displaying the Paypoint sign. You should have received a payment card when you first moved in to your property. If you require a replacement, please contact our Customer Service Centre 0800 358 7767.

Cheque

Please make your cheque payable to Thames Valley Housing Association and put your name, address and tenancy number on the back.

Standing Order

To set up a new standing order, please contact our Customer Service Centre on 0800 358 7767

Telephone

Allpay is our partner organisation who offer a secure payment processing service, enabling you to make automated payments 24 hours a day, 7 days a week. The service can be accessed by contacting our Customer Service Centre on 0800 358 7767 (option 2) or by contacting Allpay direct on 0870 2436040.

Online

You can make payments online by logging onto www.allpayments.net. Please ensure you have your payment card number to hand.

Cash

You can make cash payments in person at our main office in Twickenham. **For security reasons, please do not send cash in the post to our offices.**

