

What happens if you get into arrears?

Early Arrears

We will send you a letter
We will visit you at home
We will contact you by telephone
We can refer you to specialist agencies. E.g. (CAB/CHAS)

Notice of Seeking Possession (NOSP)

We will visit your home to try and make a repayment agreement with you
We can refer you to an agency that can help you budget and give you benefit advice

Court Action

We will endeavour to interview you to make a repayment agreement
We will advise the court that you have been making repayments if you do so

What happens at court?

If you break the agreement we may request a Postponed Possession Order (PPO)
PPO requires you to pay your rent plus an agreed amount towards the arrears.
We will not take further action as long as you keep to the terms of the court order. If there is no agreement we will ask the court for an Outright Possession Order, which means you will lose your home.
You may be liable for court costs

What happens if you break the court order?

This could have serious results; we will go back to court if you do not pay the money owed. As a last resort we will have to get a date from the court to evict you from your home.

Formal warning letters

Community believes that tenants must be warned of the likely results of their actions or inactions. Community will give written warnings:

- **When we issue a Notice of seeking possession**
- **Before a court hearing**
- **Before an eviction.**

REMEMBER

**COMMUNITY ARE HERE TO HELP YOU
WE WILL ONLY USE COURT ACTION AS A LAST RESORT
WE CAN REFER YOU TO A FREE INDEPENDENT DEBT ADVICE AGENCY**