

A hand holding a credit card over a smartphone on a desk. The background is blurred, showing a person's face and a desk with a laptop and papers.

woven

Settling any
outstanding
tenant debt
when ending
a tenancy.

FORMER DEBT

Former Tenant Debt

When giving notice to terminate your tenancy, you will be required to pay off any debt which you owe at the time. Here's what you need to know:

Tenant debt can result from a number of reasons. It might be arrears on your rent, legal costs charged following court action to recover arrears, recharges to make good or repair unauthorised alterations, or repair damage to the property.

We will make every effort to work with you to clear the debt in a fair and reasonable way with a payment agreement. We will assist you to make sure that you receive benefit and money advice, housing support and other guidance if appropriate.

Failure to make an arrangement to pay off the debt may result in legal action against you. Legal action is a last resort in line with the Policy but it may affect your credit rating.

Actions may include the use of a tracing company where no forwarding address has been left. If you are working, we can ask the court to instruct your employer to repay the money directly from your salary through an Attachment of Earnings. If you have bought a property we can ask for a Charging order which will prevent you from selling your home without paying the debt owed to the Association.

Having debt against your tenancy may prevent you from being accepted when you apply for housing elsewhere.

Avoid difficulties. Help us to help you.



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