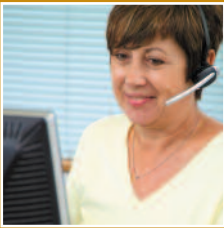


# Problems paying your rent



maidenhead  
and district  
housing association



bridgewater  
housing



furnival housing

 housing  
solutions group

Please  
remember that  
your rent is your  
responsibility.

Your rent is  
charged weekly  
and is due  
in advance on  
the Monday of  
each week.

## Why does rent matter?

All the homes we own have been bought with a mortgage. To repay this mortgage we charge a rent for every property we own. As well as covering the mortgage repayments, the rent also covers the cost of the services we provide, the repairs we carry out to your home, the improvements we make to our properties and investment in new homes.

We cannot afford to allow people to live in our properties rent-free. We also have a responsibility to all those residents who pay their rent on time, to collect all rent that is due to us.

## What can I do if I can't pay my rent?

**PAYING YOUR RENT IS YOUR RESPONSIBILITY.** If you find it difficult to pay your rent or fall behind with payments you should contact us as soon as possible. No matter how serious things may seem, we can help you with your debts before they get out of control.

### **What can we do?**

- We can help you make sure that you are receiving all the benefits you are entitled to;
- We can come to an agreement with you, for you to pay off your rent arrears in installments;
- We can also put you in touch with other organisations that may be able to help you.

The Rent Team holds evening surgeries every Tuesday between 5pm and 7pm. They are also on board the Association's mobile office when it visits our neighbourhoods. You can find out when the mobile office will be in your area by looking in Streets Ahead or by visiting our website [www.mdha.co.uk](http://www.mdha.co.uk). If you would like our Income Management Visiting Officer to call on you at home for a consultation please call our Contact Centre on 0800 876 60 60 to arrange an appointment.

Please remember we are here to help.

If you ignore your rent arrears we will begin proceedings to evict you from your home.

Before we do this we will write to you three times asking you to make arrangements to repay the arrears. If you ignore these letters we will then take legal action to evict you.

Below is an explanation of some of the terms used during these legal proceedings.

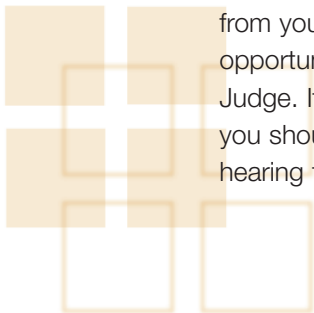
## What does it mean?

**Rent arrears** – this is when you haven't been able to pay some or all of your rent so you have an amount outstanding.

**Arrangement** – This is when you arrange with us to pay off an agreed amount of your rent arrears each week. Failure to keep to this arrangement could result in us taking court action against you.

**Notice Seeking Possession (NOSP)** – This is a legal document which means that you have broken the terms of your tenancy and that we are taking legal action to repossess your home. If you receive a NOSP you must contact us immediately. A NOSP is the very first step in the legal process of repossession. We will work with you to sort out the problem and can assist you with making an application for housing benefit if necessary.

**Hearing** – This is when we have started legal action against you and the Court has issued a date for your case to be heard. If you are absent for your hearing the Judge may make an order for possession in your absence and you could be evicted from your home. By attending the Hearing you will have the opportunity to explain your financial circumstances to the Judge. If you are unable to attend on the day of the Hearing you should contact the Court at least a week before the hearing to get the Hearing rescheduled.



**Court Order** – This is when the Court orders you to pay your weekly rent plus an amount off of your arrears. If you fail to keep to the court order we will inform you that you have breached the terms of the order. We will give you 7 days to make contact with us to discuss the matter. If you do not respond we will write to the court and ask them to make an order for possession. This is usually done within 14 days of the request. You will then receive an order from the Court requiring you to leave the property on a certain date. If you do not vacate the property the Court Bailiff will attend on a date specified by the Court and evict you and your family from the property.

**Immediate Possession Order** – The Judge is likely to make an immediate possession order if you make no effort to make contact with us, or the court, to explain your financial circumstances. If the Judge is satisfied that the rent arrears are correct and you have not given any evidence as to the reason for the rent arrears the Judge will make an Immediate Order for Possession. If you fail to vacate the property the Court Bailiff will attend and evict you and your family.

**At any point up until the time and date of the eviction you can make an application to suspend the eviction if you can provide good reason to the Judge why you should not be evicted**

**Court Costs** – These are the legal costs that you will have to pay for your rent arrears case to go to the court. This is currently £100 and even if you repay the whole debt before the hearing date you will still have to pay the £100 court costs.



# For further help and advice contact:

## Contact Numbers

	<b>Citizens Advice Bureau</b>	<b>Local Council</b>
Maidenhead	01628 621006	01628 796036
High Wycombe	0844 4994108	01494 461000
Slough	0845 1203712	01753 475111
Basingstoke	01256 322814	01256 844844
Wokingham	0844 4994126	01189 757257
Broxbourne	01992 635858	01992 785555
South Bucks	0844 4994108	01895 837200
Aylesbury	0870 1264056	01296 585858





If you would like an audio or large print version of this document please call our offices on 0800 876 6060.

Urdu

اگر آپ اپنے کرایہ ادائیگی کے مسائل کے بارے میں اس لیفلٹ کا ترجمہ  
چاہتے ہیں تو براہ کرم ہمیں فون کریں

☎ 0800 876 6060

Hindi

यदि आप किराए की अदायगी में समस्या के बारे में इस  
लीफ़्लैट का अनुवाद चाहते हैं तो कृपया हमें फ़ोन करें

☎ 0800 876 6060

Gujarati

જો તમારા ભાડાં ભરવાની સમસ્યાઓ અંગેની આ પુસ્તિકાનું  
તમારે અનુવાદ જોઈતું હોય તો કૃપા કરીને અમને કોલ કરો

☎ 0800 876 6060

Punjabi

ਜੇਕਰ ਤੁਸੀਂ ਕਿਰਾਏ ਦੀ ਅਦਾਇਗੀ ਵਿਚ ਮੁਸ਼ਕਲਾਂ ਦੇ ਬਾਰੇ ਇਸ  
ਲੀਫ਼ਲੈਟ ਦਾ ਤਰਜਮਾ ਚਾਹੰਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਨੂੰ ਫ਼ੋਨ ਕਰੋ

☎ 0800 876 6060

 **housing**  
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Housing Solutions Limited, trading as MDHA, is the parent  
company of Bridgewater Housing and Furnival Housing.

