

## We can help keep the roof over your head

We do everything possible to help tenants who are struggling to pay their rent.

Contact us now if you need help or advice:

**FREEPHONE 0800 783 9295**



## Make sure you Pay to Stay



This leaflet explains what will happen if you fail to pay your rent. If you would like it translated or in a different format, contact us at the address below.

<b>中文</b> Chinese	此传单解释了不付房租的后果。如果您需要翻译版本或其他格式，请按如下地址与我们联系。
<b>हिंदी</b> Hindi	ये लीफ़लेट बताता है कि यदि आप किराया भरने में असफल रहते हैं, तब क्या होगा। यदि आपको ये अनुवादित रूप में या अन्य किसी फॉरमेट में चाहिये, तब नीचे दिये गए पते पर हमसे संपर्क करें।
<b>Magyar</b> Hungarian	Ez a szórólap elmagyarázza Önnek, mit fog történni, ha nem fizeti a lakbért. Ha szeretne fordítást kapni róla, vagy más formátumban szeretné olvasni, forduljon hozzánk az alábbi címen.
<b>Latviešu</b> Latvian	Šajā brošūrā paskaidrots, kas notiks, ja jūs nemaksāsiet savu īres maksu. Ja jūs vēlaties, lai to iztulko vai vēlaties to citā formātā, sazinieties ar mums izmantojot turpmāk minēto adresi.
<b>Lietuviškai</b> Lithuanian	Šiame informaciniame lapelyje paaiškinta, kas atsitiks, jeigu nemokėsite nuomos. Jeigu norėtumėte teksto vertimo arba kitu formatu, susisiekti su mumis toliau nurodytu adresu.
<b>Polski</b> Polish	Ulotka wyjaśnia, co się dzieje, gdy lokator nie płaci czynszu. Jeśli potrzebne jest tłumaczenie lub inny format dokumentu, prosimy o kontakt z nami pod poniższym adresem.
<b>ਪੰਜਾਬੀ</b> Punjabi	ਇਹ ਇਸਤਿਹਾਰ ਇਹ ਵਿਆਖਿਆ ਕਰਦਾ ਹੈ ਕਿ ਜੇ ਤੁਸੀਂ ਆਪਣਾ ਕਿਰਾਇਆ ਦੇਣ ਵਿੱਚ ਅਸਫਲ ਹੁੰਦੇ ਹੋ ਤਾਂ ਕੀ ਹੋਵੇਗਾ। ਜੇ ਤੁਸੀਂ ਇਸ ਦਾ ਅਨੁਵਾਦ ਕਰਾਉਣਾ ਚਾਹੁੰਦੇ ਹੋ ਜਾਂ ਕਿਸੇ ਹੋਰ ਫੋਰਮੈਟ ਵਿੱਚ ਕਰਾਉਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਹੇਠਾਂ ਦਿੱਤੇ ਪਤੇ ਤੇ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।
<b>اردو</b> Urdu	یہ لیفلٹ وضاحت کرتا ہے کہ اگر آپ کرایہ ادا کرنے میں ناکام رہے تو کیا ہوگا۔ اگر آپ اس کو ترجمے یا کسی اور شکل میں حاصل کرنا چاہتے ہیں، تو مندرجہ ذیل پتے پر ہم سے رابطہ کریں۔



### Customer Services

Derwentside Homes,  
Greengates House,  
Amos Drive,  
Greencroft Industrial Park,  
Stanley,  
County Durham  
DH9 7YE



0800 783 9295 or 01207 521 100



customer.services@derwentsidehomes.co.uk



www.derwentsidehomes.co.uk

## We are here to help you if you are struggling to pay your rent

There are six steps to eviction – and six different ways to pay your rent. Paying your rent is a lot easier than losing your home.

Derwentside Homes is committed to giving you the best possible service. To do this, we need to ensure that all tenants pay their rent on time so we can afford the services and improvements their homes need.

We recognise that in the current economic climate, household budgets are coming under increasing pressure.

Although the vast majority of tenants comply with their Tenancy Agreement and do pay their rent on time, there are a small number who do not. We do everything possible to help tenants who are struggling to pay their rent but we will take action to evict those who do not keep up to date with payments without good reason.

**We are here to help - If you're struggling to pay your rent or need advice, call us on:**

**FREEPHONE 0800 783 9295**

We can help by offering advice on housing benefit, other benefits to increase your income, referrals to Citizens Advice Bureau and other agencies, help with budgeting and putting you in touch with a credit union.

## Tenants who don't pay their rent are stealing from their neighbours

Every tenant who does not pay their rent means that we have less to spend on improvements and services that Derwentside Homes tenants need.

Last year, more than £600,000 was owed to Derwentside Homes in unpaid rent – this is money which could have been spent on improving tenants' homes. £600,000 could pay for:

- More than 180 new roofs
- New central heating and rewiring in more than 100 homes
- New doors and windows in 300 homes
- More than 150 new kitchens and bathrooms

Our tenants have told us that this is unacceptable – and we agree! That is why we are taking action against those who do not pay their rent, so that we can deliver the housing service that tenants deserve.

## People don't think that Derwentside Homes will evict...

Did you know that in 2009/10, we evicted 22 tenants for not paying their rent? Don't let this happen to you! The following steps is Derwentside Homes' rent policy.

### Step 1. Get a letter

The Tenancy Agreement that you sign, clearly states that rent shall be paid on each Monday a week in advance. Derwentside Homes' policy is to ensure that all these payments are monitored weekly. Once you are one week behind and have made no contact with us, we will write to you to inform you of the arrears and ask for payment of the outstanding amount. You should contact us if you are struggling to pay - we are here to help.

### Step 2. Have a home visit

If you continue to accrue arrears, break a previous arrangement or make no contact with Derwentside Homes, a member of our staff will visit you at home to discuss your income and make a suitable realistic arrangement to pay off the arrears. If payment is still not received after this, we will escalate the recovery process.

### Step 3. Get a legal notice

If the situation does not improve and the rent arrears increase, we will issue a Notice of Seeking Possession. This is a legal document and is the first stage in the process of Derwentside Homes taking action to repossess the property. If you pay the whole debt at this stage, the Notice will be cancelled.

You can however make an arrangement to pay your current rent plus an agreed amount from the arrears.

The Notice is valid for 12 months and as long as the arrangement is kept and the arrears cleared no further action will be taken.

If you don't act now, make contact with Derwentside Homes or clear the arrears you will end up in County Court, may be ordered to pay Court costs and a money judgement will affect your credit rating.

### Step 4. One last warning

You will be visited and given one last warning before an application is made to the County Court for Possession of the property. If rent and arrears are outstanding after this interview, a final warning letter will be sent stating that if payments are not brought up to date, an application will be made to court.

### Step 5. Attend court

The County Court will issue you with a summons advising you that they will have to appear in County Court.

Derwentside Homes will ask the Judge for a Possession Order dependant on your payment history. This could be a postponed possession order if an agreement has been reached or an Outright Possession Order if agreements have not been kept to.

Derwentside Homes will ask the Court for you to pay the Court Costs which will be added to your rent account and for a Money Judgement which gives

alternative methods to Derwentside Homes to recover the debt such as an attachment of earnings or the use of a bailiff to remove goods.

This will also affect your credit rating and prevent you from using the Right to Buy scheme.

### Step 6. Pack your bags

If you do not comply with the Order issued by the County Court an Eviction Warrant will be issued by the County Court Bailiff and Derwentside Homes will advise the relevant Council of your potential homelessness. You will have to move out of the property and seek alternative accommodation as Derwentside Homes will not re-house you.

## Make sure you pay to stay!

**We understand that it can be a struggle to keep up with your bill payments – and we are here to help.**



The first thing to do if you are struggling to keep up with your rent is contact us on:

**FREEPHONE 0800 783 9295.**

## Six ways to pay!

There are six easy ways to pay your rent with Derwentside Homes. Remember, your rent is payable weekly, in advance.

Ways to pay are:

- **Direct Debit**
- **Standing Order**
- **Post Office/ Pay Points**
- **By telephone**  
On Monday to Friday, between 8.30am and 5.00pm payments can be made over the telephone on **0800 783 9295** using a credit or debit card. Please quote your tenancy account number.
- **Internet payments**  
Payments can be made via the internet at **www.derwentsidehomes.co.uk.**
- **By post**  
You can send cheques/postal orders made payable to Derwentside Homes Ltd to:  
**Greengates House, Amos Drive, Greencroft Industrial Park, Stanley, County Durham DH9 7YE**  
Please write your tenancy account number on the back of the cheque.