

Monday - Friday
9.00am - 5.00pm



THSA/20/07

For free translation phone

Për një përkthim falas telefononi
للترجمة المجانية الرجاء الاتصال هاتفياً.
বিনামূল্যে অনুবাদের জন্য টেলিফোন করুন

Za besplatne prevode pozovite
欲索取免費譯本，請致電。

Pour une traduction gratuite, téléphonez
Για δωρεάν μετάφραση, τηλεφωνήστε.

મફત ભાષાંતર માટે ફોન કરો.

निःशुल्क अनुवाद के लिए कृपया फोन कीजिए

بو ته رجومه كردنى به خورايى ته له فون بكه بو

Del nemokamo vertimo skambinkinte
സൗജന്യമായ തർജ്ജിമയ്ക്കായി ബന്ധപ്പെടുക

Po bezplatne tlumaczenia prosimy dzwonic
Para uma tradução grátis, telefone.

ਮੁਫਤ ਅਨੁਵਾਦ ਲਈ ਫੋਨ ਕਰੋ

Перевод – бесплатно. Звоните.

Para obtener una traducción gratuita llame al:
Turjubaan lacag la'aan ah ka soo wac telefoonka

இலவச மொழிபெயர்ப்பிற்கு தொலைபேசி செய்யவும்.

Ücretsiz çeviri için telefon edin.

Điện thoại để được thông dịch miễn phí.

مفت ترجمے کے لئے ٹیلیفون کیجئے۔

For large print or braille phone

020 8430 6291

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All about your Former Arrears

For former residents of temporary accommodation



All about your Former Arrears

This leaflet is for residents or former residents of temporary accommodation provided by the Homeless Service. It explains what Former Rent Arrears are, and what happens if you leave temporary accommodation still owing rent arrears.

Contact details

Former Arrears Team, Albert Jacob House,
62 Roman Road, Bethnal Green, London E2 0PG

Telephone: 020 7364 2315

Email: homeless@towerhamlets.gov.uk

Online information is available at:

www.towerhamlets.gov.uk



2008 - 2009
Reducing Re-offending
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Winner of 6 previous
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What are Former Rent Arrears?

What are Former Rent Arrears?

If you leave our temporary accommodation owing us rent arrears, you still have to repay this money to us.

This debt is a Former Rent Arrear.

Does this apply to everyone, wherever they move to?

YES, wherever you go. When you leave us, the debt still has to be paid.

If I move into a permanent council tenancy, will the debt be added to my new rent account?

NO, the rent you owe us when you leave will be a separate debt. The Former Arrears Team at the Homeless Service will still be collecting the money from you.

We want to work with you to clear the debt

What happens if you fail to pay?

If you fail to pay, we will take action fast.

We will refer you to a debt collection agency or we will apply to court to recover the money. The cost of going to court will be added to your debt. The court can impose one or more of the following:

Warrant of execution

We will apply to the court for a bailiff to visit you and request payment or take goods to the value of your debt.

Third party debt order

Your bank or building society can be ordered by the court to pay us directly from your account.

Attachment of earnings order

This instructs your employer to deduct money from your wages every payday until the debt is paid.

Charging order on your property

If you become a home owner we will put a "Charge" on your property, this means you will not be able to sell it unless you repay your debt.

What happens if you are taken to court?

Remember, if you are taken to court the following **WILL** happen:

✗ You will have a County Court Judgement in your name.

With a County Court Judgement against your name it is extremely difficult to get any form of credit. This remains on your credit reference for 6 years.

✗ Court costs will increase your debt.

You can expect your debt to increase by £200 to £500 if we have to take you to court. This is for payment of our solicitors fees and court costs.

Here's what you can do:

✓ CONTACT US – The Former Arrears Team (see inside front cover for details).

✓ MAKE A DEAL – Pay off your debt.

✓ STICK TO IT – Stick to your deal and inform us of any changes.

"When you leave us, we don't leave you"

Would you like help with your debts?

Tower Hamlets Money Advice Service is available to people who live or work in Tower Hamlets. They will help you sort out your budget and manage your debts.

Call now for an appointment on: **020 7364 3558**

How to pay us



Rent payment card



Can be used at any Post Office, Paypoint or Payzone outlet



By telephone

Pay by debit card on our 24 hour automated payment line on 020 7364 3800, or pay by debit/credit card to an Income Revenue Officer between 9am-5pm on 020 7364 2315



By post

Send cheques* directly to us, or cheques and postal orders only to the Payment Point (see below)



At One Stop Shops

Cheques* can be placed in the automated machines

By standing order

Regular payments taken from your bank account
Call us for a form to set up a standing order

At the Payment Point (Cashiers Office)

You can pay by cash, cheque* or debit card

Payment Point, Albert Jacob House, 62 Roman Road,
Bethnal Green, London E2 0PG (near Bethnal Green tube)

*Make cheques payable to London Borough of Tower Hamlets and put your rent reference number on the back.

Our Customer Promise

When you meet us we will:

- Be polite, helpful, honest and treat you fairly
- Keep the matter confidential

When you visit our offices we will:

- Aim to start dealing with your enquiry within 15 minutes
- Provide you with translation and interpretation if required

When you phone us we will:

- Aim to answer your call within 5 rings
- Greet you and give you our name and the name of the service

When you write to us by letter, email or fax we will:

- Reply within 10 working days
- Always try to use plain language

When we visit you in your home we will:

- Offer you a choice of morning or afternoon visits
- Always show identity cards and treat your home with respect

We want your feedback ... including any complaints

To improve our service we need your feedback, whether it is a comment, compliment or complaint. If you make a complaint we will carry out independent and fair enquiries as quickly as possible.

To give us your feedback you can:

- Speak to a member of staff
- Call us on 020 7364 7262
- Write to us at Quality Team, Albert Jacob House, 62 Roman Road, Bethnal Green, London E2 0PG
- Email us at quality@towerhamlets.gov.uk