



Habinteg
Housing Association (Ulster) Ltd

Former Tenant Debt

When giving notice to terminate your tenancy on one of the Association's properties you will be required to pay off any debt which you owe at the time.



INVESTORS
IN PEOPLE

CUSTOMER
SERVICE
EXCELLENCE



Did you know?

If you are giving notice to terminate your tenancy on one of the Association's properties you will be required to pay off any debt that you owe at the time.

The debt may have resulted from:

- arrears on your rent;
- legal costs charged following court action to recover arrears;
- recharges made to you to make good or repair unauthorised alterations to the property;
- recharges made to you to make good or repair other damage to the property.

PAYMENT

We will make every effort to work with you to clear the debt in a fair and reasonable way by making 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 the Association taking legal action against you. Legal Action is taken as a last resort in line with the Association's Policy. This may affect your credit rating and prevent you from obtaining a loan, credit card, a mobile phone contract, catalogues, or finance from other companies in the future.

A former tenant debt can result in one of a number of different actions being taken including:

- If you do not leave a forwarding address we will use a tracing company to establish your new address.
- 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 also prevent you from being accepted when you apply for housing.



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Habinteg's offices are open:
08:45 to 16:45 Monday to Thursday
08:45 to 16:30 on Fridays



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