

# Owing money on a previous tenancy



What to do if you end your  
tenancy or when someone  
close passes away

## This leaflet explains:

- What you need to do if you end your tenancy owing us money; and
- What to do about the rent and tenancy if a friend or relative passes away



# What you need to do if you end your tenancy owing us money

## What should I do before I move out?

You need to:

- give us four weeks notice ending on a Sunday (as explained in the 'termination of tenancy' form that we send you to fill in);
- give us your new address;
- ask how much rent you will need to pay us up to the end of your tenancy; and
- pay this money before the end of your tenancy or contact us to make a payment plan if you can't pay it in full.

If you receive Housing Benefit, you should also:

- tell your council when your tenancy will end;
- give them your new address; and
- check with them when they will pay your Housing Benefit.

## What should I do when I move out?

You should hand your keys in to reception at Methuen Park by the date your tenancy ends. If you hand them in later, we may charge you extra rent. When you hand them



in, you should also pay us any money that you owe us or make a payment plan with us if you can't afford to pay in full straight away.

## **Who should I contact to talk about this?**

If you want to talk to someone about paying your rent, repair recharges, or paying off your rent arrears, please contact the customer accounts team.

Phone: 01249 466120

E-mail: [customer.accounts@westlea.co.uk](mailto:customer.accounts@westlea.co.uk)

The name of the officer who looks after your account is shown on all letters we send you.

## **What happens if I have received the wrong Housing Benefit payment?**

If your council has paid you too much or not enough Housing Benefit, the balance of your rent account could change after the end of your tenancy. We will write to tell you what to do about this as soon as your council lets us know.

## **What will you do if I owe you money when I move out?**

We will write to you, and try to phone you or visit you in person, to:

- help you by agreeing a payment plan with you that you can afford;
- help you sort out any problems you have

with claiming Housing Benefit;

- give you money advice; and
- put you in touch with other support agencies for help.

If, for any reason, we owe you money, we will refund it to you.

## What will you do if I don't pay the money I owe you?

We will consider taking you to court. If we do this, we will:

- let you know in writing;
- offer you help at each stage of the court proceedings; and
- apply to the county court for a money judgment. This is an official record that the county court keeps about your debt. It is also known as a county court judgment (CCJ) and will make it hard for you to get credit (loans and mortgages) in the future.

If the court gives us a money judgment and you still don't pay, we can apply for the following orders.

- **A warrant of execution** – the county court bailiff can repossess your belongings to pay off the debt. You can make a repayment plan with the bailiff to avoid this happening.
- **An attachment of earnings** – the money that you owe us will be taken straight from



your pay at an amount set by the district judge.

- **An oral examination** – you will have to go to court to tell the district judge about your income and outgoings. The judge will then decide how much you can repay in instalments.
- **A garnishee** (third-party order) – the district judge can order someone else, such as your bank, to pay us directly from your account.

## Who pays the court costs?

We will ask the court to charge you for any court costs.

## Money advice

### North Wiltshire Citizens Advice Bureau

We have set up a scheme with North Wiltshire Citizens Advice Bureau to make sure you get help with:

- claiming the benefits you are entitled to;
- making your money go further;
- any financial difficulties;
- banking, and what to do if you don't have a bank account; and
- finding affordable credit (saving and borrowing from a credit union).

**If you would like to find out about benefits you may be entitled to**

Your Citizens Advice project worker will:

- check if you are entitled to a benefit;
- check you are receiving the right amount;
- help you to make a claim or appeal;
- help you if you have been paid too much and have to pay some back; and
- tell you how to get specialist help.

### **If you need help with financial problems**

Your Citizens Advice project worker will help you to:

- put together a realistic budget;
- talk to people you owe money to, and agree affordable repayments; and
- deal with legal action taken against you.

You can contact the project worker by:

- e-mailing the Citizens Advice Bureau at [westlea@northwiltscab.org.uk](mailto:westlea@northwiltscab.org.uk); or
- phoning 01249 445115 (extension 3).

### **If you would like to find out how to make your money go further**

The North Wiltshire Citizens Advice Bureau also have a 'Money Friend', who will help you:

- reduce the costs of your electricity and gas;
- get the costs of your water supply reduced (depending on your circumstances);
- set up a bank account or credit union account which is suitable to your situation;



- apply for grants; and
- get access to the Government's Child Trust Fund.

You can contact your Money Friend by:

- e-mailing the Citizens Advice Bureau at [moneyfriend@northwilts.cab.org.uk](mailto:moneyfriend@northwilts.cab.org.uk);
- phoning 01249 445115 (extension 3); or
- texting the Citizens Advice Bureau on 07890 733919.

The Wiltshire Citizens Advice Bureau's main phone numbers (for any other advice) are: 0844 375 2775 (from a landline); or 0300 456 8375 (from a mobile).

The national Citizens Advice website address is [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).

## **What to do about the rent and tenancy if a friend or relative passes away**

When a member of your family or a close friend passes away, dealing with their personal affairs can be hard, especially if you don't know what to do. We hope the following information will help you through this difficult time.

If you need any help, please contact us.

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## Ending the tenancy

Please call us on 01249 466180. We will:

- make a record of your phone call; and
- send you a form (known as a 'tenancy termination form') so that you can end the tenancy.

There will be more information on the tenancy termination form.

## What you need to do

(Under the terms and conditions of the tenancy agreement, all tenancies end on a Sunday.)

- Return the tenancy termination form.
- Arrange an inspection of the property with us.
- Supply us with a copy of the death certificate.
- Let us know who will be the executor (the person carrying out the wishes in the will), or who is dealing with the estate.
- Give us at least four weeks notice to end the tenancy, starting from a Monday.
- Arrange to clear the property before the date the tenancy ends.
- Return all keys (including door-entry keys and fobs) to us at the Methuen Park office by 1pm on the Monday after the date the tenancy ends.



## Rent charges

We charge rent for all our homes until we have received the keys and the tenancy has ended.

## Housing Benefit

If, before they died, the tenant was receiving Housing Benefit to help pay the rent, this benefit stops on the Monday after they passed away. After this, the tenant's estate must pay the full rent.

After the tenancy has ended and the property has been cleared and inspected, if there is any money due for rent or work we have carried out, we will contact the executor, or the person dealing with the estate, to ask them to make the payments.

## Who you need to contact

You need to contact your local council. The following phone numbers may be useful.

### **Wiltshire Council**

Phone: 0300 4560100

### **Swindon Borough Council**

Phone: 0845 850 0962

You will also need to tell the Post Office to redirect any mail.

## Benefits

Your local Jobcentre Plus may be able to help you claim appropriate bereavement benefits.

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Or, you can ring 0845 608 8616 to speak to an advisor.

## **Aids and adaptations**

If there is any equipment in the property supplied by social services, you will need to return it to the department that provided it.

To organise this, please ring whichever of the following applies.

### **Wiltshire Social Services**

Phone: 01225 713001

### **Swindon Social Services**

Phone: 0800 0856666

## **Bulky waste**

If there is any bulky rubbish that needs to be removed, you can contact the local council to arrange for it to be collected. There may be a charge for this service. Remember, the items need to be removed from the property before you return the keys.

The council's phone numbers are listed above in under the heading 'Who you need to contact'.

## **Recycling**

A number of charities will take away unwanted furniture and electrical goods. If you want to ask about this service, please contact either of the following.



## **Waste Not Want Not**

Hungerdown Lane, Chippenham

Phone: 01249 447140

## **Group 5 Furniture**

Phone: 01225 765849

## **Bereavement advice**

Here are some phone numbers and websites that may be helpful.

### **Bereavement Advice Centre**

Phone: 0800 6349494

Website: [www.bereavementadvice.org](http://www.bereavementadvice.org)

**The Bereavement Register** (to stop mail being sent to the person who has died)

Website: [www.the-bereavement-register.org.uk](http://www.the-bereavement-register.org.uk)

## **Support**

If you feel you need support, your local GP may be able to offer this. Or, you may want to contact the following support agencies.

### **Cruse Bereavement Care**

This is a charity offering free information and support to anyone who has been affected by bereavement. You can contact them in any of the following ways.

Phone: 01761 417250

Fax: 01761 417350

Website: [www.crusebath.co.uk](http://www.crusebath.co.uk)

### **The Samaritans**

This is a charity offering confidential

emotional support to people in crisis.  
You can contact them in any of the  
following ways.

Phone: 01722 323355 or  
08457 909090 (local-rate calls)

Website: [www.samaritans.org.uk](http://www.samaritans.org.uk)

## **Need more help or advice?**

We hope we have covered most of the  
questions that people often ask. However,  
if you are still not sure about something  
or need more help, please call us on  
01249 466180, 01249 466130,  
01249 466140 or 01249 466120.

## **How do I make a complaint or comment about your service?**

If you feel that we have treated you unfairly  
or dealt with your case badly, please contact  
the person that you were dealing with, or  
the Customer Accounts Manager. We will try  
to sort the matter out for you as quickly as  
possible. If we cannot do this, you can make  
a formal complaint.

Write to: Complaints Co-ordinator  
Westlea Housing Association  
Methuen Park  
Chippenham  
Wiltshire  
SN14 0GU

Phone: 01249 465465

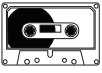
E-mail: [enquiries@westlea.co.uk](mailto:enquiries@westlea.co.uk)



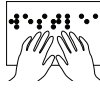
## What about if I am happy with your service?

It is always nice to know when you are happy with our service. If you think we have done something well, please tell the member of staff involved or the customer services team.





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## Owing money on a previous tenancy leaflet

If you would like to have any part of this explained or translated, or in a different format such as in larger print, or on audio tape, please contact us on 01249 465465 to discuss your needs.

### একটি পূর্বতন ভাড়াখতের অর্থ শাওনর খবর পুঙ্কিল

আপনি যদি এর কোন অংশের ব্যাখ্যা অথবা অনুবাদ চান, অথবা বড়ো ছ'পার অক্ষর, অথবা অডিও টেপের মতো অন্য কোন ভাষ্যক্রে চান তাহলে আপনার প্রয়োজনীয়তা আপোচনা করার জন্যে অনুগ্রহ করে 01249 465465 নম্বর ফোনে আমাদের সঙ্গে যোগাযোগ করুন।

### “退往租費欠付租金”小葉

倘若您希望我們對該雜誌的任何部分給予解釋或提供翻譯，或以不同格式（如大字體或錄音帶）提供，請致電 01249 465465 聯絡我們，洽商您的需求。

### “退往租費欠付租金”小叶

如果您希望我们对该杂志的任何部分给予解释或提供翻译，或以不同格式（如大字体或录音带）提供，请致电 01249 465465 联系我们，洽商您的需求。

Ulotka o długach pieniężnych związanych z uprzednią umową najmu.

Jeśli wymagają Państwo wyjaśnienia jakiegoś fragmentu albo jego tłumaczenia, albo w innym formacie, takim jak duży druk, albo na kasie audio, proszę się z nami skontaktować pod numerem telefonu 01249 465465, aby przedyskutować Państwa potrzeby.

Bir önceki kiraçılıktan kira borcunun olması broşürü.

Herhangi bir kısmının izah edilmesini veya tercüme edilmesini, ya da iri harfler veya ses bantı gibi başka bir formatta verilmesini isterseniz, lütfen ihtiyaçlarınızı konuşmak için bu numaraya telefon edin: 01249 465465.

Methuen Park  
Chippenham SN14 0GU  
tel 01249 465465  
enquiries@westlea.co.uk  
www.westlea.co.uk



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