

How to avoid court action



What to do if you have received a notice of seeking possession of your home

I've received a notice of seeking possession. What does this mean?

We have given you a notice of seeking possession (NOSP) because you owe us rent and, so far, you haven't made an agreement with us to sort out this problem. We have given you a NOSP as the first step towards taking court action against you.

What should I do?

There are several things you can do to sort this out.

- Contact us straight away for help and advice.
- Work with us to agree a repayment plan, which means paying your normal rent plus an extra amount to pay off your rent arrears. As long as you stick to this plan, we will not take court action against you.
- Make sure you claim Housing Benefit and Council Tax Benefit from your local council if you are entitled to it.
- Check whether you can claim any other benefits or tax credits.
- Keep us up to date about your situation and any progress on your benefit claims.
- Contact your local citizens advice bureau for help.

How can you help?

We don't want to take court action, and will try to avoid it by:

- giving you advice about claiming benefits or tax credits;
- helping you fill in Housing Benefit claim forms;
- helping you sort out any problems you have with claiming Housing Benefit;
- offering you extra support if you need it;
- giving you advice about money and debt if you owe other amounts; and
- referring you to other support agencies for help.

Who should I contact to talk about this?

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

Phone: 01249 466120

E-mail: customer.accounts@westlea.co.uk

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

What will happen if you take me to court?

We will always write to you if we are going to take you to court. If we go to court, we will ask the district judge for one or more of the following orders.

- **An adjournment** – this gives you extra time to sort out any issues raised during court proceedings before the judge makes a decision.



- **An adjournment based on payment terms** – the judge will ask you to make payments to us. As long as you make them, nothing else will happen.
- **A suspended or postponed possession order** – this means that we can repossess your home in the future, but only if you do not make the payments to us that the judge asks you to.
- **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.
- **A final order for possession** – we can ask for this if you have fallen behind with rent several times before, have broken other parts of your tenancy agreement or moved out without telling us. It means the district judge will tell you to leave your home by a set date.

Who pays the court costs?

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

Will I lose my home?

We don't want you to, and we will only evict you as a last resort if we have tried every other solution.

Please talk to us now to sort out this problem.

How to avoid court action

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

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.

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;
- phoning 01249 445115 (extension 3); or
- texting the Citizens Advice Bureau on 07890 733919.

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 to:

- 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@northwils.cab.org.uk;
- phoning 01249 445115 (extension 3); or
- texting the Citizens Advice Bureau on 07890 733919.

The citizens advice bureau's main phone number (for any other advice) is 0845 1203707.

The national Citizens Advice website address is www.citizensadvice.org.uk.



How to avoid court action 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.

কিভাবে আদালতের পদক্ষেপ এড়াবেন পুস্তিকা

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

“如何避免法律訴訟”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。

“如何避免法律诉讼”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 tym jak uniknąć procesu sądowego.

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

Mahkemeye verilmekten nasıl kaçınılır 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.



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