

This factsheet provides information on how we will recover former tenant debt. We aim to actively pursue and collect all former tenant debt by taking all reasonable measures available to us. This includes pursuing debt from any rechargeable repairs that have arisen, during, or at the end of the tenancy.

Rechargeable repairs are repairs for which a tenant is responsible for e.g. removal of carpets or redecoration.

### What is former tenant debt?

Former tenant debt can include any money that is owed to us as a result of outstanding rent payments, court costs, other debts such as unpaid heating or water charges, or the cost of any rechargeable repairs identified during or at the end of your tenancy.

### How will I know if I have any former tenant debt?

If the debt occurred during your tenancy we will have told you about this at the time. For example, rent arrears, rechargeable repairs, catering accounts, or utility charges.

At the end of your tenancy we will tell you the balance of any debt that is outstanding at that time. We will also tell you if we identify any new rechargeable repairs after your tenancy has ended.

### What should I do if I have a former tenant debt?

We will normally ask you to clear the debt in full, but where you have been unable to do this, we may agree to a payment arrangement to clear the debt.

### How can I pay my outstanding debt with you?

A one-off payment can be collected by:

- Card payment by telephoning our finance department, please have your reference number with us and your card details available.
- By BACS payment through your own banking service, quoting our **account number 06013120** and **sort code 09-07-20**. Please remember to quote the **tenant's name** or **invoice number** when making payments.

If you wish to enter into a payment arrangement with us, please contact our finance department for more details.

### What will happen if I do not repay the debt?

If the debt has not been paid in full, or you do not keep to any agreed payment arrangement we will take further action to recover the money. We will use our three-stage warning system (these are yellow, orange and red notices) to help us recover the debt. If we serve our red warning notice this will mean we have started legal action, this will normally be an application for a County Court Judgement.

If we apply for a Judgement, we will seek an order for court costs and interest on the money owed. This will further increase the debt owed to us. Once the Judgement has been registered, this can affect your credit rating and may make it difficult for you to be able to borrow money in the future.

This debt may prevent you from being considered for re-housing in the future, by LACE or other housing providers.