

Former tenant debt: What you need to know

If you've ended your tenancy and still owe us money, this is known as **former tenant debt**. This factsheet explains what it is, how we manage it, and what to do if you need help paying it back.

What is former tenant debt?

Former tenant debt is any money owed to us after the tenancy has ended. This can include:

- Unpaid rent or service charges.
- Court costs.
- Outstanding utility or catering accounts (at some extra care schemes).
- Rechargeable repairs – when we've had to remove furniture, carpets, or carry out decoration or remedial work.
- We treat this debt seriously and aim to recover it through fair, proportionate steps.

How will I know if I owe anything?

- If you had arrears or rechargeable repairs during your tenancy, we'll have informed you at the time.
- When your tenancy ends, we'll confirm your **final balance** and let you know if any new recharges are added.
- You'll receive a statement clearly showing what is owed.

What should I do if I owe money?

We will normally ask for **full payment**. However, if you're unable to pay everything at once, we may agree a **repayment arrangement** that is fair and affordable.

Please don't ignore it – contact us early to discuss your options. We'll always treat you with respect and aim to find a reasonable solution.

How can I make payment?

Card payment

Call our Finance team or visit Olsen Court, Brick Kiln Place, Diamond Place or Worth Court in person. Please have your reference number ready.

BACS transfer

Pay directly from your bank using:

- Sort Code **09-07-20**
- Account Number: **06013120**
- Reference: The **tenant's name** or **account reference** number.

Payment Plan

To request an instalment plan, contact our Housing and Support team at:

housing@lacehousing.org

What happens if I don't repay the debt?

If you don't repay your debt – or break an agreed payment plan – we may take further steps, including:

- Sending **warning notices** (Yellow, Orange, Red).
- Applying for a **County Court Judgment (CCJ)**.
- Adding **court costs and interest** to your debt.

A CCJ could:

- Affect your **credit rating**.
- Make it harder to borrow money or access future housing.
- Prevent you from being re-housed by Lace, or other providers.

We strongly encourage you to speak to us early – we will always consider your circumstances.

People, Places, Partnerships in practice

Supporting former tenants to resolve debt in a fair and respectful way is part of how we maintain trust, protect services, and support responsible housing.

For **people**, it's about being treated fairly, with dignity, even after a tenancy ends.

In the **places** we manage, it ensures that costs are recovered fairly and reinvested in services.

Through **partnerships** – with you, support organisations, and housing providers – we aim to recover debt in a way that is fair, transparent, and proportionate.