



**NORWICH**  
City Council

## **Former Tenant Arrears FAQs**

### **What are former tenant arrears?**

If you are no longer a Norwich City Council tenant and have left the property owing money on your rent account, this is known as former tenant arrears.

### **What do I do if I have arrears at the end of my tenancy?**

It is always best to leave your property with no rent arrears. However, if you have arrears at the end of your tenancy, please contact the housing income team on 0344 980 3333 or email us at [housingincome@norwich.gov.uk](mailto:housingincome@norwich.gov.uk) to discuss payment. We might be able to organise for you to pay the debt in instalments if you are experiencing financial difficulties.

### **What does it mean for me if I have former tenant arrears?**

Any debts you have after ending a tenancy could prevent you from being offered a property by Norwich City Council in the future and could have a negative effect on your credit rating. In addition, both social and private landlords may contact us for a reference regarding your tenancy and we would have to provide details of your arrears.

### **What happens if I don't contact you regarding my arrears?**

If you do not contact us then we will attempt to contact you. This may be done by letter, email, visit, text or telephone depending on the contact details we have for you or your nominated next of kin. If you have moved without leaving a forwarding address, we will use a tracing agent to locate you.

### **What if my tenancy was a joint tenancy?**

If you had a joint tenancy with someone else then you are both equally responsible to pay all of the arrears.

### **What if I disagree with the amount of arrears you say I have?**

If you have questions regarding the amount of money you owe us, please call us on 0344 980 3333 or email [housingincome@norwich.gov.uk](mailto:housingincome@norwich.gov.uk) and we will be happy to help.

### **What happens if I ignore my former tenant arrears?**

If you do not respond to our attempts to contact you regarding your former tenant arrears then the debt may be referred to a debt collection agency for recovery. We may obtain a county court money judgement against you and, if your debt is still not paid, use the court's enforcement proceedings against you. These proceedings may include:

- an attachment of earnings order to instruct your employer to pay us directly from your wages;
- a warrant of execution to instruct county court bailiffs to seize your goods and money to the value of the debt.

A county court money judgement will result in your name being entered into the Register of Debtors at the court, which will affect your credit rating, so you may find it difficult to get credit in the future.

If we had a possession order against you at your previous address, we may already have a county court money judgement, which we would enforce now. We will take whatever action is most likely to ensure payment and you will be liable for the costs of any action we take. To do this we will apply for an order to obtain information, which will enable the court to summon you to a hearing to ask about your financial situation.

### **How do I pay my former tenant arrears?**

- plastic swipe card – you can pay your arrears at a post office, PayPoint or Payzone, using your plastic swipe card. If you need a replacement card, please call us on 0344 980 3333.
- direct debit/standing order – a direct debit or standing order form can be requested by contacting us on 0344 980 3333. Completed direct debit forms need to be returned to Norwich City Council whereas completed standing order forms need to be taken to your bank in order for it to set up the payments.
- debit/credit cards – you can make a payment using your debit or credit card by telephoning 01603 212282 and quoting your rent account details. This is an automated service offering secure payments 24-hours a day, seven days a week.
- online – you can pay your arrears online using your debit or credit card. This service offers secure payments 24-hours a day, seven days a week. To do this, visit [www.norwich.gov.uk](http://www.norwich.gov.uk) and follow the links from the homepage to online payment.

