



**Understanding what happens if you fall
behind with your housing payments**

Helping you stay on track with your housing payments

At Housing 21, we understand that financial difficulties can happen. Our housing payment collection process is designed to support you while ensuring any missed payments for rent, service charges, support charges, utility charges and meal charges if applicable are paid. We follow a clear step-by-step approach that gives you opportunities to resolve missed paymentsdebt before any legal action is taken. Communicating with your Local Manager is key, they want to support you and can refer you to local / national organisations for assistance.

Clear Account: Starting point

- Your account is up to date or in credit.
- If missed payments are cleared, your account returns to this stage.
- Any new missed payments start the process again from the beginning.

Preventing missed payments: First sign of difficulty

- We contact you when any housing payment is missed to offer support.
- We allow seven days for you to make a payment or speak with us.
- We'll follow up and keep notes.



Stage one: **First letter**

- Sent after the first missed payment.
- Hand-delivered by your Local Manager.
- We'll try to speak with you to offer support.
- We'll offer a review of your financial situation and try to agree a payment plan.

Stage two: **Second letter**

- Sent after the second missed payment
- Again, hand-delivered with an effort to speak with you to offer support.
- We'll offer a review of your financial situation and try to agree a payment plan.

Stage three: **Intention to begin legal action letter**

- Sent after the third missed payment.
- Explains that legal steps may be taken.
- Local Manager will try to speak with you, review your finances, agree a payment plan with you and offer support.
- We allow you 14 days to respond.

Stage four: **Issue notice of seeking possession (NOSP)**

- Sent if you owe eight weeks or two months of rent.
- Hand delivered with a chance to talk and receive support.
- Gives 28 days before court action can begin.

Stage five: Pre court application letter

- Sent 14 days after Notice of Seeking Possession (NoSP).
- Operations Manager visits to explain court implications and costs involved.

Stage five: Pre court application letter

- Sent 14 days after Pre Court Application letter.
- We apply to court unless housing related benefits are pending AND any shortfall in housing charges are being paid.

Court outcomes

- Outright Possession: You must leave the property usually within 14–28 days (if you do not leave the property, we will follow the Eviction Process below).
- Court Order/ Adjournment: You must follow the court ordered payment plan (any breach will result in the eviction process starting).

Eviction Process

- Threat of Eviction: Warning letter sent and council notified.
- Apply for Eviction: Requires Director approval and court sets eviction date.
- Pre-Eviction Visit: Operations Manager explains eviction date and options. Tenancy ends the Sunday before.

We're here to help

You can stop the process at any time by clearing your missed payments or arranging and sticking to a payment plan.

Please talk to us early if you're struggling. We want to support you and help you stay in your home.

Housing21

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TO DIVERSITY

If you need this document in a different format, for example large print, Braille, audio file or another language, please contact communications@housing21.org.uk

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