

ARREARS POLICY

Reviewed: April 2012

Please read carefully:

The following arrears policy is in operation and is strictly adhered to by this Co-operative.

□ **LETTER 1: (4 weeks)**

Any member with arrears amounting to a total of four week's or more shall receive a letter from Co-op Home Services reminding them that they are in arrears and asking them to pay the outstanding amount if they have not already done so.

□ **LETTER 2: (6 weeks)**

If no payment is received by the sixth week a second letter will be sent inviting them to contact the office within seven days and arrange to clear the debt, by stage payments if necessary.

□ **NOTICE TO QUIT: (8 weeks)**

A notice will be issued in the in the following circumstances:

- a. In the event that a member has made an agreement to clear a debt and the agreement is not adhered to
- b. In the event that no response has been made to Letters 1 & 2 and a visit either by a Committee Member or member of staff has proved unsuccessful

□ **COURT ACTION: (12 weeks)**

On expiry of a Notice to Quit, if no agreement has been made or an agreement has been broken, Co-op Home Services is authorised to start legal action for possession of the property through the County Court in such circumstances where Co-op Home Services deems such action appropriate.

□ **BAILIFF'S WARRANT:**

A Bailiff's Warrant for Possession shall be sought, if the Court Order has been broken, only with the Committee's approval, as recorded by a specific resolution in the minutes.

Court costs, now a minimum of £120 will be charged to the member who has caused the Co-op to apply to the County Court for a Hearing.

NO MEMBER CAN BE CONSIDERED FOR A TRANSFER OR MUTUAL EXCHANGE UNLESS THEIR RENT ACCOUNT IS CLEAR OF ALL ARREARS.