



What Happens if I Have Debt and Leave My Tenancy

Debt can be either rent; recharges and or some legal costs.

The Co-operative is a non-profit making organisation and cannot afford to have people owing debt.

- 1.** When you apply to another landlord to be re-housed they will ask for a tenancy reference check. If you have debt you will be expected to have cleared the debt or made an agreement to pay the debt and the agreement must not be broken or they will not consider you for an offer.
- 2.** We will write to all known contacts we have on file for you in order to reclaim the debt owed to us. If we are not successful in contacting you, we will then pass the debt to a Debt Collector who we employ to collect on our behalf.

Our success rate for collecting debt is ???

We hope that we can help you with your debt, even if it not rent, before you feel you have to terminate your tenancy because of it. There are a wide range of services available to seek advice which will hopefully mean that you can resolve your problems and stay in your property.

If you would like more information and advice or would like to comment on your views of our service please contact us:

<p><u>Tenants First Housing Co-operative</u> 23 Albert Street, Aberdeen AB25 1XX Telephone 01224 628400, Fax 01224 628428 e-mail enq@tenantsfirst.com</p> <p>Office Opening Hours: Monday to Thursday - 8.30 am to 5.30pm Friday - 8.30am to 4.30pm.</p>	<p><u>Tenants First Housing Co-operative</u> 27 Slains Court, Peterhead AB42 2YF Telephone 01799 474282, Fax 01779 871969 e-mail enq@tenantsfirst.com</p> <p>Office Opening Hours: Monday to Thursday - 9am to 5pm Friday - 9am to 4.30pm. (between 12.30 and 1.30pm every day the office closes)</p>
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Please note that both offices close on Wednesday morning for training