

Arrears Management Policy

Date approved: 23/03/2022

Our arrears management policy sets out how we will help you if you fall into debt. We offer personalised support and advice to help you get back on track.



We can help you with arrears management if you have any of the following:

We aim to prevent arrears by giving you as much support as we can as soon as we see you may need it. We recommend you check your account balance regularly through the My Livin app or by contacting us to keep your accounts up to date. If you think you may miss a payment, let us know as soon as possible to avoid any arrears escalating.

We can help you with arrears management if you have any of the following:

- Previous or current rent arrears
- Water rate arrears
- Court costs
- Garage fee arrears
- Rechargeable repair arrears
- Service charge arrears
- Shared ownership fee arrears
- Leasehold debt

We can offer support directly or signpost you to specialist support for further advice. These could be for things such as:

- Access to affordable financial products
- Someone to support you
- Affordable furniture
- Budgeting skills
- Debt advice and plans
- Energy and water bills support
- Welfare benefit support

If you are in arrears with your rent, we will work with you to agree on an affordable repayment plan.

If your debt is due to not being in work, we can refer you to our Livin Futures team, who can help you into work and training.

We will work with partners to make sure you can get debt advice and support easily. Our aim is to help you stay in your home, free from debt. But, if you don't engage with our support, we will take legal action and you may lose your home.



| We will only consider evictions and court action as a last resort.

Please let us know if you or someone else in your household has any vulnerabilities.

You can get in touch and request money support by phone, email, Live Chat or My Livin app.

What next?

[Read the full policy at livin.co.uk/policies](http://livin.co.uk/policies)

[Not satisfied with this service? Let us know at livin.co.uk/complaints](http://livin.co.uk/complaints)

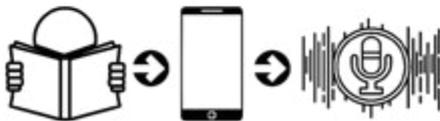
Contact us by phone if you need a copy of this policy or more information about feedback and complaints, we will be happy to post this out to you.

Please let us know if you need additional support to read this document.

We can provide this document in over 250 languages. Our most common are:

عربي (Arabic) Български (Bulgarian) Hrvatski (Croatian) čeština (Czech) ښاراف (Farsi)
Magyar (Hungarian) polski (Polish) Português (Portuguese) Română (Romanian)
Español (Spanish) Український (Ukrainian)

Request this document in an alternative format:



Call us on 0800 587 4538

email us on contactus@livin.co.uk or
Live Chat with us at www.livin.co.uk



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