

## **TANYA'S STORY – I WAS EVICTED.**

I never took my rent payments seriously. There always seemed to be something more important to pay like Christmas, going out on a Friday night or those budget weekend breaks. I ignored all the letters and phone calls from the housing office. 'Oh well, I'll pay more next week', I always thought. But I never did.

When they told me they were taking Court action, my brother said, 'Don't get yourself worked up, they'll never take you to court, and they definitely won't evict you'. I pretended that nothing was wrong. I even went on holiday to Spain with my sister. 'It'll cheer you up', she said. One thing led to another and when the court date came round I didn't go to the Court because I couldn't give a good reason for not paying the rent.

A couple of days after the hearing I got letter from the Court. It told me that I had failed to make payment of my rent and an Order had been granted to the Council for possession of the property after 28 days. I had to pay the rent debt and £206 for court costs too.

Pam from the housing office came to see me one evening, but I pretended I wasn't in. Before I knew it a month had gone by. 'Perhaps my brother was right', I thought 'They won't evict me'. How wrong I was.

Two weeks later I was just coming home from shopping when a man walked up to my door. He said he was a Bailiff. Because I had failed to comply with the order made by the Court and he handed me an Eviction Notice. I was to be evicted in three weeks.

On the day of my eviction I felt terrible. 'What will the neighbours think?'. I'd managed to find a private rented bedsit and was just moving the last of my things when Pam from the Housing Office turned up with the Bailiff. 'We're here to carry out the eviction' she said.



When I gave the keys back to Pam she said, 'You know Tanya, this could have all been avoided if you had answered our letters in the beginning. You could have set up a payment plan to clear the debt by instalments. Now you have got the debt to pay plus the Court Costs, you've lost your home and no doubt the rent at your new place is going to be higher than you were paying here'. She was right. I'd hid my head in sand. Now I'm having to work extra hours to pay my rent for my bedsit and pay off the debt for my old place. There will be no holidays for me for a long time.

If you have rent arrears contact us now on **0800 9156660** or contact your Housing Office.

Don't leave it too late.

**PAY TO STAY!**