

WHAT DOES IT MEAN?

If you are a tenant with Cordale Housing Association you require to meet certain conditions. If you do not meet these conditions, the Association can apply to the Courts to have your tenancy ended and you and members of your household removed from your home (evicted). The two main conditions this normally applies to are:

- You are not paying your rent; or
- You, members of your household or visitors to your home have behaved in an anti-social manner.

HOW WILL I KNOW I AM BEING THREATENED WITH EVICTION?

You will have received letters and visits from representatives from our Housing Management staff.

You will also have received a Notice of Proceedings for Recovery of Possession. This Notice is issued by Cordale Housing Association and is a warning that action may be taken to recover possession of your home. It does not mean you have to leave your home and does not affect your right to continue living in your home, or your duty to pay your rent.

WHY IS A NOTICE OF PROCEEDING ISSUED?

Because you have failed to meet one or more of your tenancy conditions.

The Notice tells you the earliest date Cordale Housing can lodge your case in Court. The Association can only evict you if a Sheriff grants a Possession Order (called a Decree) in Court.

WHAT CAN I DO TO STOP EVICTION ACTION BEING TAKEN AGAINST ME?

If you receive a Notice of Proceedings you should immediately contact our Housing Services Officer, Yvonne Reilly on 01389 721216 to discuss the matter. At this stage it may not be too late to stop further action being taken.

You may also find it helpful to contact your local Social Work Office or Money Advice, who can assist you in areas such as income maximisation, or debt problems.

WHAT IF I RECEIVE A COURT SUMMONS?

You must act immediately!

At this stage it is even more important that you seek advice from either a solicitor or an organisation such as Shelter or Citizens Advice Bureau.

These organisations may also represent you at Court. If you are on a low income, Legal Aid may be available to pay the costs or representation. Whether or not you are represented, it is best to attend Court personally.

WILL I HAVE TO PAY COURT COSTS?

Yes. Any court action will normally result in you being held responsible for costs, which you will be required to repay.

HOW WILL I KNOW THE DECISION OF THE SHERIFF?

The Sheriff will advise of their decision at the end of the Court Hearing. You will also receive a letter from the Association telling you what the decision was, and how this decision is to be enforced. If you are to be evicted (that is, removed from your home), you will be advised of the date and time the eviction will take place. The permission will be

sought from the Association's Management Committee. At this meeting you will have the right to appeal.

WHAT HAPPENS AT AN EVICTION?

The eviction is carried out by Sheriff Officers. They will serve a Notice of Eviction to your home at least 48 hours before the eviction is due to take place.

Prior to the time of the eviction you should arrange for yourself and all members of your household to vacate your home. In addition you should also arrange for all your belongings to be removed from the house.

Once you are removed from your home, the locks on the door will be changed.

HOW CAN I STOP THE EVICTION?

If you are being evicted due to not paying your rent arrears, full payment of the sum outstanding and court expenses will normally stop the eviction action. You should urgently contact the Association on 01389 721216, if you intend to pay the debt prior to eviction.

If you are being evicted for anti-social behaviour then it is unlikely that the eviction will be cancelled. However, you should contact the Association to discuss the situation and assistance may be available to you.

It is never too late to seek advice. If you get a Sheriff Officer's letter contact a solicitor or advice agency immediately. Even at this late stage it is possible to stop an eviction if you have not had representation at the court hearing.

WHAT HAPPENS AFTER AN EVICTION?

If you are evicted for rent arrears or anti-social behaviour, this may affect your chances of being re-housed by the Council or other Housing Associations.

You may be entitled to temporary accommodation for up to 28 days. It is therefore advisable to contact West Dunbartonshire Council who will be able to provide you with the appropriate advice and assistance.

If you are a family with children, it will be advisable to contact the Social Work Department at the earliest possible opportunity.

If you are evicted for rent arrears, Cordale Housing Association may instruct a Debt Collection Agency to pursue the debt, after you have left the property.

This leaflet can be made available in other languages, on tape, large print or Braille on request



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Office Opening Hours

Monday	9.00am to 12.30pm	1.30pm to 5.00pm
Tuesday	9.00am to 12.30pm	1.30pm to 5.00pm
Wednesday	Closed	1.30pm to 5.00pm
Thursday	9.00am to 12.30pm	1.30pm to 5.00pm
Friday	9.00am to 12.30pm	1.30pm to 5.00pm

Cordale Housing Association is a recognised Scottish Charity (SC032859) and is registered under the Industrial & Provident Societies Act No. 2411 R(S) and with The Scottish Housing Regulator No. HCB 259



**EVICTION
It is Never too
Late to Call Us!**