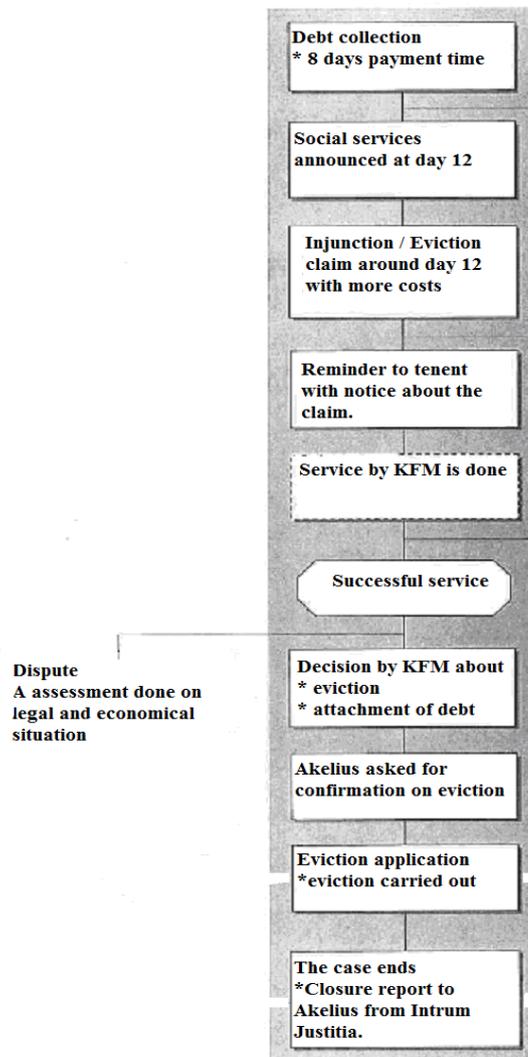


When a tenant does not pay – what do you do?

Monika Sahlin, 2011-03-21

This is how Akelius gets the tenants to pay

Flowchart rent arrears Housing



Source: Intrum Justitia AB

Respite

Many of our tenants call the tenant accountant and ask for respite on their rent. They want to split the rent for various reasons. What the tenant accountant looks at before they accept the respite is the following:

- If the tenant has an ongoing respite from the previous month
- How the tenant has paid the rent earlier, payment history.

If it looks good, they approve the respite for one month. This is only done by the tenant accountants.

We allow our tenants respite two times in a six month period and never two months in a row.

Tenants can never have several respites at the same time. They have to be debt free to receive respite from us.

We also require that the tenant asks for respite before the rent is due. If they call the day after, they will be denied.

Most of the tenants are nice when they call and understand that we have rules and guidelines, but sometimes they get angry and think we do not want to help them.

The most important thing to consider when that happens is to remain calm, though it is not always easy.

Intrum Justitia

Around the tenth of every month we send a file to the debt collection company Intrum Justitia. This file contains all our unpaid rents from previous month.

All of the Akelius areas have different customer numbers in Intrum Justitia. Akelius has a policy of not sending out reminders, but when Intrum Justitia receives our file they treat the data and send out the reminders to all tenants in the file and the tenants are asked to pay the rent with a collection cost of 17 EUR plus interest. Even social welfare is now notified of the debt.

Most of the tenants pay directly when they receive this reminder.

Payment plan

Tenants can call directly to Intrum Justitia and split the debt into three. If they want to split more, Akelius has to give approval. Once again we look at payment history. We also ask the rental staff if the tenant has had problems before we decide whether or not they should get a payment plan of more than three months. The rental staff are those who have knowledge about how the tenant manages everything besides the rent.

Payment Injunction

Tenants that still have not paid the rent debt go to the next step which is payment injunction and an eviction notice. This is done around the twelfth day to the enforcement service. Now, a further cost of 65 EUR is charged to the tenant.

A new letter is sent to the tenant informing them that they are reminded to pay and if they do not pay their leasehold is forfeited. They are also informed that a payment injunction and eviction notice is done.

According rental law the leasehold is forfeited eight days after expiry date.

Enforcement Service

The bailiff sends an injunction to the tenant with requirement that they pay the debt. Together with this injunction there is also a service receipt. The service receipt must be signed by the tenant and returned to the enforcement authority.

The tenant can dispute the service receipt. Then the bailiff comes back to Intrum Justitia with a question concerning how Akelius wants to proceed. This will slow down the case. As long as a tenant disputes the case, it can not be continued. The only way for Akelius to proceed is to sue the tenant through the district court.

Ombud/Sökande
Intrum Justitia Sverige AB
105 24 Stockholm
Tel:

Ombudets/Sökandens plusgirokonto

Referensnummer

Sökande Akelius Fastigheter AB		Sökanden beropar <input checked="" type="checkbox"/> utslag <input type="checkbox"/> dom		Annat	
Meddelat av Betalningsföreläggande Kronofogdemyndigheten		Datum 2011-02-21			
Kapital	Ränta, kr	Tillkommer ränta med (%)	Fr.o.m.	tills betalning sker	
Inkassokostnad	Ränta, kr	Tillkommer ränta med (%)	Fr.o.m.	tills betalning sker	
Processkostnad	Ränta, kr	Tillkommer ränta med (%)	Fr.o.m.	tills betalning sker	
Grundavgift	600				
Att betala samt ränta enligt ovan		Senaste avflyttningsdag 2011-03-28		Beloppet ska vara bokfört på Kronofogdemyndighetens plusgirokonto senast	
Begärd åtgärd <input checked="" type="checkbox"/> Avhysning <input type="checkbox"/> Utmätning					

Den av dig begärda avhysningen kommer att ske

Datum 2011-03-29	Klockan 13-15.30
---------------------	---------------------

Plats om annan än ovan
Avflytta från lägenhet med adress:
samt tillhörande förråd.

Händliggs av:
Anita

Upplysningar, se bilaga.

www.kronofogden.se

E-postadress: kronofogdemyndigheten@kronofogden.se

Fotadress
Box 300
151 24

Besöksadress
Nygeten 70
151 24

Telefon

Telefax

Plus/Bankgiro

Eviction evidence from the enforcement agency sent to Akelius for information.

Eviction

The enforcement agency issuing the eviction decision.

Akelius representatives are present during the eviction together with the bailiff. The tenant is given some time to collect their belongings. When the tenant is ready the lock on the door is changed. If the tenant is not present during the eviction the apartment is emptied of all furniture and stored in one of Akelius stores. The tenant then has the opportunity of getting their belongings at a later date. Akelius keeps everything for six months.

Cost surrounding an eviction such as the removals truck, personell, warehousing and the change of lock are all invoiced to the tenant.

Social services

Sometimes Social Services decides to step in and help tenants with payment of rent debt. When the debt is paid Akelius chooses to add a period of grace for eviction for six months. Akelius do this in order to comply with future rental payments from the tenant and that they are paid on time. If the tenant misbehaves once again within the six month period, the eviction notice activates again and a new date for eviction is instantly set.

If it goes more than six months, the whole procedure must be repeated all over again.