



There may be a time where we'll need to make an application to court. We understand this will be a difficult time for you, so we've put together a guide to give you a little more detail about what you can expect on the day.

How to prepare for court

- Before the date of the hearing you'll receive a pack containing a copy of all the documents we've shared with the court.
- On the day of the hearing, make sure you arrive in plenty of time.
- There should be an independent 'Duty Housing Advisor' present who can support you at the hearing.
- If you need to, you'll only be allowed to bring one person with you for support.
- There's no childcare facilities and staff cannot look after your children while you're in the hearing room.
- If you have any reasonable adjustment requests (such as large print or ramps for access) please contact the court directly.

What to expect at court

- When you enter the court building you'll have your bags checked by security and will be asked to empty your pockets and walk through an archway detector. You may also be scanned by a handheld scanner.
- An usher should be available to help you find the waiting area for your court room. If you're not sure, please ask a member of staff.
- Please remember to have your phone off or on silent during the hearing.
- The hearing will either be in a court room or in the Judges chambers, which
 is usually a large office room. There won't be a Jury, just a Judge and
 possibly an usher too taking notes. There'll also be a representative at the
 hearing from Leeds Federated. It may be someone you've not spoken to
 before.

What to expect at court

- The Judge will explain what's happening and ask you questions when they need to.
- If you have a representative, like the Duty Housing Advisor, they can speak on your behalf.

We may have already agreed with you, which order we're going to ask the Judge to make. If not, there's a number of possible outcomes:

- The case may be adjourned. This means the Judge may postpone the hearing for another time. This could be because they need more information or are waiting for something such as a change in benefit etc.
- A Suspended Possession Order this means that we're awarded possession
 of your home but as long as you make the payments ordered by the
 Judge, we cannot take possession. This means you can stay in your home.
- An Outright Possession Order this means that we're awarded possession of the home. The Judge will let you know how long you have to move out of your home. This means you have to leave the property.

As well as one of the above, we'll also ask the Judge to award us the costs, which will be added to your debt with us. We'll also ask for a money judgement. This is a piece of paper that a court issues stating that a creditor has won a lawsuit and is entitled to a certain amount of money.

This means your debt will be added to the register of County Court Judgements which may affect your credit rating.



We always recommend you to seek independent advice before going to court.

We can sometimes resolve things without the need to go to court. Please get in touch to see if there's anything else that can be done.

You can contact us by:

Calling: 0113 386 1000

Emailing: hello@leedsfed.com

