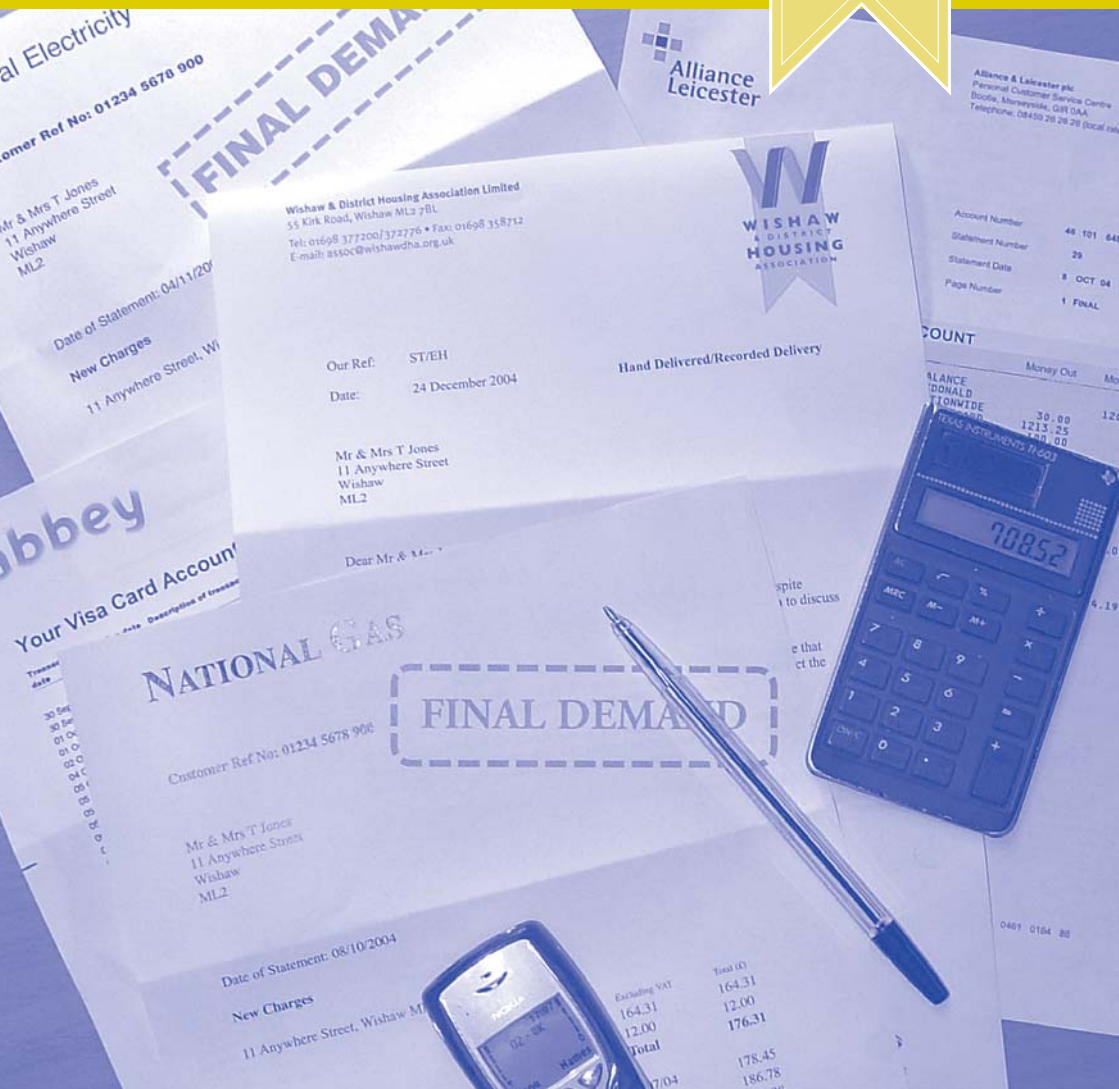


Rent Arrears

A guide to avoiding or dealing with rent arrears





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We understand that most people will experience some financial difficulties at some point in their lives. Very often this can lead to people falling behind with their rent payments.

This can happen for a whole variety of reasons and we realise that sometimes it can be hard to know where to turn or how to start solving these problems.

However, by failing to pay your rent you are risking losing your home. As a social landlord, the Association wants to help you avoid this happening and is here to assist and support you. Your Housing Officer can discuss issues with you and can help find a way to get you back on track with your rent payments.

If you are finding it difficult to pay your rent please make an appointment to come in and speak to your Housing Officer in confidence.

Remember...We are here to help...!

Why do I need to pay rent?

When you accepted your tenancy you signed a legal contract agreeing to adhere to certain conditions including paying your rent to the Association on time. If you don't pay your rent on time you are in breach of that legal agreement and the Association is entitled to take action against you that could put your home at risk.

Can I get help to pay my rent?

You may qualify for Housing Benefit which is a benefit to help towards your rent and can be paid directly to the Association. You can get a claim form from the Association's office or from any of North Lanarkshire's 'First Stop Shops'. A member of staff at the Association's office can help you fill in the form.

However, even if you are entitled to Housing Benefit, it is still your responsibility to make sure that you make your claim

and return all the information required on time. If you don't do this your claim will not be processed and may even be cancelled. If this happens YOU will still be responsible for paying the full rent, even if you have not received any housing benefit.

You may also be entitled to other benefits to boost your income. Your Housing Officer can advise you on other benefits you could claim, or refer you to a Welfare Rights Officer.

How can I pay my rent?

You can make your payments weekly, fortnightly or monthly, whichever is most convenient for you, so long as the full rent is paid before the end of each month.

Payments can be made by:

- using your white swipe card at any outlet displaying a Paypoint or Payzone logo;
- setting up a direct debit so that your monthly payments are collected directly from your bank account. Please contact the Association for the forms for setting up direct debit payments;
- internet and telephone banking. If you are interested in using these facilities please contact the office for further information.

Don't delay...Pay today...!

What if I can't make a payment?

Contact your Housing Officer right away!

Staff at the Association will do all they can to help you deal with your rent arrears but you must help us help you. If you don't contact us and work with us to sort out the problem the level of your arrears will continue to increase and we will have no choice but to begin the eviction process.

Help us to help you!

What will happen if I ignore my arrears?

The Association has an obligation to collect rent from every tenant. Without income from rents the Association would not be able to repair and maintain your home or the homes of all your neighbours.

We CANNOT allow you to stop paying your rent indefinitely.

If you continue to not pay your rent and do not contact your Housing Officer, the Association will take action against you. This could be:

- deducting payments directly from your benefits;
- if you are working, asking for the court's permission to claim part of your wages. Your employer will be legally obliged to deduct payment from your salary and pay it directly to the Association;
- taking court action for the recovery of your house. If the court agrees to this you would be evicted from the house and would have to find alternative accommodation for you and your household. You would still be expected to repay the arrears you owe and, in addition, you may also be held responsible for paying the Association's legal expenses. For further details on recovery action see the Association's leaflet on eviction.

Your debt WON'T go away...So address it TODAY!

Where can I get help?

Your first step should be to contact your Housing Officer at the Association.

There are also other free services, independent from the Association, that can assist with money matters or benefits advice. You can either contact them direct or your Housing Officer can arrange an appointment on your behalf.

Money Advice

Money Advisers will give advice on financial difficulties you may have. Where you have multiple debt they can also negotiate to reduce or freeze your repayments.

You can contact them direct on **01698 346790**

Welfare Rights Officers

A Welfare Rights Officer can give you advice on benefits you may be entitled to, help you complete benefit application forms

and assist you in any appeals against any benefits decisions.

You can make an appointment for a confidential appointment by calling:

Motherwell: 01698 332100

Wishaw: 01698 248200

Shotts: 01501 824700

Citizens Advice Bureau (CAB)

Citizens Advice Bureaus can give you advice on how to manage your debt and may be able to negotiate with your creditors to reduce your repayments.

You can contact your nearest CAB office at **Motherwell on 01698 283477** or **Wishaw on 01698 373388**.

However, please remember that you must always discuss your rent arrears with your Housing Officer who knows your rent account. Only your Housing Officer can make a repayment arrangement for your rent arrears.

Remember...WE ARE HERE TO HELP...!

**Further
information**

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E-mail: assoc@wishawdha.org.uk
Web: www.wishawdha.org.uk

Open: Monday – Thursday: 9.00am – 4.30pm and
Friday: 9.00am – 4.00pm
Closed for lunch: 12.30pm – 1.30pm

