

CONTACTS

You can contact your Housing Officer or our Financial Inclusion staff at our office:

The Weaving Shed
Dunsdale Road
Selkirk
TD7 5EB

Tel: 0845 604 3733

You can also contact the address below for independent advice on dealing with rent arrears:

Money Advice — Scottish Borders Council, East End, Earlston.
Tel 01896 849802

Welfare Benefits Service, Scottish Borders Council,
East End, Earlston TD4 6HU Tel 01896 849802

Citizens Advice Bureaux

111 High St, Galashiels	01896 753889
42 Old Town, Peebles	01721 721722
Community Centre, Albert Rd, Eyemouth	018907 50500
1 Towersdyke, Hawick	01450 374266
20 Shedden Park Rd, Kelso	01573 223516
Veitch's Close, Castlegate, Jedburgh	01835 863554
Southfield Community Centre, Station Rd, Duns	01361 883340



RENT ARREARS

INFORMATION LEAFLET

Eildon Housing Association

April 2010

This leaflet tells you what you must do if you have rent arrears, and how we can help. It also explains what action the Association will take to recover your rent arrears.

HAVING DIFFICULTY PAYING YOUR RENT/ OCCUPANCY CHARGE?

One of the conditions of your tenancy is that you pay your rent monthly in advance.

The Association depends on the rent/occupancy charge paid by tenants, residents and sharing owners to run the organisation, provide services and build new homes.

There are many reasons not to fall behind with your rent:

- **YOU COULD LOSE YOUR HOME**
- You may not be allowed to transfer to another Association property
- You may not be allowed to exchange houses with another tenant
- You will not receive a satisfactory reference from the Association if you want to move to another tenancy with a different landlord, or take out a mortgage or loan on a property.

We are aware however that people can at any time experience difficulties that result in problems making rent payments.

THE MESSAGE IS PLAIN:

If you are having difficulty paying your rent, work with us to keep your home.

IT IS IN YOUR BEST INTERESTS

**If you don't work with us,
you could face losing
your home**

SERIOUS RENT ARREARS—LEGAL ACTION

If you don't contact us about missed rent payments or don't keep to your repayment arrangement, you will have **serious rent arrears**. The Association will take legal action against your tenancy. This means that we will ask the Sheriff Court for an order which makes you pay back the rent arrears and may also allow us to evict you from your home. If you are a sharing owner, the Association will pursue a small claims action.

A **Notice of Proceedings** is the first stage of legal action. After we have sent you a Notice of Proceedings, we will wait at least 4 weeks before we ask the court for a date for a hearing. You can still make a repayment arrangement with us at this stage.

If the Association takes legal action against you, you will be liable to repay the legal costs as well as your rent arrears.

EVICTION

If the court decides to let us repossess your home by granting decree, it will also say how long we have to wait before we can evict you. An eviction can be cancelled at this late stage only if you clear the rent arrears in full, including court costs.

We will continue to take action against you after the eviction if you still owe the Association rent arrears. If you are working we can arrest your wages or your bank account to pay your arrears. **Your ability to rent another tenancy, take a mortgage or loan will be severely affected if you have a decree granted against you.**

WHAT SHOULD YOU DO?

CONTACT US.

Contact us immediately if you are having difficulties paying your rent as we will assist you in any way we can.

HOUSING BENEFIT

If you are facing difficulties paying your rent, either because your income is low or you have had to stop work, you may be entitled to receive Housing Benefit towards your rent.

If you think that you may be entitled, you should complete a Housing Benefit application form (available from any of our offices) and return it to your local council office. Please pick up Eildon's 'Can I Claim Housing Benefit' & 'I Need Help Organising my Money' leaflet.

It is worthwhile making an application even if you are unsure if you will qualify. The amount of Housing Benefit you get will depend on your income and family circumstances.

Our Financial Inclusion staff are available to assist you with any benefit queries you may have.

Make and keep to a repayment arrangement

Your Housing Officer can arrange for you to repay your arrears by instalments over a period of time. The repayment arrangement will take account of your household income, and any other financial commitments you may have. Your instalment payments can be made on a weekly, fortnightly or monthly basis. Ask your Housing Officer for a financial statement to complete, or alternatively seek advice from Trading Standards or Citizens Advice Bureau (contacts listed on back page)

Advise us if your circumstances change

If your circumstances change we will consider making a new arrangement with you. If you stop paying without contact and we consider there have been no good reasons for missed payments, we will ask you to make a lump sum payment to cover the amount of money from your missed payment arrangements and insist you re-commence your agreed payments.

Ways to pay rent and arrears

Rent is due monthly in advance. You can pay your rent and arrears repayment arrangements in whichever of the following ways suits you best:

- Direct Debit
- Bank Standing Order
- Allpay card
- Cheque by post
- Cash or cheque at our office in Selkirk
- Housing benefit paid directly to the Association
- Deductions from your Income Support in respect of rent arrears

For more information on where to pay with an Allpay card please see our 'Ways to Pay Your Rent' leaflet

However we may insist that payment of **serious rent arrears** is made in a particular way

WHAT WILL WE DO IF YOU FALL INTO ARREARS?

Letters and home visits

We will write to you if you fall into rent arrears, asking you to bring your rent account up to date, or contact us to discuss the matter. If you do not get in touch with us or make up your missed payments we will write to you again suggesting a time to meet.

Welfare Benefits Advice

Our Financial Inclusion staff can offer you advice and assistance to maximise your income, apply for Housing Benefit or appeal against a Housing Benefit decision that you disagree with. Your Housing Officer can refer you to this service or you can contact the Financial Inclusion staff directly at our Selkirk office.

Tenancy Support Service

Our Tenancy Support Workers can offer advice and assistance with budgeting and money management skills. Your Housing Officer can refer you to this service. We can make a referral for you to Trading Standards or Citizens Advice Bureau.