



# **Dealing with Rent Arrears**



**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, we want 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...!***

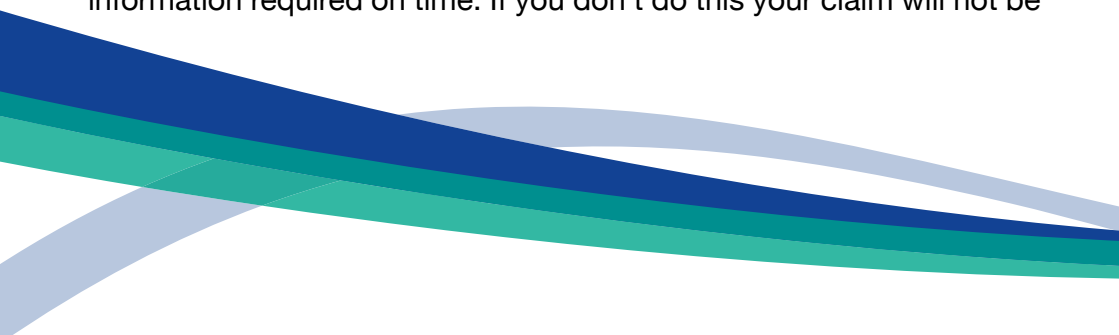
### **Why do I need to pay rent?**

When you accepted your tenancy you signed a legal contract agreeing to adhere to certain conditions including paying your rent to us on time. If you don't pay your rent on time you are in breach of that legal agreement and we are 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 us. You can complete a form on-line at: [southlanarkshire.egovhub.net/Org/Production/Apps/HBNewClaim/Launch.aspx](https://southlanarkshire.egovhub.net/Org/Production/Apps/HBNewClaim/Launch.aspx) If required a member of our staff 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:

#### **All Pay**

- Go to [www.allpay.net](http://www.allpay.net) and enter your payment card or reference number
- You can download the allpay app for compatible mobile devices
- You can phone 0844 557 8321

#### **Direct Debit**

- You can call us on 01555 665316 or pop into our office at 99 High Street, Lanark and we will help you set up a direct debit

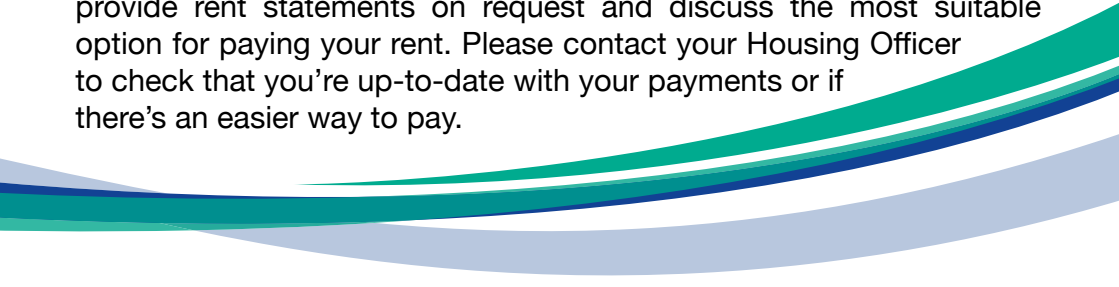
#### **Clydesdale Housing Association**

- All debit and credit card payments can be made to us by calling 01555 665316
- Alternatively, you can call into our office at 99 High Street, Lanark and pay by card

#### **Standing Order**

- You can call us on 01555 665316 or pop into our office at 99 High Street, Lanark and we will ensure you have the appropriate form.

If you're worried about paying, we can provide advice. We can also provide rent statements on request and discuss the most suitable option for paying your rent. Please contact your Housing Officer to check that you're up-to-date with your payments or if there's an easier way to pay.



***It's important you pay your rent on time.***

***Every Clydesdale Housing Association tenant is due to pay their rent on or before the 28th day of every month.***

### **What if I can't make a payment?**

Contact your Housing Officer right away!


Our staff 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.

### **What will happen if I ignore my arrears?**

We have an obligation to collect rent from every tenant. Without income from rents we 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, we 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 us;
  - 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 our legal expenses. For further details on recovery action see our leaflet on eviction.
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## Where can I get help?

Your first step should be to contact your Housing Officer on 01555 665316.

There are also other free services, independent from us 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 welfare benefits and any financial difficulties you may have. Where you have multiple debt they can also negotiate to reduce or freeze your repayments.

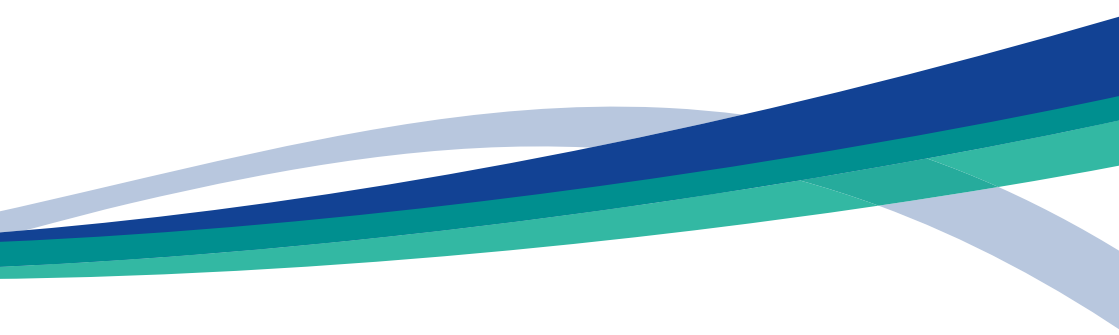
You can contact them direct on 0303 123 1008

Citizens Advice Scotland (CAS)

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 Lanark on 01555 664301.

***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..***



# want to find out more?

Further information about the Association is available in various ways.



You can speak to a member of staff by telephoning 01555 665316



Alternatively, email: [mail@clydesdale-housing.org.uk](mailto:mail@clydesdale-housing.org.uk)



You may prefer to visit our website: [www.clydesdale-housing.org.uk](http://www.clydesdale-housing.org.uk)



or come to see us in person at our area offices at 99 High Street, Lanark ML11 7LN



Find us on Facebook: [www.facebook.com/ClydesdaleHousingAssociation/](http://www.facebook.com/ClydesdaleHousingAssociation/)

Clydesdale Housing Association Limited is a not-for-profit housing association registered under the Co-operative and Community Benefits Societies Act 2014. It is also recognised by HM Revenue and Customs as a Scottish charity and is registered with The Scottish Housing Regulator under the Housing (Scotland) Act 2001 as a registered social landlord. Registered no.: 2237R(S) Scottish charity: SCO34228 Social landlord no.: HAL 93

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