

Rent Arrears



What will happen if I don't pay my rent?

When you signed your tenancy contract with us, you entered a legal agreement. One of your responsibilities arising from that agreement is to pay your rent (and any service charges which may apply). Your rent pays for repairs, improvements to your home and other services we provide to you and other customers. If you don't pay, your rent account goes into arrears and you have broken an important part of your tenancy agreement. We follow a four stage process aimed at helping you to get up-to-date with your rent:

Stage 1 – First Contact

If you don't pay your rent by the due date each month, we will send you a letter reminding you of the debt and asking you to make a payment or to contact us to discuss the arrears. We do this early because it is far easier to sort out any problems if the amount you owe is small. If you pay off the arrears or you make an arrangement with us to pay in instalments, we will not take any more action.

Stage 2 – Second Contact

If we don't hear from you one week after sending you the first letter or you fail to keep to a repayment plan you have set up with us, we will send you a letter telling you that we may start legal action. If you contact us and bring your payments up to date or make an arrangement with us to pay in instalments, we will not take any more action.

Stage 3 – Home Visit

If there is still a problem after our second letter, we will arrange to visit you at home to discuss your arrears. At this visit we will want to know more about your personal finances and why you are having difficulty paying your rent. We will try to give you practical advice and will put you in touch with our Financial Inclusion Service or other money advice services which may be able to help you. If you bring your payments up to date or make an arrangement with us to pay in instalments at this stage, we will not take any more action.

Stage 4 – Legal Action

If you weren't at home when we arranged to visit you or you haven't contacted us within one week of the appointment time, we will have no choice but to issue a Notice of Proceedings (NOP) to start the process to recover possession of the

property you rent. This is a formal document advising that legal proceedings have begun. If you receive an NOP from us, you have 28 days to contact us to make a full payment or to make an arrangement with us to clear the debt in instalments. This will stop the proceedings (in the case of arrangements made, only as long as you stick to your agreement to pay). If you do not contact us we will try twice more to contact you, but if we don't hear from you in that time, we will send instructions to our solicitor to start court action to recover the tenancy (i.e. to evict you) and to recover the debt.

I'm struggling to pay my rent – how can I get help?

If you are unemployed, long term sick, have disabilities, or, your earnings are low, you may be entitled to claim Housing Benefit to help pay your rent.

Your claim will be based upon your income, the benefits you receive and the number of people in your household.

It is your responsibility to ensure you complete your Housing Benefit claim form in full and on time. If you receive Housing Benefit and your circumstances change, you must let the Council know immediately. You will also need to complete a new claim form as your entitlement will require to be reassessed.

If you have wider money problems you need answers to questions like:

- Am I claiming all the benefits I can?
- What other financial help can I get?
- Which debts are the most important?
- What can I afford to pay to clear the debts?

Where you go to get advice depends on your circumstances: whether you want to talk to people face to face or by telephone, whether you have access to the internet and what exactly you want to know.

All our staff will try to give you general advice to help you decide what to do and if we can't provide the answers, we will pass you on to someone who can. There are plenty of places where you can get advice. All you have to do is take the first step and make contact. Whatever you do, don't bury your head in the sand. Problems don't go away! Let us try to help.

Questions

We're happy to help if you're unsure about what to do. Just call our Freephone number **03030 300 999**



Telephone: 01294 313121



Email: mail@ancho.co.uk



Web: www.ancho.co.uk

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