

RENT ARREARS LEAFLET



LANGSTANE

HOUSING ASSOCIATION LTD

YOUR HOME MATTERS

Introduction

It may be that at times you will find that your outgoings exceed the money that you have coming in. This may lead to a missed payment on bills such as the rent.

What happens next and what if missed payments continue? Do not panic, but do not ignore rent arrears. The worst thing you can do is nothing. If you bury your head in the sand, the problem will get worse.



How can we help you?

A rent management officer will be happy to speak to you. Please contact us on 01224 423000.

Do not delay in contacting us. The longer you ignore the situation then the more difficult it can be to resolve. You can make a repayment agreement for the rent arrears. We may also put you in touch with other agencies that can help you manage any other debts that you may have.

These include Citizens Advice Bureau, Financial Inclusion Team, Shelter etc.

Remember, we are here to help you.



If you miss your rent payment

A rent management officer will make early contact with you should you miss any rent payment. Our method of contact includes:

- Telephone, text or email
- Reminder letter
- Visit to your home
- Follow up visit to your home

If these methods fail to encourage rent payment, further action will follow, including:

- Direct deductions from your benefit
- Court action – you will incur additional expenses in the region of £500.00 (court costs) and it will lead to:
 - Homeless department being made aware of your case
 - The Association obtaining a decree for your eviction and the recovery of the debt
- Wage / bank account arrestment
- Service of a Notice of Proceedings for Recovery of Possession

Once we have been to court and have obtained a decree against you, we have the right to evict you. You will then be homeless.



What can you do to prevent arrears increasing?

Help us to help you

Contact us – let us know what your difficulties are and let us help resolve them.

Our Tenant Welfare Advisor can advise you on a range of benefits to help maximise your income including helping you to make a claim

Please call 01224 423086 or email welfareadvice@langstane-ha.co.uk

Housing Support

We can assist you with a range of services:

- Support to help you remain in your home
- Energy efficiency advice and other practical assistance

Please call 01224 423000 or email langstanehousingssupportservice@langstane-ha.co.uk

Apply for Housing Benefit / Universal Credit – you may be entitled. You must make sure that you supply all the information requested by them and continue to do so as long as you have a claim or are in receipt of Housing Benefit / Universal Credit.

Should you fail to supply Housing Benefit / Universal Credit with the information they need, your claim will be cancelled.

Make a repayment agreement and keep to it. We take into account your available income when making an agreement in order to make sure that you can afford to pay.

Remember, regardless of your income and circumstances, you remain liable for the rent payments at all times.

Advice

For further advice on managing any debt that you may have you can contact and of the following organisations for assistance:

Financial Inclusion Team - Aberdeen City Only

01224 522709

<http://www.aberdeencity.gov.uk/services/benefits-and-advice>

StepChange Debt Charity

0800 138 3328

www.scottishdebtline.org

Shelter

03445 152 296

www.scotland.shelter.org.uk

Housing Benefit Offices

03000 200 292 (Aberdeen City)

03456 081 200 (Aberdeenshire)

01343 563 456 (The Moray Council)

Universal Credit

<http://www.gov.uk/universal-credit>

Moray Council Money Advice

0300 123 4563

Citizens Advice Bureau

Aberdeen

1st floor, 43 Union Street

01224 596750

Peterhead

Town House, Broad Street

01779 471515

Montrose

32 Castle Street

01674 673263

Elgin

30-32 Batchen Street

01343 550088

Turriff and District

Masonic Building, Gladstone Terrace

01888 562495