

COURT ACTION LEAFLET



What does it mean for me?

The Notice of Proceedings which has been served, is the first step towards court action by the Association to repossess your tenancy. This is because you have rent arrears which have not been paid.



What if I can't pay the full amount?

The Association will accept regular payments by instalments agreed with your rent management officer. You should discuss this.



What should I do?

Contact the Association on 01224 423000 or one of the advice agencies listed on the back of this leaflet immediately



What if I do nothing?

This is not an option. If your arrears are not paid or an agreement made, 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)
- Wage / bank account arrestment
- Service of a Notice of Proceedings for Recovery of Possession



What does this mean?

It will cost you more money as legal expenses and fees will be charged to you. These are currently around £500.

You may lose your home, and due to the arrears, other landlords may not rehouse you until your arrears have been addressed. It could result in bank or earnings arrestment. It will affect your credit rating.

Payment choices are as follows

Direct Debit

The quick and convenient way to pay your rent. Set it up once and then we do the rest. You will never forget to pay your rent again.

Online

Pay online at www.allpay.net
You will need your rent payment card reference which is on your Allpay card.

Allpay

You can pay your rent at any Post Office or PayPoint outlet. To pay this way, ask us for a payment card.

Telephone

You can pay over the phone by credit or debit card. All you need is your card details.

Cash / Cheque

We accept cash and cheques at our offices in Aberdeen and Elgin. Alternatively, you can post us a cheque to **Freepost RUBX-GKUH-XYHZ, Langstane Housing Association Ltd, 680 King Street, Aberdeen, AB24 1ZQ**

Standing Order

You can set up a standing order, so your payment comes to us direct from your bank account on a regular basis. Standing orders must be changed when your rent changes.

Recurring Card Payment

An automatic debit card payment agreed by you for a recurring date and time that suits. This can easily be amended for any change of circumstances, and you will receive text/email payment confirmation.

Struggling to Pay?

If you are struggling to pay then contact us.

We are here to help and can make arrangements for you to pay your arrears in convenient instalments. If you have other debts there are free sources of independent advice available, and we recommend:

Financial Inclusion Team (FIT)

T: 01224 522709

E: moneyadvice@aberdeencity.gov.uk

Moray Council Money Advice

0300 123 4563

Advice Centres

CAB Aberdeen	01224 569 750
CAB Peterhead	01779 471 515
CAB Elgin	01343 550 088
CAB Turriff	01888 562 495

Tenant Welfare

We can assist you with a range of services:

- Benefit Advice
- Income maximisation advice
- Support to help you remain in your home

Please call 01224 423000 or

welfareadvice@langstane-ha.co.uk

Are you entitled to Housing Benefit/Universal Credit/Council Tax Reduction?

If you are on a low income or claim benefits you may well be entitled to claim housing costs to help you with your rent payments. It costs nothing to apply and could save you money.

Apply for Universal Credit

Freephone

0800 328 5644

Website

www.gov.uk/universal-credit

Apply for housing benefit or council tax reduction

Contact your local authority on:

Aberdeen City	03000 200 292
Aberdeenshire	03456 081 200
Moray	01343 563 456

Homelessness Services

Aberdeen City Council	0800 917 6379
Aberdeenshire Council	03456 081 203
Moray Council	03001 234 566
Shelter Scotland	08088 004 444