

## **Paying Rent is Not a Matter of Choice**

We understand that people may find themselves in rent arrears, for all kind of reasons, and we recognise that it can be very difficult to face up to problems, particularly if you don't know where to start, if you have any sort of financial problems.

However, we are here to help and will be happy to give advice and assist you through difficulties which may arise. Help is available at our office, or a confidential home visit may be arranged .

### **Our Housing Services Team is here to help!**

If you fail to pay your rent, for whatever reason, don't make things worse by not addressing the problem .

### **Come in to speak to us now**

We are happy to provide you with advice and guidance to help you to manage to pay your rent.

### **What will happen if I contact you about my arrears?**

We will offer you a private appointment either in our office or at your home at a time suitable to you.

## **How can you help me?**

Our housing team is trained to handle enquiries in a confidential and supportive manner.

We are happy to arrange a payment plan for repayment of the arrears, and will:

- Offer an acceptable instalment programme, based on affordability
- Offer an appointment with a Money Advice Officer if required
- Offer to complete a Housing Benefit Form
- Arrange for Welfare Benefits Advice appointment
- Offer suitable payment methods to suit your needs, including weekly, fortnightly, or monthly payments

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

Unfortunately, every year across Scotland, an increasing number of tenants are evicted for failing to pay their rent.

Cordale Housing Association, as your landlord will pursue Eviction if all else fails. We will do all we can to help you stay in your home, however, we may take legal action if you do not address rent arrears due.

## **Will anyone else also know about my arrears?**

If you are a joint tenant, or if other members of your household are over 16 years of age, we are required by law to notify them of proposed legal action in respect of arrears of rent.

## **Apart from Eviction, what other action will the Association take to collect Arrears?**

We will make every effort to help you to deal with your rent arrears, however if you do not respond to our letters, visits or telephone calls, we may need to consider further action.

We have accessible wide-ranging professional services and experienced staff to deal with arrears problems, however if our attempt to recover rent arrears fail, we need to consider further actions.

This may involve:

- Court action for Wage Arrestment
- Deducting payments from your benefits
- Issue of a Notice of Proceedings by Sheriff Officers (usually after 2 months missed rent and no arrangement in place
- Court Action
- Eviction as a last resort.

## Why is it important that rent is collected?

When you signed your tenancy agreement, you agreed to pay the specified rent on time.

Failure to pay this results in difficulties for the Association in providing services, and meeting the required costs for repairing and maintaining your home.

## If you are worried about your arrears, please let us help you.

Paying rent is not a matter of choice. We have a wide range of simple to use, accessible and convenient options for rent payments including:

- Swipe Card (Paypoint and Post Office outlets)
- Bank Payments
- Office Payments (only in agreement with staff)
- Direct Debit
- Housing Benefit Direct Payments
- Online payments
- Debit or credit card payments at the office.

**This leaflet can be made available in other languages, on tape, large print or Braille on request**

## Contact Details



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## Office Opening Hours

Monday to Friday 9.00am to 5.00pm

With the exception of every 2<sup>nd</sup> and 4<sup>th</sup> Wednesday of the month where the office will be opened 12.00pm to 5.00pm

Cordale Housing Association is a recognised Scottish Charity (SC032859) and is registered under the Industrial & provident Societies Act No. 2411 R(S) and with The Scottish Housing Regulator No. 259



## Preventing Rent Arrears and Legal Action



WORKING IN PARTNERSHIP WITH  
CALEDONIA HOUSING ASSOCIATION