



Abronhill Housing Association



A GUIDE TO MANAGING RENT ARREARS

AS WITH ALL OF THE ASSOCIATION'S POLICIES AND DOCUMENTS,
THIS GUIDE, IN FULL AND IN PART, IS AVAILABLE IN SUMMARY, ON TAPE,
IN BRAILLE, AND IN TRANSLATION INTO MOST OTHER LANGUAGES –

PLEASE ASK A MEMBER OF STAFF IF YOU WOULD LIKE
A VERSION IN A DIFFERENT FORMAT

Your questions answered

We know that people may find themselves experiencing some financial difficulties at some point in their lives. We recognise that you may not know where to start and this can very often lead to people falling behind with their rent payments.

By failing to pay your rent you risk losing your home. We want to avoid this happening and we are happy to assist and support you. Your Housing Officer can discuss issues with you in confidence and can help find a way to get you back on track with your rent payments.

How can the Housing Officer help me?

Your Housing Officer is trained to deal with your enquiries in a confidential and supportive manner, this can be to:-

- Agree an acceptable payment plan based on affordability and on the need for the Association to receive its income within a reasonable period of time.
- Arrange an appointment with **Money Advice** to give free advice on financial difficulties you may have where you have multiple debts. They can also negotiate to reduce or freeze your repayments.
- Arrange an appointment with a **our in-house Advisors from the Citizens Advice Bureau** who can give free advice on benefits you may be entitled to, assist you in completing benefit forms, assist with appeals against any benefit decisions, energy saving advice and can advise you on how to manage your debt & may be able to negotiate with your creditors to reduce your payments.
- We are able to verify any information you are required to submit to North Lanarkshire Council Housing Benefit Department to support your housing benefit claim. Please feel free to bring any information into this office and we will pass this onto Housing Benefit Department on your behalf.

Don't delay..... make an appointment today...!

Why is it important that rent is collected...?

When you signed your tenancy, you agreed to certain conditions including paying your rent to the Association on time. Failure to do this is a breach of that legal agreement and the Association is entitled to take action against you that could put your home at risk.

Without income from rents the Association would not be able to repair & maintain all of our properties.

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 the Association.

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.

How can I pay my rent?

Your rent is due **monthly on the 28th**, in advance. You can make your payments weekly, fortnightly, 4 weekly or calendar monthly, whichever is most convenient for you. However you must ensure payments are made within that period.

Payments can be made by:



- Using your Allpay swipe card at any outlet displaying a PayPoint logo or Post Office
- By direct debit
- By cheque
- Telephone Banking
- On line internet payment – via your own bank or www.allpayments.net
- Housing Benefit direct payments

What if I can't make a payment?

The Association will do all we can to help you stay in your home, however 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, the Association 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 the Association;
- 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 will also be held responsible for paying the legal expenses with a typical charge for a case calling initially at court being approximately **£320.00**

You must contact your Housing Officer right away!

Only your Housing Officer can make a payment plan with you.

Your income and expenditure is taken into account and an affordable arrangement is reached provided that it will result in repayment within a reasonable period of time. You will be given 7 days to review this otherwise we will assume this payment plan is acceptable.

It is imperative you contact the Local Authority urgently in regards to your housing situation.

Should you breach your payment plan, court action could be taken which could result in you losing your home..... It is therefore important to adhere to your payment plan.

If you fail to 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.

Don't delay pay today.....!

Remember.....WE ARE HERE TO HELP...!

Doing nothing could make things worse
Useful Telephone Numbers

<p style="text-align: center;">Money Advice Centre</p> <p style="text-align: center;">Fleming House 2 Tryst House Cumbernauld G67 1JW</p> <p>Tel No: 01236 638905</p>	<p style="text-align: center;">Cumbernauld Citizen's Advice Bureau</p> <p style="text-align: center;">16/17 Carron House, Town Centre Cumbernauld G67 1ER</p> <p>Tel No: 01236 723201</p>	<p style="text-align: center;">North Lanarkshire Council</p> <p style="text-align: center;">Consumer and Money Advice Centre 124 Main Street Coatbridge</p> <p>Tel No: 01236 638678</p>
<p style="text-align: center;">Welfare Rights Advice (Social Work)</p> <p style="text-align: center;">Bron Chambers Bron Way North Carbrain Road Cumbernauld G67 1DZ</p> <p>Tel No: 01236 638700</p>	<p style="text-align: center;">Housing Benefits Department</p> <p style="text-align: center;">Benefits and Revenues Po Box 9060 Motherwell ML1 1SH</p> <p>Tel No: 01236 638615</p>	<p style="text-align: center;">North Lanarkshire Disability Forum</p> <p style="text-align: center;">42 Civic Square Motherwell ML1 1TP</p> <p>Tel No: 01698 275710 Mon to Fri 11am-3pm</p>
<p style="text-align: center;">National Debtline</p> <p style="text-align: center;">Tricorn House 51-53 Hagley Road Edgnaston Birmingham B16 8TP Mon to Fri 9am - 9pm Sat 9.30am to 1pm 24-hour voicemail</p> <p>Tel No: 08088084000</p>	<p style="text-align: center;">Cumbernauld Jobcentre Plus</p> <p style="text-align: center;">Fleming House 2 Tryst Road Cumbernauld G67 2JW</p> <p>Tel No: 0845 604 3719</p>	<p style="text-align: center;">Cumbernauld Homeless Service</p> <p style="text-align: center;">Housing & Social Work Services Fleming House 2 Tryst Road Cumbernauld G671JW</p> <p>Tel No: 01236 632 726</p>



Abronhill Housing Association
 Unit 10
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 Abronhill, G67 3AZ
 Telephone No: 01236 457948
 Fax No: 01236 781661
 Email: abronhillha@btconnect.com

Opening Hours
 Monday – Thursday 9am – 1pm and 2pm – 5pm
 Friday - 9am – 1pm and 2pm – 4pm

