

Useful Numbers

Easterhouse Citizens Advice Bureau

46 Shandwick Square, Easterhouse, G34 9DT

Tel: 0141 771 2328

Greater Easterhouse Money Advice Project

Unit 2/31 Westwood Business Centre,
69 Aberdalgie Road, Easterhouse, G34 9HJ

Tel: 0141 773 5850

Easterhouse Credit Union

40 Easterhouse Township Centre, G34 9DT

Tel: 0141771 0004

Govan Law Centre

Orkney Street Enterprise Centre, Unit 4 & 6,
18–20 Orkney Street, G51 2BX

Tel: 0141 440 2503

Housing Benefit

1250 Westerhouse Road, Glasgow, G34 9AE

Tel: 0141 2875050

Shelter

0808 800 4444

37 Drumlanrig Avenue
Easterhouse
Glasgow
G34 0EJ

Phone: 0141-771-2228

Fax: 0141-773-0015

E-mail: info@lochfield.co.uk

web: www.scottishhousingconnections.org/HA/Lochfield-Park.co.uk

Emergency No: 0800 595 595
Gas Central Heating: 0800 595 595

Help us build it



Help us keep it!

Lochfield Park
Housing Association

Don't Lose Your Home

**Managing
Rent Arrears
Guidance and Advice**

OFFICE OPENING HOURS		
	MORNING	AFTERNOON
Monday	9.30am - 12.30pm	1.30pm - 4.30pm
Tuesday	9.30am - 12.30pm	1.30pm - 4.30pm
Wednesday	CLOSED	1.00pm - 4.30pm
Thursday	9.30am - 12.30pm	1.30pm - 4.30pm
Friday	9.30am - 12.30pm	1.00pm - 4.00pm

Registered under the Co-operative and Community Benefit Societies Act 2014.

Registered with the Financial Conduct Authority
No 2444R(S)

The Scottish Housing Regulator Reg No HAC268

Scottish Charity No SC037694

This leaflet can be translated, on request into other community languages.

For people with visual impairment, large print or Braille versions can also be provided.

Rent Arrears

We have provided this leaflet to help tenants who may fall behind with their rent (fall into rent arrears). It gives important information about what you need to do if you find yourself in rent arrears.

We understand that you may find yourself in arrears for all kinds of reasons and that you may find it difficult to sort out your financial problems. However, we are here to help, give you advice and help you through any difficulties.

Why is it important that I pay my rent?

When you accepted your tenancy you signed a legal agreement to pay your rent on time. If you don't pay your rent on time, you have broken that agreement and we can take action against you that could put your home at risk. If you do not pay your rent, it makes it more difficult for us to provide services to repair and maintain your home.

What should I do if I miss a rent payment?

It is very important that you contact your housing officer immediately. Your Housing Officer will do everything they can to help you but we do need your co-operation from the earliest stage, before the problem becomes serious.

Can I get help to pay my rent?

You may qualify for Housing Benefit or Discretionary Housing Benefit (for those in receipt of partial Housing Benefit) to help with your rent. However, it is still your responsibility to make the claim and return all the information Housing Benefit needs on time. If you require assistance in completing the application, we will gladly assist.

If you do not, we may still take action against you. You must also inform the Housing Benefits office of any changes in your personal circumstances. It is also your responsibility to ensure that your claim for Housing Benefit is reviewed at the appropriate time.

What can you do to help me?

Our Welfare Benefits Advisor is trained in:

- helping you to receive your full entitlement to Housing Benefit;
- giving you welfare and debt advice or sign posting/making a referral to an independent advice agency;
- Carrying out an income/benefit health check to maximise your income
- All reviews and appeals of benefit decisions
- Independent debt advice and negotiation with creditors and bankruptcy guidance.

Making a Payment Arrangement

All our staff are available to assist you in making a suitable payment arrangement. The Association will complete an income and expenditure form with you in order to make an arrangement that you can afford and are able to maintain.

How do I pay my rent

You can pay your rent:

- Using your Swipe card anywhere displaying a Pay-Point/Payzone sign
- At any Post Office
- By Standing Order / Direct Debit
- Or using your Swipe card at the Associations office or over the phone.
- visiting www.allpayments.net or by calling 0844 5578321
- The Allpay App on your smartphone

What will happen if I ignore my arrears?

The stages below explains what we will do if you do not contact us about your arrears.

Early stage

We will send you a reminder letter first. If you fail to contact us or pay the amount you owe us, a housing officer will then visit you at home. If you fail to respond to this visit, we will move to the next stage of our arrears policy.

The legal procedure

If there are arrears on your tenancy, we may consider taking court action particularly if you have not kept to a previously agreed arrangement.

This may ultimately lead to your eviction. The first step in this process involves the issuing of a Notice Of Proceeding (NOP). This NOP gives you 28 days to make arrangements for repaying the arrears. If you have received an NOP it is important that you contact the Association immediately for advice.

The NOP remains valid for 6 months after service and the Association can apply to the Court for a hearing, unless the account is cleared. You will be notified in advance of the date of the court hearing and it is important that you attend.

If the Association is forced to take this action any costs incurred will be passed to you, and are likely to be in the region of £200 for the first calling and an additional £100 every time thereafter.

REMEMBER: The Association is always willing to help and its never to late to make an arrangement. Please contact the office to discuss your arrears as soon as possible.