



**Your guide
to dealing with rent arrears**

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Dealing with rent arrears

If you have difficulty paying your rent, you should let us know **immediately**.

- We can give advice and information that can help you to keep out of debt and we can negotiate an affordable payment plan to catch up on any overdue rent. This may include an onward referral to agencies that can help you.
- You can contact us at any time during our office hours to discuss your rent account
- We can make out-of hours visits to you home, by appointment
- We will contact you when you owe one month's rent

If you do not contact us or if you do not keep to agreements that you make, we will take action. This will include legal action to end your tenancy, evict you and recover unpaid rent. You will be liable for the costs of any legal action, which may be about £300, or more.

Your rent

The rent, and any service charges you must pay, are set out in the Tenancy Agreement for your home. We gave you a copy of this at the beginning of your tenancy. You can get another copy at any time by asking us to provide one.

We gave you a copy of our Tenant's Handbook at the beginning of your tenancy. This contains important information about your rights and responsibilities, including information about rent charges and payments. You can get another copy at any time by asking us to provide one.

You can get a statement of your rent account at any time by asking us to provide one. This will show all charges to your account, and all payments made.

If you have difficulty in understanding the information we give to you, we will explain it and if you need information to be provided in another format or language we will provide this at no charge.

What will happen if you do not pay your rent?

We will try to contact you as soon as you owe one week's rent. We will keep trying to contact you and this may include phoning or calling at your home out of office hours or at your place of work.

If your rent arrears exceed one month's rent, we will interview you and discuss your financial circumstances. We will give advice and information based on what you tell us. We will make an appointment for you to see our Tenancy Sustainment Team (if you have not already done so) or arrange for you to see one of the advice agencies that are named in this leaflet. We will make an affordable agreement with you to reduce the arrears.

If you do not keep to the agreement we have made we will serve a Notice of Intention to Raise Proceedings For Recovery Of Possession. This is a formal legal warning that we may begin Court Action to end your tenancy. We will send a copy to each tenant and everyone over 16 years in your household.

At all times you should contact us and keep us informed about your plans to pay our rent and reduce the arrears. You should also contact the homelessness section of the Local Authority to take advice about what you should do if you became homeless after you have been evicted.

If the rent arrears have not reduced 28 days later after the service of the Notice, we will begin legal action to end your tenancy. We will ask the Sheriff Court for a decree to end your tenancy and evict you. You will be liable for the costs of this legal action

If we get a Decree we will instruct Sheriff Officers to repossess your home and evict you.

You can contact us at:

Ochil View Housing Association Ltd
Ochil House, Marshall, Alloa
Clackmannanshire FK10 1AB

Telephone 01259 722899

Email: customerservices@ochilviewha.co.uk

Web: www.ochilviewha.co.uk

Facebook: www.facebook.com/ochilviewha

Tenancy Sustainment Team

Ochil View's Tenancy Sustainment Team aims to help our tenants to maximise their income and identify entitlement to benefits.

Advice is given on all kinds of benefits including:

- Universal Credit / Income-related Benefits
- Scottish Welfare Fund
- Tax Credits
- Housing Benefit and Council Tax Reduction
- Pension Credit
- Personal Independence Payment / Disability Living Allowance
- Attendance Allowance.

The Tenancy Sustainment Team can also carry out a full benefit check which will include identifying any other benefits you may be entitled to. They will also assist with completing the relevant forms and any associated paperwork.

Should your application be unsuccessful they can also give help and assistance to appeal.

Other advice available includes:

- Budgeting information and helpful tips
- Accessing home insurance
- Accessing a bank account/Credit Unions
- Fuel poverty preventative information and advice.
- Referral to HEAT or Cosy Kingdom to access the Warm Home Discount Scheme and Grants.
- Referral for specialised Money Advice

Ochil View's Tenancy Sustainment Service is Free, Confidential, Impartial and available to all Ochil View Housing Association Tenants.

Universal Credit

Many tenants claim Universal Credit Housing Costs to help pay their rent. We can give advice to help you to claim or you can contact:

Universal Credit - www.gov.uk/apply-universal-credit

Universal Credit is an online service and requires applicants to have an Email Address, Government Gateway Account and a Bank or Building Society Account.

Further information can be found at www.gov.uk/universal-credit

Housing Benefit

In some cases you may not be able to claim Universal Credit, which may mean that you may be able to claim Housing Benefit to help pay your rent. We can give advice to help you to claim or you can contact:

Clackmannanshire Council

Kilncraigs
Greenside Street
Alloa
FK10 1EB
Monday to Friday – 9.30 a.m. to 4.30 p.m.

Fife Council

PO Box 18015
North Street
Glenrothes
KY7 5YJ
Monday to Friday – 8.00 a.m. to 7.00 p.m.
Friday – 8.00 a.m. to 6.00 p.m.

Other Agencies

Clackmannanshire Citizens Advice Bureau

Glebe Hall
Burgh Mews
Alloa
FK10 1HS
Telephone 01259 219404

Citizens Advice & Rights Fife (CARF)

4 Abbey Park
Dunfermline
Fife
KY12 7PD
Telephone 0345 1400 095

Frontline Fife

57-59 Viewforth Street
Kirkcaldy
Fife
KY11 3DJ
Telephone 01592 800 430

National Debt Line

- www.nationaldebtline.org

Shelter Scotland

- scotland.shelter.org.uk

Homelessness Information

The Homelessness section can be contacted at

Clackmannanshire Council

Homelessness Section
Lime Tree House
Alloa
FK10 1EX
Telephone 01259 452397 or 0845 055 7070 (select option 2)

Fife Council

Homelessness Assessment Team
Dunfermline Customer Service Centre
City Chambers
Kirkgate
Dunfermline
KY12 7ND
Telephone 03451 55 00 33

Home 4 Good Centre

Segal House
1-2 Segal Place
Dunfermline
KY12 8 AZ
Telephone 01383 602 388

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Scottish Charity No. SC033130

