

about evicting you from your home.

What else should I know?

Action to repossess your home really is only taken as a last resort – it's a step we take with some reluctance. You need to be clear however, that we have evicted tenants in the past for not paying rent, and we're more than prepared to do so again if necessary.

We'll do all we can before we reach this stage to try to resolve the situation with you. Ultimately however, it is your responsibility to seek help regarding money difficulties you may be having. Our own Benefits Advice Officer will be more than willing to assist you, or point you in the direction of specialist agencies.

It is also worthwhile contacting your own solicitor for advice.

Where can I pay my rent?

You can pay your rent or money towards your arrears in a number of ways at a number of places:

- In cash or by cheque at our office.
- By direct debit – the funds are automatically transferred from your bank account on a weekly or monthly basis.
- In cash or by cheque at any post office – you'll need to use your Allpay card for this.
- At any PAYzone outlet (mainly large shops / supermarkets) or PayPoint outlets (typically found in local corner shops and service stations) using your Allpay card.

- Over the telephone on 0870 2436040
- Via the internet - visit www.allpay.net

Enquiries and further information

If you'd like to ask us about anything in this leaflet – or about any service we provide – don't hesitate to contact us at:

Perthshire Housing Association
5 South St. John's Place
Perth
PH1 5SU

Tel: 01738 441088
(+ 24 hour answer service)

Fax: 01738 441060

E-mail: info@perthha.co.uk

Visit: www.perthshireha.co.uk

Office Opening hours:

Monday – Thursday 9am – 5pm
Friday 9am – 4pm

Having difficulty paying your rent?

Our approach to rent arrears...



Perthshire Housing Association Ltd

This leaflet can be made available on cd, tape or other audio formats, in Braille, in large print and in languages other than English. Contact us for information.

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The Association depends on the rent paid by residents to run the organisation, build new homes and provide services to tenants and sharing owners. The majority of residents pay their rent in full when it is due. However, we are also aware that people can at times experience difficulties that result in problems making rent payments. The aim of this leaflet is to advise on the steps that the Association will take to improve and resolve your arrears situation. This includes the information and assistance that can be provided but also the action that the Association will take, including legal proceedings, should the situation not improve.

Housing Benefit

If you're having difficulties in paying rent, either because your income is low or you have had to stop work, you may be entitled to receive Housing Benefit. Your income and family circumstances are used to determine whether you are eligible and if so, how much Housing Benefit you should receive.

Our Benefits Advice Service can provide you with advice regarding this and help you fill out the necessary application forms. Our separate leaflet "Maximising Your Income - Our Benefits Advice Service" explains more. If you do receive Housing Benefit it will be paid directly to the Association, either to cover your rent payments in part or in full.

Arrears Agreements What do they mean?

If you have rent arrears, we'll contact you to let you know. It's important that you discuss the situation with us right away. We'll try to make an agreement with you about repaying your arrears. If you keep to this agreement we'll take no further action.

If it's difficult for you to keep to the agreement please contact us. We'll try to make a new agreement that you can keep up with more easily. If necessary we can refer you to our Benefits Advice Service for advice and assistance on how to maximise your income and ensure any arrangements we make with you to repay your arrears are affordable. They can also provide advice on budgeting and help with other financial difficulties you may be experiencing.

We'll do our best to remind you about your arrears, but if you continually fail to make the required payments, we have no choice but to take legal action against you.

Notices of Proceedings Do I have to worry about these?

The simple answer is 'yes.'

If you have high arrears, or persistently owe us rent money - and if you haven't kept to arrears agreements - we'll take you to Court. Ultimately, this can involve asking the Sheriff for an order to allow us to repossess your home.

Before we can approach the Sheriff Court however, we are required to serve

you with a Notice of Proceedings. This lets you know that Court Proceedings can start 4 weeks later, if the situation does not improve. We think very seriously before serving this Notice - we'll only do it when your arrears are high and you have not co-operated in making or keeping to an arrears arrangement to resolve these.

Before serving a Notice of Proceedings, we'll try to establish whether there are any "Qualifying Occupiers" living in your house. These are people who are members of your family aged 16 or over; somebody who you have sublet your house to; or someone who lives with you as a lodger.

We are required to give an amended copy of the Notice of Proceedings to these people to let them know that we intend taking action against you in the near future. They can apply to the court to have their interests considered during any future Court proceedings.

What should I do if I receive a Notice of Proceedings?

Please note that you do not have to move out of your home when you receive a Notice of Proceedings. It is important however, that you take some serious action to get your arrears under control. The Notice gives you a four-week period in which to demonstrate an improvement in the situation. After that time, if your arrears have not reduced significantly, or if you have not kept to a repayment agreement, we'll approach the Sheriff Court. This will be the point at which we ask for a hearing