

RENT ARREARS

INFORMATION SHEET 13



Will anyone else know about my arrears?

If you are a joint tenant, or if members of your household are over 16 years of age, the Co-operative is required by law to notify them of proposed legal action.

Why is it important that we collect rent?

As indicated, a large part of your rent goes directly towards repairing and maintaining your home. Another part goes towards upgrading and improving you and other tenants' homes. By failing to pay rent, you let yourself and everyone else down.

Payment Options:

Remember we offer a wide range of simple to use payment options:

- Allpay cards (Paypoint and Post Office outlets)
- Direct Debit
- Standing Order
- Housing Benefit direct payments
- Online payments (www.allpay.net)
- By phone (Allpay 0870 2346 040)

For further information, refer to Information Series 12, "How to pay your rent".

If you are worried about your arrears, please let us help you. But remember, do it now.

If you would like this leaflet in another format, for example in large print or on tape, or in another language, please contact reception.

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If you are having difficulty in paying your rent, please get in contact, as we are here to help!

Paying your rent is not a choice, it has to be paid as part of your tenancy agreement. The Co-operative requires this money to pay for the cost of day-to-day repairs and the long-term maintenance of your home.

We recognise however that people at different stages of their lives can experience financial problems. It can often be difficult speaking to people about these problems. We can help though. We can provide advice, information and support that can help you through any difficulties that can arise.

What will happen if we contact you about your arrears?

You will be offered a private appointment with your Housing Officer either in our office or at your home.

How can your Housing Officer help?

Our Housing Officers are trained to deal with your enquiries in a friendly, confidential and supportive manner.

Your Housing Officer can:

- Agree an affordable payment plan which allows you to pay your arrears in instalments
- Refer you to a Money Advice Worker for support and help
- Help you complete a Housing Benefit form

What will happen if you ignore your arrears?

Every year across Scotland, a significant number of tenants are evicted for failing to pay their rent. Our tenants are no different - unfortunately we have had to take this action.

The Co-operative will do everything we can to help and support you stay in your home, but we will consider taking legal action against you if you ignore your arrears.

If we take legal action we will ask the Court to award the Co-operative expenses. Accordingly, even if we did not request a decree for eviction at court (as you may have paid the arrears prior to the hearing) you will be liable for the legal costs.