



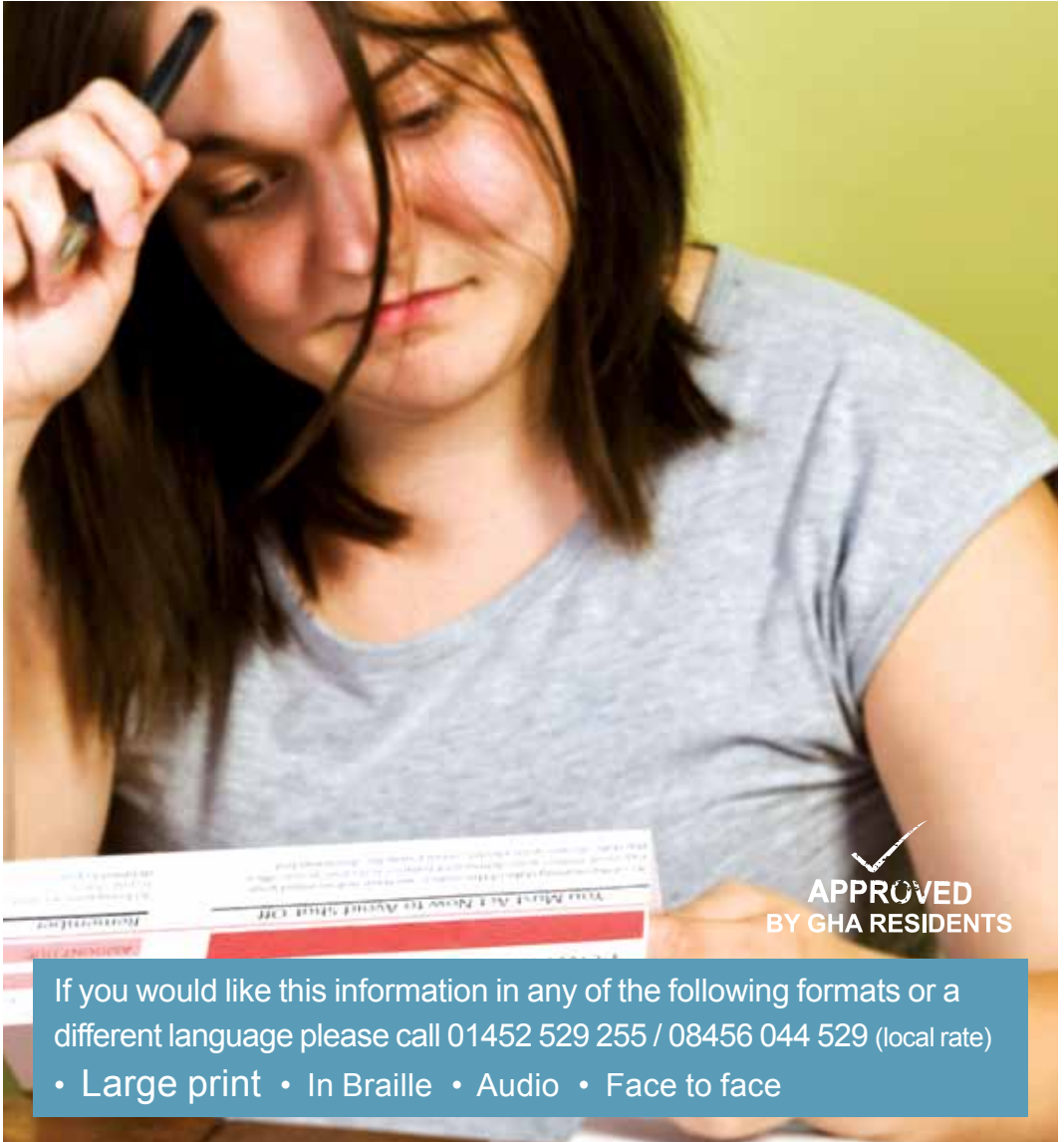
**Gloucestershire
Housing Association**

A MEMBER OF THE GUINNESS PARTNERSHIP

YOUR RENT ACCOUNT

Problems paying your rent?

This leaflet gives you information if you have a problem paying your rent




APPROVED
BY GHA RESIDENTS

If you would like this information in any of the following formats or a different language please call 01452 529 255 / 08456 044 529 (local rate)

- Large print
- In Braille
- Audio
- Face to face

Under the terms of your tenancy agreement you are responsible for paying your rent weekly and in advance.

Your rent is used to pay for the services which we give to you, including carrying out repairs to your home, and improvements to your home and the surrounding environment.

If your rent is not paid to us on time, it means that we have to cut back on the services which we deliver to you and your community, or charge higher rents.

What happens if I have a problem paying my rent?

If you have a problem paying your rent – don't bury your head in the sand and don't panic!!!

Please contact your Housing Officer straight away on **01452 529 255 or 08456 044 529 (local rate)**.

We will make every effort to assist you to make sure that you are able to pay your rent and clear any rent arrears that may have built up.

Our Service Standards

We will:

1. Provide access to free, confidential debt counselling and assistance with the Citizens' Advice Bureau within 15 working days of your request.
2. Provide free, confidential welfare rights advice within 10 working days of your request.

3. Send you a rent statement every three months.
4. Send you a rent statement on request within one working day.
5. Agree realistic payment plans, based upon full disclosure of your circumstances, if you are unable to clear your rent arrears in full.
6. Use eviction as a last resort.

In addition to this we can help you by

1. Taking prompt action to notify you of your arrears and seek to make personal contact wherever possible at an early stage of the debt arising.
2. Offering free confidential advice at our offices, surgeries, a home visit or a meeting at a venue local to you, over the phone, or by email.
3. Offering lunchtime appointments or evening appointments with your Housing Officer between 5pm and 7pm.
4. Providing help with completing any benefit forms or dealing with any benefits queries.
5. Providing a free benefits check to see if you can claim any more assistance.
6. Providing a number of convenient ways of paying your rent.

Free independent advice about benefits

You can get free independent advice about benefits from our Financial Inclusion Officer or from your local Citizens' Advice Bureau.

We can provide help with:

- filling in benefit forms;
- assessing entitlement to benefit; and
- appealing decisions made about your benefit (if you do not agree with the amount you have been awarded).

If you want to speak to our Financial Inclusion Officer, please contact her on **01452 541 825**.

If you want to find your nearest Citizens' Advice Bureau, contact your Housing Officer on **01452 529 255 or 08456 044 529 (local rate)**. Alternatively, log onto **www.citizensadvice.org.uk**

National Debt Line

Free confidential advice about debt can also be obtained from the National Debt Line on **0808 808 4000** or **www.nationaldebtline.co.uk**

If you do not pay your rent the following actions will occur

Stage 1

We will contact you when your first payment is missed or late. You will be given seven days to make contact with us or to catch up with your payments.

Stage 2

If you do not contact us or clear the rent arrears, we will visit you or telephone you.

Stage 3

If you do not contact us or clear the arrears you will be sent a final warning letter, before we start legal action to recover the rent arrears owing.

Legal Action

At this stage we will serve a Notice of Seeking Possession. This is a legal notice giving you 14 days to pay the rent arrears outstanding, or the matter will then be passed to the court to start possession proceedings.

We may also consider applying to the court for an attachment of earnings order to deduct any rent arrears owed to us directly from your wages.

If we are applying for legal action, we will contact you and you will receive confirmation from the court. It is important that you attend court to put your point of view. You will have to pay the legal costs of the case.

If you do not keep up payments after a court order has been made or if the court gives us outright possession, we will ask for the possession order to be enforced. The court bailiff will visit you at home and let you know when you have to leave.

Separate leaflets about these processes are available from our offices or can be downloaded from our website at www.gloscha.co.uk

These leaflets are:

- How to pay your rent
- Notice of seeking possession
- Going to court

Remember, if you do not pay your rent:

- You will not be eligible for a transfer
- You will not be able to have a mutual exchange
- You will get a poor reference from us. If you are moving on to another landlord or buying a property, we are duty-bound to give a reference detailing your rent payment history
- You may be subject to an attachment of earnings order deducting your arrears from your wages
- You may lose your home



Equality and Diversity

We are committed to eliminating discrimination and to promoting good relations and equality of opportunity in all aspects of our business. We will treat all service users, fairly and equally, regardless of their sex, trans-gender status, sexual orientation, religion or belief, marital status, civil partnership status, age, race,



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