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 **01684 579579**

Este panfleto, com a designação "Dificuldades no Pagamento da Renda" [Having Difficulties in Paying Your Rent], também se encontra disponível em outros idiomas, impressão em formato grande e áudio sob pedido.

ভাড়া দিতে অসুবিধা হওয়া [Having Difficulties in Paying Your Rent] নামে এই পুস্তিকা অনুরোধ করলে অন্য ভাষায়, বড় বড় হরফে মুদ্রণ এবং শ্রবণের টেপে প্রাপ্ত হয়।

یہ پرچہ جسے کرایہ کی ادائیگی میں دقتیں [Having Difficulties in Paying Your Rent] سے موسوم کیا جاتا ہے، درخواست کئے جانے پر، مختلف زبانوں، بڑے پرنٹ اور آڈیو فارمیٹ میں بھی دستیاب ہے۔

小冊「難以繳房租」[Having Difficulties in Paying Your Rent]有多種語言版、大字體版以及錄音帶版供閣下索取。

This leaflet is available on our website at
www.festivalhousing.org

You are also welcome to contact us by e-mail at
info@festivalhousing.org

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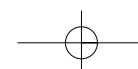
HAVING DIFFICULTIES
PAYING YOUR
RENT?



FEST010



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ADVICE FOR RESIDENTS

What to do if you are having financial problems

Our aim is to help you if you suffer financial difficulties during your tenancy and cannot pay your weekly rent. We don't want to have to take legal action in the county court to repossess your home or register a debt against you.

To avoid this, we need you to contact us as soon as possible if you are falling behind with payments. The sooner you get in touch, the easier it will be to help you sort things out.

Our commitment to you

When you contact us, we will be polite and listen to what you have to say.

We promise to make a fair agreement for you to pay off the money you owe us, at a rate you can afford.

We will work out how much you can afford to pay, taking account of your income and reasonable expenses.

We will also try to make sure that you are claiming all the benefits you are entitled to. If you want, we will put you in touch with expert advisers who can help you.

As long as you keep to the agreement you have made with us, we will not start new legal action.

Let us know if you have difficulties keeping to this agreement and we will respond quickly and sympathetically to review it.

We will let you know about any action we might take against you.

Your commitment to us

Make sure that you tell us everything that we need to know about the money you have coming in and what you pay out so that we can make a fair agreement.

Try to pay us on time

If you have problems keeping to the agreement, let us know straight away.

Housing Benefit

You should have already been told about applying for Housing Benefit when you signed for the tenancy of your property. If you are not sure what you are entitled to, contact the relevant Housing Benefit office. If you still need help or need any advice, you can ask for a confidential discussion with our Welfare Benefits Officer on **01905 823119**.



You will need to make sure the Housing Benefit office has all the information that they need about your tenancy, your income and your family circumstances.

You must immediately provide any information that the Housing Benefit office asks for.

Throughout your tenancy, you will need to make sure that you return your renewal forms on time and tell your local Housing Benefit office immediately about any changes in your circumstances.

Remember that you are responsible for making sure your rent is paid on time.



How to pay your rent

You can pay by cash, debit card or cheque at our offices in Droitwich, Malvern and Ledbury

On the internet simply log on to **www.allpayments.net** you will need your swipe card and debit card. *(credit cards will not be accepted)*

You can send a cheque to the office. You can pay with your card at any post office, shop or garage displaying the 'PayPoint' or 'Payzone' sign.

Debit cards over the phone on **0870 7700472** (24 hours).

You can pay by standing order or direct debit from your bank or building society account. We will give you a form if you ask us.

If you receive Housing Benefit, you must ask the local authority to pay it directly to us.

Not sure about your benefits?

If you are not sure which benefits you are entitled to claim or you are having difficulty making a claim, please contact our Welfare Benefits Officer for a confidential discussion on **01905 823119**.



Rent Arrears Protocol

The rent arrears protocol reflects the guidance on good practice given to social landlords in the collection of rent. The overall intention of the protocol is to avoid possession claims where possible.

Brief description of the protocol is detailed below but further information can be requested from your Housing Officer.

The Associations responsibilities:

Initial contact

Contact you as soon as possible after arrears accrue to discuss the debt. If you are a joint tenant, we will send the initial letter to each named tenant.

- Try to agree affordable repayments depending upon your financial situation.
- Provide you with a quarterly rent statement.
- Offer assistance if you are deemed vulnerable.

After service of statutory notice

Make reasonable attempts to contact you to discuss the debt and agree an acceptable repayment plan.

Suspend possession action if you can prove that any benefit claims are being processed and all evidence is being supplied.

Court Proceedings

If possession action does commence, but you comply with an agreement plan to reduce the debt, we will request at court that further action is postponed.

You as the tenant will:

- Contact us and agree a suitable repayment plan and maintain payments.
- Provide any required information for any benefit claims.
- Keep us updated at all times.

