

Rent Arrears

A Guide to Avoiding or Dealing with Rent Arrears



Forgewood Housing
Co-operative Limited



Rent Arrears

We understand that people may find themselves experiencing some financial difficulties at some point in their lives. We recognise that you may not know where to start and this can very often lead to people falling behind with their rent payments.

By failing to pay your rent you risk losing your home. We want to avoid this happening and we are happy to assist and support you.....the worst thing you can do is nothing!

How can my Housing Officer help me?

Your Housing Officer can discuss issues with you in confidence and can help find a way to get you back on track with your rent payments. If you are finding it difficult to pay your rent please make an appointment to speak to your Housing Officer in confidence.

They can also put you in touch with our Income/Money Advisor via our AFTAR Project with Citizens Advice Bureau. Who can assist with claiming benefits, budgeting, debt, council tax, energy advice and assistance with digital learning to help with Universal Credit claims etc.

Remember we are here to help you!

**Don't delay.....
make an appointment today...!**

The longer you ignore the situation the more difficult it can be to resolve.

Why do I need to pay rent?

When you signed your tenancy, you agreed to certain conditions including paying your rent to the Co-operative on time. Failure to do this is a breach of that legal agreement and the Co-operative is entitled to take action against you that could put your home at risk.

Without income from rents the Co-operative would not be able to repair & maintain all of our properties.

Can I get help to pay my rent?

Housing Benefit

You may qualify for Housing Benefit which is a benefit to help towards your rent and can be paid directly to the Co-operative. Housing Benefit is administered by North Lanarkshire Council.

You can complete a form online at <https://northlanarkshire.teamnetsol.com/> If you require assistance with this process please contact the Co-operative and an appointment can be made with our Income/Money Advisor via our AFTAR Project with Citizens Advice Bureau.

It is your responsibility to make sure you apply for it and provide them with all the necessary information required to support your claim. Should you have any change to your circumstances you must advise them.

It is important any information that is requested by the Council is provided on time. If you don't do this your claim will not be processed and may even be cancelled. If this happens YOU will still be responsible for paying your full rent, even if you have not received any housing benefit.

Universal Credit

The Universal Credit payments you receive should include any housing costs you are entitled to assist with your rent. It is important to include details of your rent charge when you claim Universal Credit so that your Housing Costs are included in the claim.

You can arrange for this to be paid direct to the Co-operative by means of a Managed Payment. Should you need any help with this please contact your Housing Officer.

If this payment does not cover your full rent charge you may qualify for a Discretionary Housing Payment from North Lanarkshire Council to cover the shortfall for additional bedrooms.

Should you accrue rent arrears and you are receiving Universal Credit or other benefits you can agree to have third party deductions made to your rent account. Should you need any help with any aspect of Universal Credit please contact your Housing Officer.

How can I pay my rent?

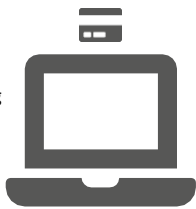
Your rent is due **4 weekly**, in advance. You can make your payments weekly, fortnightly, 4 weekly or calendar monthly, whichever is most convenient for you. However, you must ensure payments are made within that period.

The rent payment table is displayed at the rear of this leaflet. This will advise you on when your rent is due and when it has to be paid by. Should you fail to pay your rent by the end of the rental period this will result in arrears accruing on your rental account.

We offer a variety methods for you to pay your rent which are:-

Register online -

@ www.allpayments.net using the 19 digit number on your Allpay card. You can pay free of charge using your debit or credit card.



Virtual Payment -

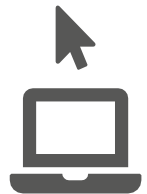
Using your debit or credit card you can make a payment over the phone by calling a member of staff at the Co-operative.



Online banking -

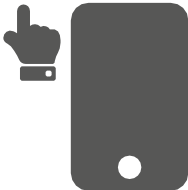
Using your unique rent reference number and the Co-operative's bank details:

Bank of Scotland/
Sort code 80-09-15/
Account number 00357497



Phone App -

Use Allpay payment App. Download for free with Apple & Android smart phone. For more info www.allpay.net/app.



Bank Payment -

(standing order) - You can download and complete a form at www.forgewoodcoop.org.uk or set up via your online banking using our bank details (as above).



By Phone -

Dial **0330 041 6497** for Allpay's automated phone payment service using debit or credit card.



At the **Post Office** by using your Allpaycard. You can pay by cash/debit/credit card.



Paypoint - Using your Allpay card at any PayPoint outlet.

For further details look on the "Rent" section of our website www.forgewoodcoop.org.uk

What if I can't make a payment?

The Co-operative will do all they can to help you deal with rent arrears but you must reach out to us. If you don't contact us and work with us to sort the problem the level of your arrears will continue to increase and we will have no choice but to begin the legal process which could result in you losing your home.

Help us to help you!

If you think you may be in arrears?

If you fall behind with your rent, the first thing is to contact your Housing Officer who will treat your case sympathetically and help to come to an affordable payment arrangement to help you clear the arrears. Should you make a payment agreement you must keep to it.

Remember, regardless of your income and circumstances, you remain liable for the rent payments at all times.

If you have missed a payment?.....**You must contact your Housing Officer right away!**

If you continue to not pay your rent and fail to contact your Housing Officer to make a payment arrangement or discuss the matter, the Co-operative will have no choice but to take legal action against you.

The Co-operative has an obligation to collect rent from every tenant. Without income from the rent the Co-operative would not be able to repair and maintain your home.

What is an “affordable arrangement”?

The amount you will be asked to pay will depend on your income and other regular expenditure. To help decide what an affordable amount might be, the Housing Officer will go through all aspects of your income and expenditure and decide on a payment arrangement that both parties agree.

Your income and expenditure is taken into account and an affordable arrangement is reached.

You will sign an arrangement form detailing the amount, when your payments will commence, frequency of them and by which method. You will receive confirmation of your arrangement in writing.

You will be given 7 days to review this otherwise we will assume this payment plan is acceptable.

What if I default with my payment arrangement or ignore my arrears?

Should you breach your payment plan, court action could be taken which could result in you losing your home..... It is therefore important to adhere to your payment plan.

It is important that all payments are made on or before the agreed date. Your Housing Officer will monitor your rent account to check these payments are made. Should you fail to make payments as agreed, we will have no choice but to assume that you have broken your arrangement and will act accordingly.

If you fail to contact us and work with us to sort out the problem the level of your arrears will continue to increase and we will have no choice but to begin the eviction process.

Legal Action

The Co-operative will do all we can to help you stay in your home, however we **CANNOT** allow you to stop paying your rent indefinitely. If you fail to make payments and contact your Housing Officer, the Co-operative will take action against you which could result in:

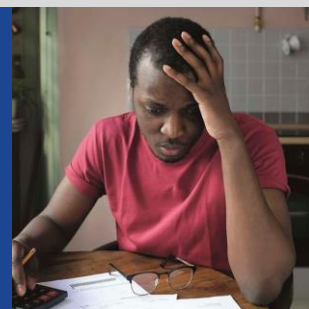
- Deducting payments directly from your benefits;
- Serving a Notice of Proceedings for Recovery of Possession on the tenant(s) and any qualifying occupiers in the house. Qualifying occupier means everyone aged 16 or over who form part of the household.
- Legal action begins with the serving of this Notice(s). This is a legal notice that informs you and any qualifying occupiers of our intention to seek repossession of the property if a suitable arrangement has been breached or where no contact or payment has been made by you;
- Taking court action for the recovery of the house. If the court agrees to this you would be evicted from the house and would have to find alternative accommodation for you and your household.

- You would still be liable for the arrears you owe, in addition, you may also be held responsible for paying the Co-operative's legal expenses with a typical charge of £320 for a case initially calling at court;
- You having to contact the Local Authority urgently in regards to your housing situation.

Don't delay pay today.....!

Financial Worries

**Please don't panic,
we are here to help!!**



Doing nothing could make things worse.....

Where can I get help...the first step is contact your Housing Officer. Here is a list of other useful contact numbers.



Motherwell & Wishaw
90 Brandon Parade East
Motherwell, ML1 1LY
Tel No: 0808 1969180



Universal Credit Helpline
Tel No: 0800 328 5644
Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 328 5644
Textphone: 0800 328 1344
Monday to Friday, 8am to 6pm
<https://www.gov.uk/universal-credit/how-to-claim>



Social Security Scotland
Book an appointment. The Local Delivery service is by appointment only, call them for free on **0800 182 2222** and they can arrange one for you.



Housing Benefit Department
North Lanarkshire Council, Head of Financial Solutions
PO Box 9060, Motherwell, ML1 1SH0
Tel No: 01698 403210 **Email:** benefitsteam@northlan.gov.uk



National Debtline
Monday to Friday 9am to 8pm
Saturday 9.30am to 1pm
Tel No: 0808 808 4000
<https://www.nationaldebtline.org>



Motherwell Jobcentre Plus
Flemington House, 600 Windmillhill Street
Motherwell, ML1 2HN
Tel No: 0800 169 0190



Energy Saving Trust Scotland
Second Floor, Ocean Point 1,
94 Ocean Drive, Edinburgh, EH6 6JH
Advice Line: 0808 808 2282

Our contact details

Please contact us by the following means:

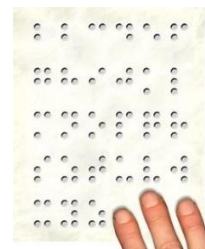
- Visit or write to us at: **Forgewood Housing Co-operative
Forgewood Community Centre
49 Dinmont Crescent
Motherwell
ML1 3TT**

- Call us on: **01698 263311**

- Email us on: **enquiries@forgewoodcoop.org.uk**

- Via our website on: **www.forgewoodcoop.org.uk**

We can also give you this leaflet in other languages and formats -



(such as large print, audio and Braille).

Rent Payment Table for Financial Year 2023/24

Rental Period	Rent Due Date		
1	27 March 2023	to	23 April 2023
2	24 April 2023	to	21 May 2023
3	22 May 2023	to	18 June 2023
4	19 June 2023	to	16 July 2023
5	17 July 2023	to	13 August 2023
6	14 August 2023	to	10 September 2023
7	11 September 2023	to	08 October 2023
8	09 October 2023	to	05 November 2023
9	06 November 2023	to	03 December 2023
10	04 December 2023	to	31 December 2023
11	01 January 2024	to	28 January 2024
12	29 January 2024	to	25 February 2024
13	26 February 2024	to	24 March 2024

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Fax No: 01698 263399
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Website: www.forgewoodcoop.org.uk