

What if I have difficulty paying my rent?



Available in
alternative formats



How can I find out more about paying my rent?

- We will advise new customers on Rent Payments and Housing Benefit.
- We will be clear about how we will deal with rent payments that are not made.
- We will advise on the action we can take to help prevent rent arrears increasing.
- What legal action can be taken.
- Where you can get help and advice to stay out of rent arrears.

What do you do about rent arrears?

- 1) We want to collect your rent accurately and on time, and we adopt a firm but fair approach to rent arrears. We realise that circumstances may change (for example through illness, unemployment or the birth of a child) and that this can sometimes make it difficult for you to pay your rent.

We try to help you by

- Sending you a quarterly Rent Statement
- Providing a variety of payment methods to suit your circumstances
- Making early personal contact with customers whose accounts fall into arrears



- 2) Where rent arrears occur, we will deal with each case on an individual basis and try to help you to reduce your arrears

Try to contact us as soon as you start to have difficulties. Sorting the problem out before it gets too serious can prevent a lot of stress later.

We will treat your situation in a sensitive and confidential manner, advising you in advance of the action we need to take. This will enable you to get independent advice if you need it.



How do I know what to do?

When you become a tenant, at our first meeting we will explain the various methods of paying your rent:

- Direct debit
- Standing order
- Swipe card at the Post Office or at places with PayPoint or PayZone facilities.
- Online and Telephone payments

We'll also help you to make a claim for Housing Benefit. This may cover all or part of your rent. The Borough Council will assess your claim, but we will try to give you an idea in advance of how much you may be required to pay to us.

What If I Have Difficulty Paying My Rent?

You can tell the Borough Council that any Housing Benefit you are due should be paid **directly** to Stafford and Rural Homes, and into your rent account to stop it going into arrears.

If **you** receive housing benefit payments that are intended to help you with your rent, they should be immediately paid to Stafford and Rural Homes as this money is for your rent payments.



What is Housing Benefit?

Housing Benefit, once known as rebate, is help to pay your rent. You may be eligible for Housing Benefit. However, because of the time it may take to assess your claim, rent arrears can occur on your rent account. Therefore, it is important to ensure that your rent is paid, or you make an agreement with us. You need to chase the Borough Council for the payment of your Housing Benefit. You must also inform them of any change in your personal circumstances.

What should I do if I can't pay my rent?

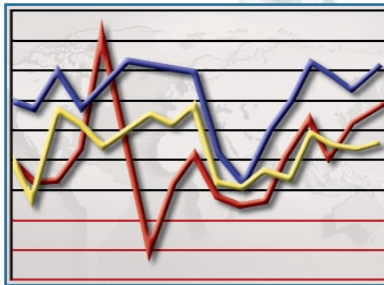
If for any reason you are unable to keep up to date with your rent payments, you should immediately contact your **Housing Officer**, who will discuss the situation with you in a confidential and sensitive manner, identify the reason for non payment and will provide you with any relevant advice on help you may be able to get or where to go for help with budgeting

We can visit you in your home if it is more convenient to you.

We are aware that rent arrears often occur because customers may be on low incomes and often have other payments to make. Your **Housing Officer** will be able to refer you to other agencies for confidential advice and help.

What is a rent payment agreement?

If you go into rent arrears, an agreement may be reached for you to pay them off by paying a regular weekly amount in addition to your weekly rent. However, it is important that the agreement is strictly kept to. If the agreement is not kept and the arrears increase, we may consider further steps, which may include legal action.



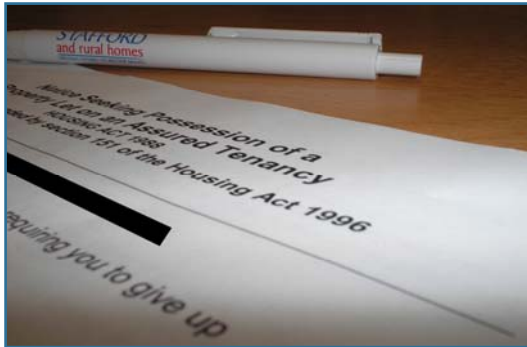
How does legal action work?

If there are arrears on your tenancy, we may consider taking court action, particularly if you have not kept to a previously agreed arrangement. This can lead to your eviction.

The first step of the process involves the issuing of a Notice of Seeking Possession (NSP). This gives you 28 days to pay your arrears or make arrangements for gradual repayment. If you receive a NSP it is important that you contact your **Housing Officer** immediately for advice.

What If I Have Difficulty Paying My Rent?

Anytime during the next 12 months, if you are in arrears we can apply to the County Court for an arrears hearing, unless you pay off your arrears. You will be notified in advance of the date of the court hearing and it is important that you attend.



What happens at court?

If you have rent arrears the County Court will be asked to award Stafford and Rural Homes a Possession Order. This order may allow us to evict you from your home.

The Court may postpone the order and allow you to remain in your home providing you keep to the payment terms set by the court. You may be required to pay the costs of the court action, which will vary, but can be a lot of money.

The Court Order will remain until the arrears and the Court costs are paid off.

Will I be evicted?

If the Court postpones the Possession Order you must keep to the terms of the order for the repayment of arrears. If you fail to pay as the Court instructed, we can request that the Court sets a date for an eviction.

Stafford and Rural Homes can, without a further hearing, request the Court Bailiff to take possession of your home. In these circumstances we will not provide you with another home. You will have to leave on the eviction date and will still owe us the money.

Where can I get independent advice?



The Citizens Advice Bureau (CAB) has a wide range of services available to the public free of charge, including debt, benefit, and money advice. For advice and/or appointment telephone:

01785 258673 - Stafford CAB

01785 814806 - Stone CAB



The “What If I Have Difficulty Paying My Rent” leaflet is available in alternative formats by telephoning us on 0800 111 4554. All of our policies and leaflets are available on our website at www.sarh.co.uk.

For further information about having difficulty paying your rent contact the Rents Team by:

calling us on

0800 111 4554

or by e-mailing us at

housing@sarh.co.uk

or by writing to

The Rurals,
1 Parker Court,
Dyson Way,
Staffordshire Technology Park,
Beaconside,
Stafford, ST18 0WP.

This leaflet has been customer approved by Stafford and Rural Homes Tenant and Resident Federation