



YOUR GUIDE TO DEALING WITH RENT ARREARS

Your Rent

Your Tenancy Agreement

The rent, and any service charges, you must pay for your home are set out in your Tenancy Agreement. You received a copy of this at the beginning of your tenancy, along with our Tenant's Handbook. This contains important information about your rights and responsibilities, including information about rent charges and payments.

You can receive another copy of your Tenancy Agreement at any time by asking us and there is also a copy on your My Home account under My Documents.

My Home

You can view a statement of your rent account at any time by logging onto your My Home account. This will show all charges to your account, and all payments made.

If you are unable to access your My Home account, please contact us and we can assist you. Alternatively, we can arrange to send you a paper copy by post or email.

If you have difficulty in understanding the information we give to you, we will explain it and if you need information to be provided in another format or language, we will provide this at no charge.



Dealing With Rent Arrears

Initial Contact

If you have difficulty paying your rent, you should let us know **immediately**. You should always prioritise paying back your outstanding rent before other debts, like credit cards or payday loans.

It is important that you contact us as soon as possible and show that you are willing to improve your situation and pay back the arrears due. If you are unable to contact us during office hours, then we can arrange to speak to you out of hours by appointment. If you prefer, we can also visit you in your home.

Failure to contact us or make payment to your rent and arrears due will result in the Association taking further action to recover the balance due.

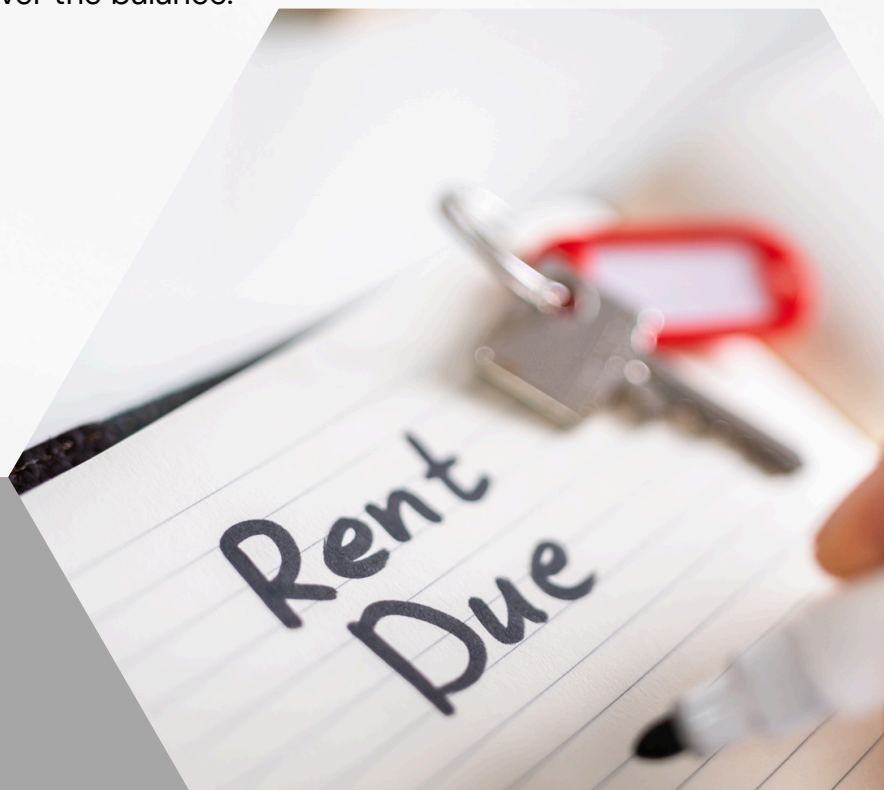
If we do not hear from you then we will contact, you as soon as any rent becomes due. We will continue our efforts to contact you throughout the recover process. This may involve phone calls or home visits during office hours, and occasionally outside of these hours if necessary.

Arrangements To Pay

If you are unable to pay the outstanding balance due, then we will make an affordable agreement with you to reduce the arrears. We may ask you to provide us with financial information regarding your income and expenditure. This is confidential and is required to ensure that any arrangement is affordable to you.

At all times you should contact us and keep us informed if you are unable to maintain the arrangement.

If you do not keep to any arrangements to pay that you make, then we will have no option than to pursue the arrears and take appropriate action to recover the balance.



Advice & Support



Tenancy Sustainment Service

We can support you and give you appropriate advice that will help you to keep out of debt. If you are suffering from financial hardship and are struggling to pay your rent and any arrangements to pay, please contact us. We can help to support you and provide advice and assistance to make a claim for benefits including Universal Credit, Housing Benefit or Council Tax Reduction.

The Association's Tenancy Sustainment Officer is dedicated to help our tenants to maximise their income and identify any entitlement to benefits.

Advice is given on all kinds of benefits including:

- Universal Credit / Income-related Benefits
- Scottish Welfare Fund
- Tax Credits
- Housing Benefit and Council Tax Reduction
- Pension Credit
- Adult Disability Payment
- Attendance Allowance.

The Tenancy Sustainment Officer can carry out a full benefit check which will include identifying any other benefits you may be entitled to. They can also assist with completing the relevant forms and any associated paperwork.

Should your application be unsuccessful they can also give help and assistance to appeal.

Other advice available includes:

- Budgeting information and helpful tips
- Accessing home insurance
- Accessing a bank account/Credit Unions
- Fuel poverty preventative information and advice.
- Referral to HEAT or Cosy Kingdom to access the Warm Home Discount Scheme and Grants.
- Referral for specialised Money Advice.
- Referrals for food parcels to The Gate, Alloa or the Trussell Trust in Dunfermline

Ochil View's Tenancy Sustainment Service is free, confidential, impartial and available to all Ochil View Housing Association Tenants.



Money Advice

We can make referrals to a specialist Money Advisor based at Clackmannanshire Citizen Advice Bureau (Clacks CAB) or if you live in Fife the service is provided by Citizens Advice Rights Fife (CARF). They can provide the following advice and assistance to our tenants: –

- Income Maximisation
- Budgeting advice
- Debt Advice
- Negotiation and representation with creditors
- Dealing with Rent Arrears
- Fuel debt
- Court Representation
- Advice on bankruptcy

As you have received this letter due to rent arrears this service may be of benefit to you.

Please contact your Housing Services Officer if you feel this service would be of use to you and we can either refer you or advise on how to contact the service.

Legal Action



Notice of Legal Action

If you do not maintain payments to reduce your rent arrears or do not pay and fail to contact us, then we will serve a Notice of Intention to Raise Proceedings for Recovery of Possession. This is a formal legal warning that we may begin Court Action to end your tenancy. We will send a copy to each tenant and everyone over 16 years in your household.

It may be in your best interest at this stage to contact the homelessness section of the Local Authority to take advice about what you should do if you became homeless after you have been evicted for rent arrears.

Court Proceedings

If the rent arrears have not reduced or you have not made an alternative arrangement for payment with the Association within 28 days after the service of the Notice, we will begin legal action to end your tenancy. We will ask the Sheriff Court for a Decree to end your tenancy and evict you. This will also include a Payment Decree which means if you are in employment we can proceed with an arrestment of your earnings.

You will be liable for the costs of this legal action which may be in the region of £350.00 or more. If we get a Decree for repossession of your tenancy, then we will instruct Sheriff Officers to repossess your home and evict you.

Once we received Decree for repossession only payment in full of all the rent arrears and legal expenses due will prevent the eviction taking place.

Useful Contact Information

Contacting Ochil View

You can contact us within office hours which are:

Monday, Tuesday, Thursday – 9.00 am to 5.00 pm

Wednesday – 12.30 pm to 5.00 pm

Friday – 9.00 am to 3.00 pm

Our contact details are below:

Ochil View Housing Association Ltd

Ochil House, Marshall

Alloa

FK10 1AB

Telephone 01259 722899

Email customerservices@ochilview.co.uk

Website: www.ochilviewha.co.uk



Universal Credit

Many tenants claim Universal Credit Housing Costs to help pay their rent. We can give advice to help you to make a claim, or you can contact the Department for Work and Pensions as follows:

Universal Credit – www.gov.uk/universal-credit/how-to-claim

Universal Credit is an online service and requires applicants to have an Email Address, Government Gateway Account and a Bank or Building Society Account.

Further information can be found at www.gov.uk/universal-credit

Housing Benefit

In some cases, you may not be able to claim Universal Credit, which may mean that you should claim Housing Benefit instead. Housing Benefit is paid by the Local Authority and we can give advice to help you make a claim, or you can contact the Council direct as follows:

Clackmannanshire Council

Kilncraigs

Greenside Street

Alloa

FK10 1EB

Fife Council

PO Box 18015

North Street

Glenrothes

KY7 5YJ

Other Agencies

Clackmannanshire Citizens Advice Bureau

Glebe Hall
Burgh Mews
Alloa
FK10 1HS
Telephone 01259 219404

Citizens Advice & Rights Fife (CARF)

James Street
Dunfermline
Fife
KY12 7QU
Telephone 0345 1400 095

Frontline Fife

57-59 Viewforth Street
Kirkcaldy
Fife
KY1 3DJ
Telephone 01592 800 430

National Debt Line

Telephone: 0808 808 400
Website: www.nationaldebtline.org

Shelter Scotland

Telephone: 0808 800 444
Website: <https://scotland.shelter.org.uk/>

Money Advice Scotland

Telephone: 0141 572 0237
Website: www.moneyadvicescotland.org.uk

Homelessness Information

For advice on becoming homeless then you should contact the Local Authority (details below) or Shelter Scotland (details above).

Clackmannanshire Council

Homelessness Section
Kilncraigs
Alloa
FK10 1EB
Telephone 01259 225115

Fife Council

Homelessness Assessment Team
Dunfermline Customer Service Centre
City Chambers
Kirkgate
Dunfermline
KY12 7ND
Telephone 03451 55 00 33

Home 4 Good Centre

Segal House
1-2 Segal Place
Dunfermline
KY12 8 AZ
Telephone 01383 602 388