

# Rent arrears? Don't delay

Get in touch



**GRAMPIAN**  
HOUSING ASSOCIATION LTD



---

## **Acknowledgement**

The Association wishes to acknowledge the assistance of the undernoted in the production of this booklet.

The Moray Council - (Trading Standards Section and Department of Community Services, Housing Division)

The Moray Citizens Advice Bureau

---

# Rent arrears? Don't delay

---

**If you have fallen behind with your rent, don't worry. Just read on.**

- ***In this guide we have tried to answer some of the questions you may have if you owe rent. The most important thing to remember is that things can be sorted out and help is available.***

**Q: *How can I sort out my rent arrears?***

**A:** The first thing to do is to get in touch with us as soon as possible. Our staff will offer helpful and practical advice. It is important that you get in touch with us as soon as possible because the greater your arrears get, and the longer the situation goes on, the more difficult it is for us to help you and the more serious any action we take will be.

**Q: *What will you do if I fall behind with my rent?***

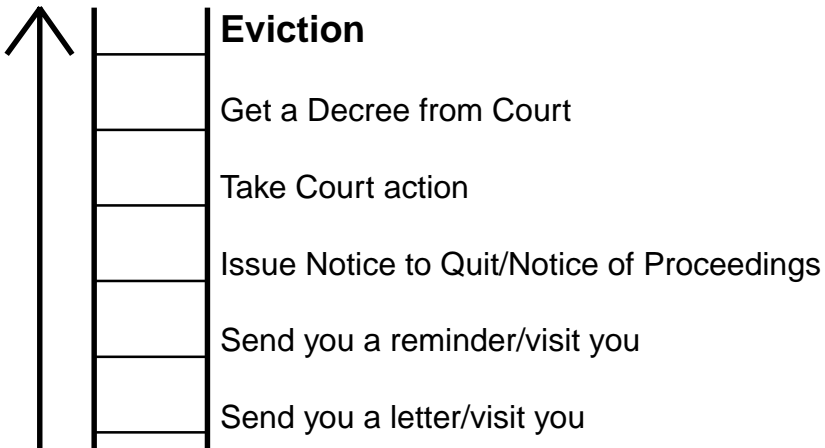
**A:** This is an easy one. We will first try to find out why you owe rent. We can then see what help you may need with any problems which are making it difficult for you to pay your rent. We will also agree a way for you to pay your rent each week and, if you owe back rent, a way for you to repay that.

**Q: *Do you evict tenants who owe rent?***

**A:** We do evict tenants, but only as a last possible course of action. We do make every effort to avoid evicting tenants. To avoid being evicted, you have to help us to help you. You should do the following:

- Contact your Housing Revenue Officer if you cannot pay your rent.
- Respond quickly to any letters you receive from us or if we leave a card at your home.
- Keep to any payment agreements made.
- Make sure that you provide all the information to process your Housing Benefit claim as quickly as possible.

The ladder below shows the steps we will take, but we may not take the steps in the order shown.



# **Remember, what happens depends upon you.**

**Q: *So what can I do to stop things getting worse?***

**A:** The most important thing is to get in touch immediately.

You can also do the following:

- Apply for Housing Benefit and provide all the necessary information.
- Make an agreement with your Housing Revenue Officer to repay any back rent, and keep to that agreement.
- Get help with anything that may be affecting your ability to pay (set up a household budget, get help with debts, share the situation with others in the household).

**Q: *Is it too late if I get notice that you are going to take legal action?***

**A:** No, it is never too late to contact us and see if things can be sorted out. When we are considering legal action you will be served with a Notice to Quit and/or a Notice of Proceedings. These are like final warnings and allow us to apply to the Court to evict you.

**Contact your Housing Revenue Officer who can:**

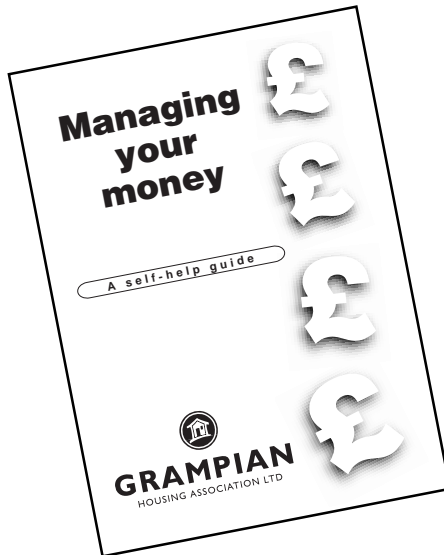
- offer you a confidential interview;
- agree affordable repayments;
- help you fill in Housing Benefit forms;
- tell you where you can get further advice;
- stop further legal action, if you keep to your repayment plan; and
- tell you how to avoid getting behind with your rent again.

If the situation does not improve, we can go to Court and ask the Sheriff for a Decree (an order from the Court) for you to pay the money you owe. If we make a payment arrangement with you, the Sheriff may provide a Sist. This puts the action on hold to allow you to pay by instalments.

- In the worst case, the Sheriff may allow us to bring your tenancy to an end.

Although the action explained above is not a detailed description of our policy, it does give the general idea. What is clear is the fact that **you can sort things out by contacting us early and keeping to any agreement we make.**

There is further information in the 'Managing your Money' booklet or you can contact the Association's offices in Aberdeen or Elgin.



## **Grampian Housing Association**

Huntly House  
74 Huntly Street  
Aberdeen  
AB10 1TD  
Tel: 01224 202900

21 Culbard Street  
Elgin  
IV30 1JT  
Tel: 01343 552779

# Notes



# GRAMPIAN

HOUSING ASSOCIATION LTD

## **Registered Office**

Huntly House, 74 Huntly Street, Aberdeen AB10 1TD  
Tel: 01224 202900 Fax: 01224 645526

## **Also At**

21 Culbard Street, Elgin IV30 1JT  
Tel: 01343 552779 Fax: 01343 551130

## **Web site**

[www.grampian-h-a.co.uk](http://www.grampian-h-a.co.uk)