



Registered under the Co-operative & Community Benefit Societies Act 2014 No. 252IR (S)
and with The Scottish Housing Regulator No HAL 298

OUR ARREARS POLICY

- ◆ Rent is the main source of income for Paragon and it needs to collect rent from tenants in order to fund repairs and improvements to tenant's homes.
- ◆ The Tenancy Agreement you have signed is a legally binding document in which you agreed to pay your rent monthly in advance on the 29th of each month. You have the option of how you pay your rent e.g. at the Office, by phone, by post, by Allpay or by Standing Order. You will have indicated how you intend to pay.
- ◆ You may be entitled to help with paying your rent through the Housing Benefits Scheme (sometimes known as "Rent Rebate"). Housing Benefit is a Government scheme to help people on low income with paying rent. It is calculated and paid through your local council. You must contact them immediately to apply and provide them with any information they request. You must also advise them and Paragon if your circumstances change.
- ◆ Our Tenancy Management Officer's look at tenant's rent details regularly and if you are not making the required payments or if you are paying later than agreed they will send you a letter.
- ◆ **If you are unable to pay your rent you should contact your Tenancy Management Officer immediately.** They will deal with any enquiry and will be pleased to offer advice if you are having difficulty paying your rent. A repayment arrangement to clear your outstanding balance can be made based on your financial circumstances.
- ◆ We take a hard line if you make no effort to work with us to clear the arrears. Paragon can take legal action and if in the end, this means evicting you, we will do so.
- ◆ If you continue to fall into arrears Paragon will consider serving you with a Notice of Proceedings which is the first legal step we can take against you. This Notice is served on the tenant/joint tenant(s). A copy of the Notice is also served on any qualifying occupants i.e. any one living in the house over the age of 16. **DON'T IGNORE IT – CONTACT YOUR TENANCY MANAGEMENT OFFICER**
- ◆ If after the notice has been served there is no improvement in your arrears Paragon will take you to Court.

- ◆ If Paragon takes you to Court you will receive a Summons - you should seek advice immediately. When the case calls in Court the Sheriff can decide to either continue or sist your case if you make an arrangement to pay. The Sheriff could decide to grant a repossession decree. **THIS MAY RESULT IN YOU LOSING YOUR HOME.**
- ◆ If the case is continued or sisted you must keep to the agreement to pay the rent plus an amount towards the rent arrears. If you do not pay as agreed Paragon can ask the court for a repossession decree.
- ◆ If court action is taken and a decree granted against you at the Sheriff Court, our Management Committee has to give approval for eviction and will do so when no other option is available.
- ◆ If approval to evict you is granted by our Management Committee only payment in full plus court expenses will stop you being evicted.

I confirm that a Paragon staff member has explained to me Paragon's Arrears Policy and the action that will be taken by Paragon's staff if I fail to pay my rent and do not make a satisfactory arrangement to repay any outstanding debt.

Name(s) Tenant/Joint Tenant

Address

Date

Staff Member's Signature Position

Date