

**PARAGON HOUSING ASSOCIATION
LIMITED**

**Your Guide To Dealing
with Rent Arrears**

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Paragon Housing Association Ltd is a charitable
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**This leaflet is available on request in
other languages and formats.**



If you are having difficulty paying your rent, contact us immediately on 01324 664966.

- ◆ We can give advice and information to help keep you out of debt. This may include referring you (with your agreement) to agencies that can help you.
- ◆ If you have arrears, we can negotiate an affordable payment plan with you to allow you to catch up on any overdue rent.
- ◆ You can contact us at any time during our office hours to discuss your rent account. We can also make out-of hours visits to your home, by appointment.
- ◆ We will contact you when you have missed the first rent payment.

If you do not contact us or do not keep to your arrangements, we will take action. This will include legal action to end your tenancy, evict you, and recover unpaid rent. You will be liable for the costs of any legal action, which can be £350 or more.

If your rent arrears have not reduced after 28 days of Notice being served, we may begin legal action to end your tenancy. We will do this by asking the Sheriff Court for a decree to end your tenancy.

If we get a Decree of Eviction, 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 then **only payment in full plus court expenses** will stop you from being evicted.

Please keep us informed about your plans to pay your rent and reduce the arrears at all times.

You should also contact your Council's homelessness section to get advice about what you should do if you became homeless after eviction. You will be liable for the costs of this legal action.

The Homelessness section can be contacted at:

Clackmannanshire Council

Housing Options Team - 01259 225115
(Out of Hours) Tel: 01259 450000

Falkirk Council

01324 503600 or email ath@falkirk.gov.uk
(Out of Hours) Tel: 0800 874 440

Stirling Council

01786 237900 or email
housingoptions@stirling.gov.uk
(Out of Hours) Tel: 01786 404040

Your Rent

Your rent and any service charges you must pay are set out in your Tenancy Agreement. A copy of this was given to you at the start of your tenancy.

You can also find important information about your rights and responsibilities, including information about rent charges and payments, in your Tenant's Handbook.

If you need a copy of your Tenancy Agreement or Handbook we can provide this upon request.

You can ask us for a statement of your rent account at any time. This will show all charges to your account and all payments made.

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

If you need help with your rent

If you are on a low income or out of work and have capital of under £16,000, you may be eligible for Housing Benefit or Universal Credit for help with your rent. The benefit you are eligible for depends on you/ your partner's age. Please note that if you live with a partner, you will need to make a joint claim for Housing Benefit or Universal Credit.

If you and your partner (if applicable) have reached state pension age OR one of you has been claiming Pension Credit (for you as a couple) since before 15th May 2019, you can apply for Housing Benefit from your local Council for help with your rent.

If you or your partner (if applicable) are under state pension age, then you can apply for Universal Credit to help with living and rent costs.

Please note that if you are in receipt of any Housing Benefit, Child or Working Tax Credits, Income Support, Income-related Employment & Support Allowance OR

made by phone, letter, or visits to your home (including out of office hours).

If your rent arrears continue to increase after our first contact, we will interview you and discuss your financial circumstances. Advice and information can then be provided to you based on what you tell us.

We will make an affordable agreement with you to reduce your arrears.

If you need further assistance we can refer you to one of the advice agencies named in this leaflet.

If you apply for Housing Benefit or Universal Credit please contact your Tenancy Management Officer and let them know.

If you do not keep to the agreement you have made with us, 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 of this notice to each tenant and everyone over 16 years in your household.

Stirling - Norman MacEwan Centre,
Cameronian Street, Stirling, FK8 2DX
Phone 01786 470239 or email:
sessionsupervisor@stirlingcab.casonline.org.uk

Clackmannanshire - Glebe Hall, Burgh
Mews, Alloa, FK10 1HS
Phone 01259 219404 or email:
Bureau@clackscab.casonline.org.uk

National Agencies:

National Debtline - 0808 808 4000
www.nationaldebtline.org/S/

Shelter Scotland - 0808 800 4444
<https://scotland.shelter.org.uk/>

What will happen if you do not pay your rent?

If you are unable to pay your rent you should contact your Tenancy Management Officer immediately.

If you fail to do this we will try to contact you as soon as you miss your first rent payment. We will keep trying to contact you until we speak to you. Contact can be

Income-based Jobseeker's Allowance, making a claim for Universal Credit will STOP these benefits and any financial help you are due will come from Universal Credit instead.

If you receive Housing Benefit or Universal Credit that does not cover your rent in full, you may be able to receive additional assistance with your rent from your local Council's Discretionary Housing Payment Scheme.

Universal Credit is claimed online at:

<https://www.gov.uk/apply-universal-credit>

To claim Housing Benefit or Discretionary Housing Payment contact:

Falkirk Council

Phone 01324 506070

Or apply online at

<https://www.falkirk.gov.uk/>

Or drop into your local Council office.

Clackmannanshire Council

Phone 01259 450000

Or download an application form online at

<https://www.clacks.gov.uk/>

Or drop into Kilncraigs (Greenside Street, Alloa, FK10 1EB) or your local community access point.

Stirling Council

Phone 01786 404040

Or download an application form online at

<https://stirling.gov.uk/>

Or drop into Customer First (1-5 Port Street, Stirling, FK8 2EJ)

If you need any further advice or assistance with Housing Benefit or Universal Credit then please contact the Tenancy Management team on 01324 664966.

If you need help with rent arrears

If you are struggling to pay your rent or have arrears you may be able to get assistance from one of the following debt counselling & advice agencies:

Council Money Advice:

Falkirk Council Money Advice

01324 506735 or email:
debtadvice@falkirk.gov.uk

Stirling Council Money Advice

01786 233528 or email:
moneyadvice@stirling.gov.uk
You can also drop into Customer First (1-5 Port Street, Stirling, FK8 2EJ)

Citizens Advice Bureaux:

Falkirk - 3 Meeks Road, Falkirk, FK2 7EW

Phone 01324 626070 or email:
bureau@falkirkcab.casonline.org.uk

Grangemouth and Bo'ness - 4 York

Arcade, Grangemouth, FK3 8BA
Phone 01324 666935 or email:
adviser@grangemouthcab.casonline.org.uk

Denny & Dunipace - 24 Duke Street,

Denny, FK6 6DD
Phone 01324 829160 or email:
bureau@dennycab.casonline.org.uk