

# Rent Arrears



## What to do if you fall behind with your rent

### Rent arrears

'Rent Arrears' is our way of saying you're behind or late with your rent payments and your account is not up to date. Unity Housing Association will always attempt to help you maintain your rent payments. However it's still your responsibility to make sure your rent is paid in full and on time. It doesn't matter if you are getting full, part or no help from Housing Benefit.

### Why it's important to pay your rent on time

Your rent pays for the housing services Unity provide and for the repairs and improvements we make to your home. If you don't pay your rent, then Unity will have less money to provide these services.

As part of your tenancy agreement you have agreed to keep your rent account up to date and not to let it fall into arrears. Regularly not paying your rent gives Unity the right to apply to cancel your tenancy agreement and may put your home at risk.

### What happens if I fall behind with my rent payments?

We aim to be firm but fair. If you ever fall behind with your rent, we will give you sound advice and work with you to make an arrangement that you can keep. If you are in small arrears, this is what we will do:

- ✓ Give you a rent statement and explain it to you if you want.
- ✓ Give you advice and check if you are entitled to any housing or other benefits.
- ✓ Try to reach an agreement with you on how you will clear the arrears.

If your rent arrears continue to increase, we will take the following action until you make and keep to an agreement to pay your rent.

### Serve a 'Notice of Seeking Possession'

This legal document gives you four weeks to pay all the rent you owe or to make an agreement that we are happy with. If you do not, this is our first step in applying to court.

### Take you to court for possession of your home

You will have to pay at least £150 in court costs if we do this and will get a CCJ (County Court Judgement) against you, which affects your credit rating. This will be a binding agreement that can only be altered by the courts.

### Apply for an eviction warrant

We do this if your arrears continue to increase after going to court, or if you are not keeping to the court order. The council or other housing associations may not rehouse you until you have paid the rent arrears.

### Pass the debt on to professional debt collectors

If you are evicted, you will still owe us for your rent arrears. You need to make an arrangement to pay to avoid further action.

## What happens when I call my Housing Officer/Financial Inclusion Officer?

We never evict anyone who has made an agreement and is keeping to it, so talk to us. Get in touch with us, call or visit our offices to speak with your Housing Officer or the Financial Inclusion Officer.

You will be offered a private appointment where you are able to discuss your personal situation confidentially. Our staff deal with debt related enquiries and will:

- Discuss any problems you may have
- Help you set-up an affordable repayment agreement with us
- Help you maximise your income by identifying other benefits you may be entitled to but are not currently claiming
- Put you in contact with Support Agencies that can help you
- Help with income/expenditure budgeting (if required)

For help and advice call our office:

 **0113 200 7700**

Or contact our Financial Inclusion Officer:

 **0113 200 7753**

 **FIO@unityha.co.uk**

## How can we help?

We want you to be happy in your home, but we know that sometimes it can be hard to manage all the bills, pay the rent, pay off any debts and find out about all the services and benefits that are available to help you.

It is important that you talk to us if you are struggling, which is why we have started a **Financial Inclusion Service** to help you reduce the stress that owing money causes.

At an appointment with the **Financial Inclusion Officer** he will talk to you about your income, check you are claiming all the benefits you are entitled to, and ask you about your spending.

If you would like to make an appointment to see our Financial Inclusion Officer contact:



**0113 200 7753**



**FIO@unityha.co.uk**



## Problems understanding?

If you need any of our information translating or if you need an interpreter, please contact us. We can also provide this information in large print or on CD if you need us to.

## Useful contacts

### St. Vincent's



Offer you free counselling and debt advice, and will help you to reach an agreement with us about your rent arrears.

 **0113 248 4126** (Lines open 9am - 5pm)

9am - 3pm Monday - Friday

### Step Change



Also give you free, confidential advice and support. Our tenants who have used their service really recommend them. Their website is full of useful tools at

**[www.stepchange.org](http://www.stepchange.org)**

 **0800 138 1111**

8am - 8pm Monday - Friday

### Leeds City Credit Union



**Leeds**  
City Credit Union

Leeds City Credit Union will help you save money, budget, get access to fair-interest loans and financial advice

**[www.leedscitycreditunion.co.uk](http://www.leedscitycreditunion.co.uk)**

 **0113 214 5252**

Unity Housing Association Ltd  
113-117 Chapeltown Road, Leeds, LS7 3HY

 **0113 200 7700**

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