



AVOIDING RENT ARREARS

Are you having problems paying your rent?

We cannot work effectively if you do not pay your rent. You may lose your home if you do not pay your rent. To avoid getting into serious difficulties, you should talk to your housing officer or housing assistant at an early stage while the problem is still small.

Firm but fair

We believe that paying your rent should be your first financial priority. Nothing should be more important than paying for your home.

We believe it is important that you should not get behind with your rent and we will take firm but sympathetic action if you do.

Missed rent payments increase the cost of managing our property and reduce the amount of money that is available for improvements and repairs. This is unfair to most of our other tenants who pay their rent on time.

Our rent arrears policy aims to:

- prevent arrears from building up;
- control arrears where we can;
- help tenants who are in genuine difficulties;
- take prompt legal action against tenants who are deliberately not paying their rent

Do you qualify for benefit to help you pay your rent?

You may be eligible for benefits or other financial help such as tax credits. Our Welfare Rights Officer can give you free and confidential advice and representation. You can phone the office at any time and make an appointment to see Joe Penders.

If we meet you to discuss your arrears, we will ask Joe to check that you are getting the help that you are entitled to.

If you prefer, you may contact the following advice agencies in the local community.

Parkhead Citizens Advice Bureau

1361 - 1363 Gallowgate, Glasgow, G31 4DN

Tel: 0141 554 0004 / 0141 554 0339

Email: info@parkheadcab.org.uk

Tollcross Advice Centre

1061 - 1063 Tollcross Road, Glasgow, G32 8UQ

Tel: 0141 764 1234

Email: info@tollcrossadvice.co.uk

Staff are there to help

We want to help you avoid getting into arrears and will do all we can to help you overcome money problems.

We will explain the different ways that you can pay your rent - using a payment card, by direct debit or over the internet. Choosing the most convenient way to pay can make it easier for you.

You should contact your housing officer or housing assistant as soon as you think you may have problems paying the rent. They will be pleased to talk to you about the help that is available and agree an affordable repayment arrangement.

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The Citizens Advice Bureau has a debt counselling service that may help you manage your money.

If you do not pay your rent on time, we will write to you and arrange to see you to discuss any problems that you have. We will try and make an arrangement that you can afford. If you stick to it, we will take no further action. We understand that you may not be able to pay off a large amount all at once and will accept regular instalments.

If you fail to make or keep to an arrangement to pay off your arrears, we will send you, and every other adult in your home, a notice of proceedings for recovery of possession. This is the first legal step towards losing your home.

Notice of Proceedings for Recovery of Possession

This legal document is only given to a tenant when all efforts to come to a satisfactory arrangement for paying the rent arrears have failed. A notice is the first step in court proceedings that could lead to your eviction.

You should take this very seriously if you want to keep your home. You may want to get legal advice or see the Citizens Advice Bureau, but you should contact your housing officer or housing assistant immediately.

Court Action

We will take court action if the amount you owe is not cleared or substantially reduced. This means that we will ask the court for a court order to take back your home.

If we receive payments through an agreement and you reduce your arrears, we will ask the court to 'sist' our action - this means that it will be put aside while you continue to make payments. We will add the court costs to your debt.

If you do not reduce your arrears, we will get a court order that allows us to evict you. Even at this late stage you can prevent eviction - it is **never** too late to talk to us.

TOLLCROSS HOUSING ASSOCIATION

If we evict you

If we evict you, we do not have to rehouse you and your only option may be poor quality accommodation. Other landlords will ask us for a reference on your tenancy and may not rehouse you.

You may find it difficult or impossible to get affordable credit because of the court order.

If you have wages or a salary, we will take your wages to pay off the debt.

We want to avoid any of these things happening - and you can prevent them by paying your rent and contacting us as soon as you have any payment problems.

Useful contacts

Please contact us if you want more information about how to tackle rent arrears.

Telephone 0141 763 1317

Press 2, then 1 for Braidfauld Team

Maureen Barnes	Housing Manager
Julie Leadbetter	Housing Officer
Nicola Muir	Housing Officer
Lisa Miller	Housing Assistant
Helen O'Neill	Housing Assistant

Press 2, then 2 for Carmyle Team

Fiona Mills	Housing Manager
Clare Danks	Housing Officer
Charlene Hoy	Housing Officer
Marnie Clark	Housing Assistant
Karen Ritchie	Housing Assistant

Press 2, then 3 for Tollcross Team

Angela Murray	Housing Manager
Jennifer Cochrane	Housing Officer
Paul McGuire	Housing Officer
Barry Hughes	Housing Assistant
Sheron Tuffnell	Housing Assistant

Press 4 for Welfare Rights Officer

Joe Penders	Welfare Rights Officer
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TOLLCROSS
housing association limited

Property Factor Registered No. 000261
Tollcross Housing Association Limited
is a registered Scottish charity,
No. SC040876

REPAIRS, FACTORING, FINANCE

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Tel 0141 763 1317
Fax 0141 778 4528

HOUSING, RENT, APPLICATIONS

213 Braidfauld Street
Tollcross
Glasgow
G32 8PS
Tel 0141 763 1317
Fax 0141 763 3949

Email info@tollcross-ha.org.uk
www.tollcross-ha.org.uk

FOR OUT OF HOURS EMERGENCIES CALL
0141 763 1317 or 0845 6044 686



HAPPY TO TRANSLATE