

Anyone can have money troubles from time to time. If you can't pay your rent, you should contact your Housing Officer as soon as you have a problem. If we know there is a problem, we can often help you.

- ✓ Contact us as soon as you have a problem
- ✓ We will help you come to an affordable arrangement with us
- ✓ Paying something towards your arrears is better than paying nothing at all
- ✗ Your home will be at risk if you do not pay your rent.

What does the rent pay for?

Most of the Association's income comes from rents. The rent you pay goes towards:

- ✓ Carrying out repairs and improvements to your home
- ✓ Managing your home
- ✓ Helping pay back loans used to modernise older homes and to build new ones.

Rent arrears cost the Association money and this cost will ultimately be passed on through higher rents or reduced services.

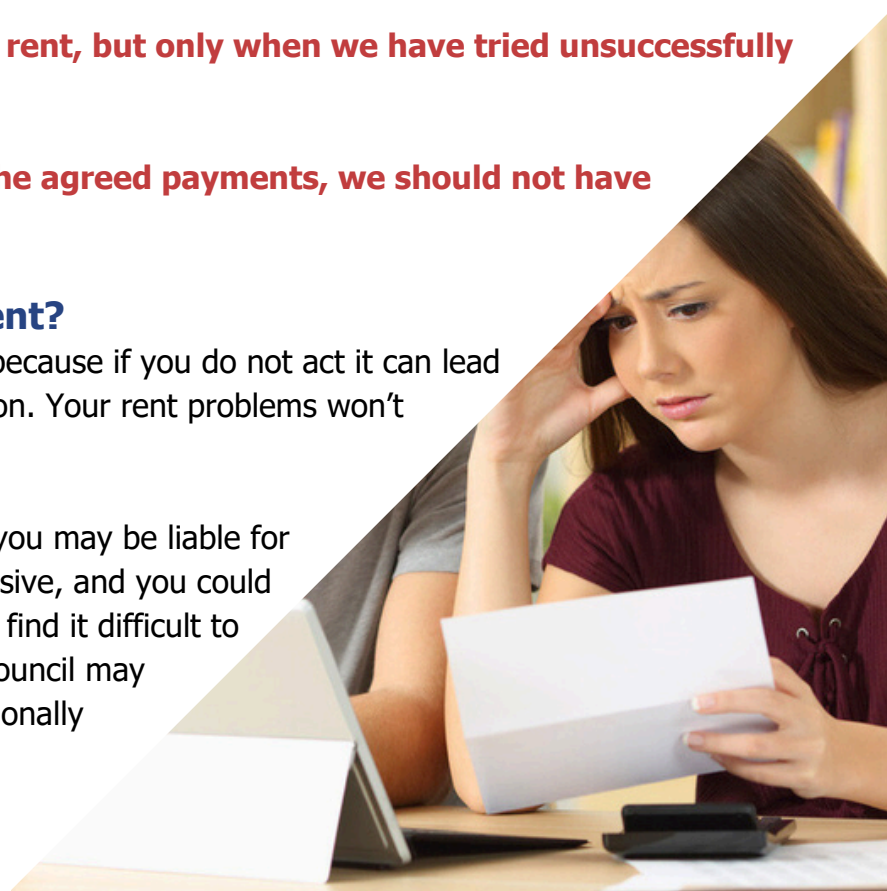
We do evict people for not paying their rent, but only when we have tried unsuccessfully to sort out the problem with them.

If you work with us and keep making the agreed payments, we should not have to take this final course of action.

What happens if I can't pay my rent?

It is important you contact us immediately, because if you do not act it can lead to serious problems. Don't ignore the situation. Your rent problems won't just disappear.

If we have to take legal action against you, you may be liable for some of the legal costs. These can be expensive, and you could lose your home. If you are evicted, you may find it difficult to find somewhere else to live. The Highland Council may consider that you have made yourself intentionally homeless and will not re-house you.



What can the Association do to help?

We will treat your case confidentially and fairly and we can help you get specialist advice if you need it. Your Housing Officer can make an appointment to visit you at home if this would be more convenient.

We can also help you to apply for Housing Benefit or Universal Credit. This will help you with your housing costs. These benefits are available to help people out of work or on a low income. If you are not sure what you are eligible to claim, please ask your Housing Officer.

If you cannot clear the whole of your rent arrears, we can agree a repayment plan with you. This is an agreement for you to pay off the arrears on a regular basis, whilst taking into account your personal circumstances. Paying an affordable amount towards your arrears each week or month is better than paying nothing at all.

What can I do to stop things getting worse?

Most importantly you should get in touch with us as soon as there is a problem. You should apply for Housing Benefit or Universal Credit if you are on a low income or out of work, ensuring you supply all the required information in support of your claim.

You should keep to the repayment agreement you have made with us and let us know immediately if your circumstances change. If there is anything affecting your ability to pay your rent, like other debts, you should let us know and we can refer you to the relevant support agencies.

What will LHA do if I don't pay my rent?

The steps we follow are shown below but we may not take the steps in the order shown if your arrears are serious or persistent:

- ✓ Send you reminder letters, call you, e-mail you and visit you
- ✓ Issue a Notice of Proceedings
- ✓ Contact The Highland Council's Housing Options and Children and Families departments to inform them of a potential homeless situation
- ✓ Take court action and obtain a decree from the court
- ✓ Eviction

Useful Contacts

Lochaber Housing Association

101 High Street, Fort William, PH33 6DG

Telephone: 01397 702530

Email: housingmgmt@lochaberhousing.org.uk

My Home tenant portal: <https://myhome.lochaberhousing.org.uk>

Allpay rent payments:

Telephone: 0844 557 8321 Online: www.allpayments.net

Housing Benefit, Council Tax Benefit and

Council Tax enquiries: Freephone: 0800 393811

Lochaber Citizens Advice Bureau:

Dudley Road, Fort William, PH33 6JB

Telephone: 01397 705311 Freephone: 0808 800 4444

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