

# Paying your Rent

**When you become a tenant or sharing owner of Lochalsh and Skye Housing Association and you enter into a Tenancy or Occupancy Agreement, you are responsible for paying rent (and service charges, if applicable), details of which will be given to you at the start of your tenancy.**

Rental income is spent on repairs, improvements to older properties, administration costs and paying interest on loans taken out to build your home.



Your rent will be reviewed on 1st April each year and you will be given a minimum of one calendar month's notice, in writing, of any proposed increase. Service charges are also reviewed on 1st April every year.

## **When should I pay my rent?**

Your rent is due on the first of each month, in advance. However, the Association will allow any frequency of payment, provided the sum due for any one month is paid within that timescale.

If your payment for any one month is not received into our bank account before the end of that month, you will be in arrears of rent.

It should be kept in mind that if you are on a low income, your income drops (perhaps because of seasonal work) or a member of your household leaves, housing benefit may be payable for all or part of your rent. If you think you may be eligible to claim housing benefit, don't delay - it's as simple as filling in an application form.

## How can I pay my rent?

You can pay your rent by a variety of methods:-

- By Standing Order from your bank account
- By Bank Giro Credit Slip (usable at any Bank or mobile bank van) – a pay-in book will be issued on request
- By paying at our office in Portree
- By sending a cheque/postal order by post to our office (if you send cash, it **must** be sent by recorded delivery)
- By claiming Housing Benefit through The Highland Council

Please note that if you make your payment by Bank Giro Credit Slip, there could be a delay of up to five working days before it shows up in our bank account.

A receipt will be given for any payments made to our office either in person or by post.

## Can I claim Housing Benefit?

Housing Benefit is available to people on low income to help pay their rent and, if awarded, will be paid directly to the Housing Association by The Highland Council in arrears.

If you wish to apply for Housing Benefit, you will require to complete an application form, available from The Highland Council or our office. You should not delay in submitting your form to The Highland Council or you may lose some benefit as any help you are entitled to will only start from the Monday after you lodge your application with them.

All relevant information about **everyone** in your household requested on the form must be supplied. If your circumstances change, you must notify The Highland Council **and** the Association immediately to prevent overpayments or underpayments of housing benefit being made and rent arrears building up.

## What happens if I can't pay my rent?

If you are unable to make a payment of rent, you should contact our office as soon as possible in the first instance. The earlier a problem is recognised, the easier it will be to resolve it.

Sometimes the arrears may arise as you are not claiming all the benefits that you are entitled to. If in doubt, you should contact the local Citizens Advice Bureau or Money Advice Agency.

The following are the steps that we will go through to collect rent that is not paid when it is due:-

### First Reminder

This is sent out half-way through the month in which your rent has not been paid. You must either pay the sum due in full before the end of the month or contact our office to make an arrangement to repay the sum due in instalments.

### Second Reminder

This is sent out at the beginning of the second month in which your rent account is in arrears and you have not contacted us or failed to keep to a repayment arrangement. If you have not dealt with the matter within ten days, we will then start a legal process. We would rather reach a solution at this stage than instruct our solicitors to take legal action against you.

### Notice of Proceedings for Recovery of Possession/Notice to Quit

This warns you that, if you have not made an arrangement with us to repay your arrears, after twenty-eight days we will take you to Court to seek permission to evict you. You will require to pay all legal fees in connection with court action as well as all sums due to the Association.

### Eviction

If the Court grants us a Decree giving permission to evict you, Management Committee approval will be sought to proceed with the eviction and you will then be informed by our solicitors of the date on which this will take place. This course of action will only be taken as a last resort when all other means have been exhausted.

**If you are evicted for rent arrears, you may be considered to have made yourself homeless intentionally and The Highland Council may not have a duty to re-house you.**

## How can I prevent having arrears on my account?

“Prevention is better than cure” – you may find the following advice helpful:-

- Paying your rent is not a matter of choice – it is a requirement of the Agreement entered into between yourself and the Association.
- Pay your rent on time or, if you have a difficulty in paying it, contact the Association as soon as possible.
- Respond quickly to any letters you receive concerning non-payment of rent.
- Keep to any repayment arrangements.
- Make sure that you provide all the information necessary to process your housing benefit claim as quickly as possible.
- Contact the local Citizens Advice Bureau or Money Advice Agency for free confidential information on all money matters, benefits, etc.

- Contact the Association’s Finance Services Officer or any other member of staff immediately by letter, fax, e-mail or telephone if you think you may not be able to pay your rent; or if you have set up a repayment arrangement and are unable to keep to its terms.

We can:

- offer you a confidential interview to discuss matters;
- help you fill in housing benefit forms;
- advise you where you can get further advice;
- set up a repayment plan which is affordable to you;
- advise you how to avoid getting behind with your rent again.

**Please remember that Housing Association staff are available to help you at all times.**

**The information in this publication can be made available on request in other languages and formats. Please contact us with your requirements.**



Lochalsh & Skye Housing Association  
Morrison House, Bayfield, Portree, Isle of Skye, IV51 9EW



**Tel:** 01478 612035

**Fax:** 01478 613377

**e-mail:** [info@LSHA.co.uk](mailto:info@LSHA.co.uk)

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