



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 annually and increased on 1st April each year and you will be given a minimum of four weeks' notice, in writing, of any proposed increase following a consultation period. Service charges are also reviewed on 1st April every year.

When should I pay my rent?

Your rent is due **in advance** on or before the **first day of each calendar month**.

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** or the **Housing Element of Universal Credit** may be payable for all or part of your rent. If you think you may be eligible for help with your rent, don't delay in finding out which benefit to claim, so that you do not miss out on any potential entitlement – **see next page for further information**.

How can I pay my rent?

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

- **By Standing Order** from your bank account, using **Sort Code 83-26-19, account number 00110059**. You must ensure that you quote your Housing Association reference number on all payments
- **By internet or phone banking** using **Sort Code 83-26-19, account number 00110059**. You must ensure that you quote your Housing Association reference number on all payments
- **By Direct Debit** for monthly rent paid in full on 1st of each month*
- **By paying at our office** in Portree by cash/cheque/postal order or credit/debit card
- **By phone to our office** by credit/debit card
- **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 or the **Housing Element of Universal Credit** via the Department of Works and Pensions

Please contact us if you wish to discuss any of the above options.

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

Can I claim Housing Benefit or the Housing Element of Universal Credit?

Housing Benefit or the **Housing Element of Universal Credit** are available to people on a low income to help pay their rent. Which benefit you apply for will depend on your circumstances, Please ensure you apply for the correct benefit, as you may miss out on potential entitlement if your claim is delayed (eg because you applied for a benefit you are not eligible for).

The **Housing Element of Universal Credit** is usually paid monthly **directly to the claimant**, so you will be responsible for paying the rent to the Housing Association yourself. Please contact us if you opt for payment to be made to the landlord under **Scottish Flexibilities**. To apply for Universal Credit, you must make an application to the **Department of Works and Pensions** (DWP) online (see information and link at <https://www.gov.uk/universal-credit>) or contact the Universal Credit helpline on **0800 328 5644** for information (charges may apply).

To apply for Housing Benefit, you must make an application to **The Highland Council** either by completing an application form, available from The Highland Council (tel **0800 393811**) or our office. You can also apply online at www.highland.gov.uk. If awarded, we advise you to have payments of Housing Benefit made directly to the Housing Association by The Highland Council.

All relevant information about everyone in your household requested on an application for **Housing Benefit** or **Universal Credit** must be supplied. **If your circumstances change**, you must notify The Council (for Housing Benefit) or DWP (for Universal Credit) and the Association **immediately** to prevent overpayments or underpayments of benefit being made and rent arrears building up.

* Direct Debit not applicable if LSHA manages your property on behalf of a different organisation.

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 our **Tenant Adviser** who is based at our office in Portree (tel 01478 612035). Alternatively, see overleaf for contact details for external advice agencies.

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

Second Reminder

This is sent out **approximately two weeks later** if your rent account is still in arrears and you have not contacted us or failed to keep to a repayment arrangement.

Pre-Action Requirements

If you have **not dealt with the matter within 10 days**, we will complete any outstanding "Pre-Action Requirements" necessary under the Housing Scotland Act. The Pre-Action Requirements ensure you have been given information about your arrears and about where to get advice and assistance. We will then start a legal process, but 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

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 Sheriff Officers 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 on or by 1st of each month 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 or Universal Credit claim as quickly as possible.
- Contact the Association's **Rent Team or Tenant Adviser** 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 an **interview** to discuss matters;
- help you **fill in Housing Benefit forms** or help you **claim the Housing Element of Universal Credit**;
- **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.
- offer you an appointment with our **Tenant Adviser** for assistance with benefits or money matters (for example, management of debt or financial management such as budgeting)

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

If you wish to approach a **debt agency** for help, **you should ensure it gives free and independent advice**. For free confidential information you may wish to contact a local advice agency such as the **Citizens Advice Bureau** (telephone **01478 612032**) or **The Highland Council's Welfare Support Team** (telephone **0800 090 1004**). Alternatively, we can provide you with contact details for advice agencies such as **Step Change** or the **National Debtline** or see our website for further information.

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

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