

Useful contacts

If you're struggling with debt, you don't have to. There are lots of organisations out there who can help.

Our partners at **St Vincents** will offer you free counselling and debt advice, and will help you to reach an agreement with us about your rent arrears.
(0113) 248 4126 10am - 4pm Monday - Friday
www.stvincents-svp.org.uk

Consumer Credit Counselling Service (CCCS)

CCCS will 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.cccs.co.uk.

0800 138 1111 8am - 8pm Monday - Friday

Leeds City Credit Union - save regularly, get access to fair-interest loans and financial advice
(0113) 214 5252 www.leedscitycreditunion.co.uk

National debtline

Lots of FAQs and factsheets on their website at www.nationaldebtline.co.uk.

Free **helpline 0808 808 4000**

9am - 9pm Mon-Friday and 9.30am - 1pm Saturday

Age Concern - help & advice for over 50's
0800 009966 www.ageconcern.org.uk

Citizens' Advice Bureau

You can talk to an advisor or get recorded advice from their 24-hour helpline on **0844 477 4788**.

Gamblers Anonymous

0870 050 8880
www.gamblersanonymous.org.uk

Lone Parent Helpline - for advice on maintenance, benefits and money
0800 018 5026 www.loneparenthelpline.info

Problems understanding?

If you need any of our information **translating**, or if you need an **interpreter**, please contact us.

 **(0113) 200 7700**

We can also provide this information in **large print** or **on CD** if you need us to.

Unhappy with our service?

If you feel that we have not kept to the standards that we promised in this leaflet, let us know so we can try to put it right.

If you want to make a complaint, you can do so in the following ways.

- Call our Complaints Manager on **(0113) 200 7704**.
- Write to the Complaints Manager at the address below.
- Email us at uha@unityha.co.uk

There is more information about making a complaint in our leaflet *Complaints and Compliments* - please ask us for a copy, or look on our website.

Our contact details

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

 **(0113) 200 7700**

Email: uha@unityha.co.uk

Web: www.unityha.co.uk



**Paying
your rent**



**How to pay your rent
Dealing with debt problems**

**Leaflet 10
Version 2 - Nov 2009**

“You call me quick enough when you want my rent!”

She may not have meant it as a compliment, but the tenant who made the above comment was right. It is important to us that our tenants pay their rent on time, for the following reasons.

- Over 99% of our day-to-day income is from rents. This is what pays for essential services like repairs, new kitchens and staff.
- Big debts are hard to clear. We try to contact our tenants when their rent arrears are small, so that they don't get out of control.
- By contacting people early, we can make sure that they don't miss out on benefits.

How often should rent be paid?

When you sign your tenancy agreement, you agree to pay your rent weekly and in advance. This means that your rent account should always be in credit.

If you are paid monthly, you should pay your rent a month in advance so that you never go into arrears. We know that this can be difficult when you've just moved or started a new job, but you can pay a bit extra each time to gradually get into credit.

Housing benefit is not paid in advance. It is paid every four weeks, usually on the last week. We understand that if all your rent is paid by housing benefit, you will only clear your arrears at the end of every four weeks.

Frequently asked questions

Q: Can you talk to the housing benefit office for me?

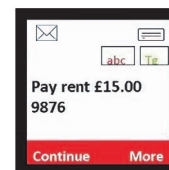
A: We'll be happy to, but you need to complete a 'sharing information form' to give us permission.

How to pay your rent

We try to make it as easy as possible for you to pay your rent. You can use any of the following ways.

- Set up a **standing order** from your bank account - weekly, fortnightly or monthly.
- Use your **Allpay** card to pay cash at your local Paypoint outlet, or online at www.allpay.net.
- Pay **by phone** with your debit or credit card - **(0113) 200 7700**.
- Pay with cash, cheque, debit card or credit card at our office.
- Pay by **text** from your mobile. You'll need to register on the Allpay website. We can help you to do this at our office.

<https://www.allpayments.net/textpay>



Housing benefit

If you are on a low income, you may be entitled to housing benefit. We can help you to put in a claim. Our staff are trained to give you advice and can send your forms and other paperwork off for you.

You must provide any paperwork that the housing benefit office asks for. If you don't, you will have to pay your rent yourself, even if you are on benefits.

Q: I know I'm behind with my rent, but I've got loads of debts and I'm just not coping.

A: Don't be too proud to get help - the sooner, the better. Our partners, *St Vincents*, offer free debt advice and counselling to Unity tenants - call them on **(0113) 248 4126** (Monday - Friday, 10am - 4pm).

Rent arrears

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. **We never evict anyone who has made an agreement and is keeping to it, so talk to us.**

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, our next step is to apply 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.
- **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 a court order. The council or other housing associations will not rehouse you until you have paid the rent arrears.
- **Pass the debt on to professional debt collectors.** If you are evicted, you still owe us for your rent arrears. You need to make an arrangement to pay to avoid further action.