



OTHA Tenant Information Leaflet

Rent Arrears Information

This leaflet tells you about the way in which OTHA deals with Rent Arrears

This leaflet can be made available in large print, on tape or in an alternative language or format on request.

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What happens if I fall into arrears?

Problems with paying your rent

Many tenants face problems with paying their rent. If you are having difficulty, we will work with you to stop an arrear building up and to reduce the debt over time according to your financial circumstances.

If experiencing any difficulties or anticipate you will have difficulties with paying your rent, please contact your housing officer as soon as possible to discuss a suitable arrangement.

If you don't contact us, we aim to make personal contact with you as soon as we can after an arrear arises. This is so that we can find out the root cause of the problem and to jointly find a way of dealing with it before the debt gets out of hand.

There are several positive things we can do:

- Assess your financial circumstances to discover the cause of the problem
- There may be problems with your housing benefit, which may be causing your arrears
- Give advice about benefits, which you may be entitled to, but are not claiming

- Put you in touch with specialist advice agencies who can deal effectively with multiple debt problems
- Agree if you need some support to help you cope with your tenancy and try to get you the help you need

If we have been trying to contact you about an arrear of rent, please do not ignore us. If you ignore our attempts at contact with you, we would have no option but to assume that we will have to deal with the problem without your co-operation. It is therefore in your best interest, to respond to any of our attempts at contact with you so that an arrangement can be made that is suitable to us both.

Your Housing Officer or Housing Assistant will deal with monitoring of arrears cases and chasing up of payments. If you miss a payment, we would aim to send a letter within 7 days and to follow up with a visit if you do not contact us.

In order to come to an arrangement that suits us both, we would want to speak to you face to face to discuss the problem in detail. This interview can be held in our offices or in your own home. All that is discussed within the interview will be kept confidential.

During the interview, we will discuss

- Your income
- Who lives in the house
- What you spend your money on
- The reason for the arrears
- Your employment details
- How to contact you
- If you receive support or help from a relative or support organisation
- Where to go for debt or budgeting advice if this is needed

Having discussed all the possible avenues we can jointly take to help your situation, we will be looking to make an arrangement with you to stop the arrears increasing and to bring down the balance owed. We prefer to make an arrangement for regular payments toward the rent and arrears rather than large one-off payments. If you receive certain state benefits, we may be able to apply for a deduction off your benefit to contribute toward your arrears.

When an arrangement is made, it is important that you keep to it. We take your circumstances into account to ensure the arrangement is realistic and reasonable.

Most arrears are sorted out this way. If we cannot work with you to resolve the arrears, we may have to take legal action against you. We can take action to recover the debt or to repossess your home or both.

Where you can go for help

We will happily refer you to agencies that can provide free and confidential advice on debt problems or to check that you are claiming state benefits that you are entitled to. You can however also refer yourself, should you wish.

Financial Fitness Team

29 West Stewart Street
Greenock PA15 1SH
Telephone 01475 729239
www.financialfitness.btck.com

The above assess that you are receiving all state benefits that you are entitled to as well as assistance with applying for benefits and backdates.

Money Matters Inverclyde

Newark House
Scarlow Street
PORT GLASGOW PA19 5EY
Telephone 01475 715965

The above is run by Inverclyde Council and will assist you to manage debt problems including dealing with creditors. Please approach them before thinking of approaching any Debt Management Company that will charge for their service.

National Debt Line

Telephone 0808 808 4000 (free phone helpline)
www.nationaldebtline.co.uk

This is a nationwide charity which you can contact by phone or via the internet.

It is very useful for downloading sample letters that you can use to write to creditors or forms to assist with personal budgeting.

Tail O'The Bank Credit Union

14 Kilblain Street, Greenock
Telephone 01475 734655

This is one of the biggest community based credit unions in Scotland from which you can save or borrow money from at competitive rates.