

Rent Arrears & Debt Advice



What should I do if I have Rent Arrears?

You need to pay them as quickly as possible, ideally in one payment, to clear the whole amount. However, we realise this is not always possible. If you cannot do this, you should contact us to make an agreement to repay the money you owe. This agreement should be at a level that you can afford.

If you know you are going to have difficulty paying your rent or keeping to your agreement, you should contact us immediately as we may be able to help.

If you do have problems, you should keep us informed. Don't ignore your arrears and don't ignore any letters from us. Ignoring your arrears may result in you losing your home.

What should I do if I think there is a mistake on my rent account?

If you think there has been a mistake, you should contact us. We will be able to examine your rent account and sort out any problems. If a payment you made is not showing on your account, you will need to bring (or send) your receipt into the office so we can ensure that the correct amount is added to your account.

What should I do if I am waiting for Housing Benefit to be paid?

If you are waiting for Housing Benefit to be paid, **you should tell us**. Housing Benefit claims should be sorted out within four weeks of the Housing Benefit office receiving your claim form. We may be able to calculate whether you will be entitled to Housing Benefit. We will not usually take legal action against you if we know you are waiting for a claim to be sorted out, and you are making payments. Remember that Housing Benefit will not pay for water rates if this is included in your rent - you will still have to pay this yourself.

What will South Lakes Housing do if I do not clear my arrears??

If you do not clear your arrears, we will take legal action to recover your debt. We will do this as the last course of action. Our first step will be to visit you to discuss your arrears, and to make an agreement. If you do not keep to your agreement, or clear your arrears, we will serve a Notice of Seeking Possession on you. This is a legal notice telling you that we intend to take legal action if you do not pay your arrears.

The Notice of Seeking Possession is the first step to you losing your home. We will contact you when we serve this notice to discuss your case. If you are not available at home, we will invite you in for an interview.

If we do ask you to come in for an interview, please do so as it is for your benefit. If you cannot attend on the interview date, please contact us to arrange another time.

What happens if I am a joint tenant and one of us leaves the property??

As joint tenants, you are both responsible for the property and for the payment of rent. If one of you leaves the property, the remaining tenant must pay the full rent. If this happens you should tell us immediately and the Housing Benefit section (if you receive Housing Benefit). It is important that you tell us immediately.

Do's and Don'ts!

- Don't ignore your arrears.
- Don't ignore letters from us.
- Do what the letters ask you.
- If you have problems - do contact us.

Please note

- Not paying your rent can lead to you losing your home.
- If a joint tenant leaves - the remaining tenant is responsible for paying the rent.

Home visits

Remember that we will be pleased to visit you at home to discuss your rent if you wish.



To contact your Housing Management Team telephone

01539 717717 :-

	Contact Name	Contact Telephone Number
Kendal	Bev Townley (Senior Housing Officer) Louise North (Housing Officer) Lynne Huxley (Senior Housing Officer) Vince Carter/Lindsay Moorhouse (job share) (Housing Officer) Stephen Roe (Housing Officer)	01539 717717
Lakes	Fiona Harrison (Senior Housing Officer) Pam Wilson (Housing Officer)	01539 717717
Ulverston	Simon Hughes (Senior Housing Officer) Katrina Bell (Housing Officer) Jayne Ellwood (Apprentice Housing Officer)	01229 584424

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It is important to contact us before you get behind with your rent. We do understand that problems may arise due to changes in your circumstance such as sickness, short time working, having a baby or unemployment.

What should I do if I cannot pay my rent?

If you are having problems paying your rent, please contact your local housing office immediately to talk about the problem. You will be able to get advice and, where possible, make an arrangement to help you keep your payments up to date.

Alternatively we may be able to refer you to the local Citizens Advice Bureau (CAB). The CAB can advise you on available benefits and how you can make the most of your income.

If you are having problems keeping up payments with any of your bills (including your rent) you should get help as quickly as possible. The sooner you face the problem, the easier it will be to solve.

If you do have problems, please contact us before we start taking legal action against you. If we don't know there is a problem, we can't help you. Ignoring the problem will not make it go away.

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Pode obter uma cópia deste documento em vários formatos, como por exemplo em Braille, áudio, ou numa outra língua. Para tal ligue para o 0845 057 0080.

如果您想获取该文件的不同版本，如：大字体印刷、盲文、音频或不同语言版本，请致电：**0845 057 0080**。

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0845 057 0080'u arayarak, bu dokümanın bir kopyasını büyük puntolu, körler için kabartmalı, ses dosyası gibi değişik formatlarda veya farklı bir dilde edinebilirsiniz.

আপনি **0845 057 0080** -এই নম্বর ফোন করে, বিভিন্ন ফরম্যাট যেমন বড় প্রিন্ট, ব্রেল, অডিও বা একটি ভিন্ন ভাষাতে এই নথিটির একটি কপি পেতে পারেন।

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