

Can't pay your rent?



What to do if you are
struggling to pay the rent

What do I do if I can't pay my rent?

If you don't pay your rent, you will be in rent arrears. (Rent arrears means the money that you owe us if you have not paid your rent or service charges on time.)

We know that, from time to time, you may have money problems and find it hard to pay the rent. If this happens, please ask us for advice straight away so that we can help you avoid getting into debt. There are lots of ways that we can help you before the problem gets too serious. We do not want to take legal action against anyone, but the more serious it gets, the more likely it is that we will take you to court.

We will treat your personal information as confidential under the Data Protection Act.

There are things you can do to avoid getting behind with your rent.

- Contact us straight away if you find it hard to pay the rent so that we can give you advice.
- Work with us to agree a payment plan and pay as much rent as you can afford, even if you can't pay the full amount.
- Claim Housing Benefit and Council Tax Benefit from your local council.
- Find out if you can claim other benefits and tax credits.
- Contact your local citizens advice bureau

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for help.

We will:

- tell you how much rent you need to pay when your tenancy starts;
- ask for a rent payment or filled-in Housing Benefit claim form when your new tenancy starts;
- offer you a range of easy payment methods;
- give you advice about claiming benefits or tax credits;
- help you fill in Housing Benefit claim forms;
- help you sort out any problems you have with claiming Housing Benefit;
- offer you extra support if you need it;
- give you money advice; and
- tell you about other support agencies who can help.

What will happen if I don't pay my rent?

We will:

- write to you within two weeks to let you know if you are in arrears;
- give you advice about how to get out of debt;
- visit you if you are more than four weeks in arrears;
- make an agreement with you to repay the arrears in smaller amounts if you cannot pay the full amount straight away; and
- tell you, in plain English, what we are going to do next. 

If we cannot contact you or you do not make the payments we agree with you, we will take further action. This may mean taking you to court.

What if I rent a garage?

If you rent a garage and fall behind with the rent on it, or on your home, we will give you one week's notice that we are going to take the garage back. We do not have to go to court to do this. We can also change the locks on the garage and charge you for the cost of doing this.

By taking the garage back, we will stop your debts getting any bigger.

How do I make a complaint or comment about your service?

If you feel that we have treated you unfairly or dealt with your case badly, please contact the person that you were dealing with, or our customer service team. We will try to sort it out for you as quickly as possible. If we cannot do this, you can make a formal complaint.

To do this, please contact:

Customer services team

Westlea Housing Association

Methuen Park

Chippenham

Wiltshire

SN14 0GU.

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Phone: 01249 465465

E-mail: enquiries@westlea.co.uk

It is always nice to know when you are happy with our service. If you think we have done something well, please tell the member of staff involved or the customer services team.

Who should I contact to talk about this?

If you want to talk to someone about paying your rent, or rent arrears, please contact the customer accounts team:

Phone: 01249 466120

E-mail: customer.accounts@westlea.co.uk

The name of the officer who looks after your account is shown on all letters we send you.

Money advice

For money advice and help, please contact your local citizens advice bureau.

North Wiltshire citizens advice bureau:

0845 1203707 or 01249 443054 (minicom)

We have set up a scheme with North Wiltshire citizens advice bureau, so that you will be treated as a priority when you ask them for help. The project worker based there, will help you claim all benefits available to you and help you manage your debt problems.



To contact the project worker, please phone
01249 445115 (extension 4) or e-mail
westlea@northwiltscab.org.uk

West Wiltshire citizens advice bureau:
0845 1203737

Swindon citizens advice bureau:
0845 0505155.

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If you would like to have any part of this document explained or translated, or in a different format such as in larger print or on audio tape, please contact Westlea on 01249 465465 to discuss your needs.



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