

Can't pay your rent?



What to do if you are struggling to pay the rent

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.

- 1 إذا أردت شرحاً أو ترجمة لأي جزء من هذه الوثيقة، أو رغبت الحصول عليها بأشكال أخرى كالأحرف المطبعية الكبيرة أو على شريط سمعي، فالرجاء الاتصال بـ Westlea "ويستلا" على الهاتف رقم 01249 465465 لمناقشة احتياجاتك.

- 2 এই ডকুমেন্টের কোন অংশ যদি আপনি ব্যাখ্যা করা অবস্থায় বা অনুবাদিত আকারে, অথবা অন্য কোন ফরমেটে পেতে চান যেমন বড় আকারের প্রিন্ট বা অডিও টেপ, তাহলে দয়া করে 'ওয়েস্টলি' এর সাথে 01249 465 465 নম্বরে ফোন করে আপনার প্রয়োজনীয়তা নিয়ে আলোচনা করুন।

- 3 你若希望有人給你解釋此份文件的任何內容，或想要索取翻譯本、大字印刷本或錄音帶等其他形式的文件，敬請聯絡 Westlea 以告知你的需求，電話號碼是：01249 465465。

- 4 Falls Sie für Teile dieses Dokuments eine Erläuterung oder Übersetzung benötigten oder es in einem anderen Format, z. B. mit größerem Schriftsatz oder auf Audiokassette, wünschen, wenden Sie sich bitte unter 01249 465465 an Westlea.

- 5 જો તમને આ દસ્તાવેજના કોઈ પણ ભાગની ખુલાસો અથવા તરજૂમો અથવા કોઈ જુદી રચનામાં જેમકે મોટા છાપેલા અક્ષરોમાં અથવા ઓડિઓ ટેપ ઉપર જોઈતો હોય તો, કૃપા કરી 01249 465465 ઉપર તમારી જરૂરિયાતોની ચર્ચા કરવા Westlea ની સંપર્ક સાથે.

- 6 इस दस्तावेज़ का कोई सा भी अंश यदि आपको समझना हो या इसका अनुवाद अपनी भाषा में चाहिये, या किसी अन्य रूप में, जैसे बड़े अक्षरों की छपाई या सुनने वाली कसेट पर चाहिये तो अपनी आवश्यकताओं के बारे में बताने के लिये कृपया वेस्टली से फोन नंबर 01249 465465 पर संपर्क करें।

- 7 Jeśli potrzebuje Pan/Pani wyjaśnienia lub przetłumaczenia dowolnej części niniejszego dokumentu lub otrzymania go w innym formacie – np. w powiększonym druku albo w formie zapisu dźwiękowego, prosimy o skontaktowanie się z Westlea pod numerem: 01249 465465 w celu określenia Pana/Pani potrzeb.

- 8 ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੇ ਕਿਸੇ ਹਿੱਸੇ ਬਾਰੇ ਆਪਣੀ ਬੋਲੀ ਵਿਚ ਜਾਣਕਾਰੀ ਲੈਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਜਾਂ ਇਹਦਾ ਤਰਜਮਾ ਆਪਣੀ ਬੋਲੀ ਵਿਚ ਕਰਵਾਉਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਜਾਂ ਇਹ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦਾ ਹੈ, ਜਿਵੇਂ ਵੱਡੇ ਅੱਖਰਾਂ ਵਿਚ ਜਾਂ ਆਡੀਓ ਟੇਪ 'ਤੇ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਵੈਸਟਲੀਅ ਨੂੰ ਨੰਬਰ 01249 465465 'ਤੇ ਫੋਨ ਕਰਕੇ ਆਪਣੀਆਂ ਲੋੜਾਂ ਦੱਸੋ।

- 9 Haddii aad jeceshahay in qayb walba ee dokumentigaan lagu sharxo ama lagu turjimo, ama aad ku rabtid hab nooc kale ah sida qoraal far waawayn ama jacal la dhageysto, fadlan la xiriiir Westlea lambarka 01249 465465 sida aad ugula hadashid baahidaada.

- 10 اس دستاویز کا کوئی بھی حصہ اگر آپ کو اپنی زبان میں سمجھنا ہو یا تحریری ترجمہ درکار ہو، یا کسی دیگر شکل میں چاہئے جیسے بڑے حروف کی چھپائی یا سننے والی کسٹ وغیرہ پر تو اپنی ضرورتوں کے بارے میں بتانے کے لیے برائے مہربانی 'ویسٹ لی' سے فون نمبر 01249 465465 پر رابطہ کیجئے۔

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 or service charges. 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.

- If you find it hard to pay the rent, contact us straight away so we can give you advice.
- Work with us to agree a payment plan.
- 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 or tax credits.
- Contact your local citizens advice bureau for help.

Can't pay your rent?

We will:

- when your tenancy starts, tell you how much rent you need to pay;
- 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.

Who should I contact to talk about this?

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

Phone: 01249 466120

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

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

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

We will:



- write to you within two weeks to let you know you are behind with your rent;
- give you advice about how to get out of debt;
- visit you if you are more than four weeks behind with your payments;
- make an agreement with you to pay off your 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 if 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 back the garage, we will stop your arrears getting any bigger.

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

If you feel that we have treated you unfairly

Can't pay your rent?

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 us in any of the following ways.

Write to: Complaints Co-ordinator
Westlea Housing Association
Methuen Park
Chippenham
Wiltshire
SN14 0GU

Phone: 01249 465465

E-mail: enquiries@westlea.co.uk

What about if I am happy with your service?

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.

Money advice

North Wiltshire Citizens Advice Bureau

We have set up a scheme with North Wiltshire Citizens Advice Bureau to make sure you get help with:

- claiming the benefits you are entitled to; ➤

- making your money go further;
- any financial difficulties;
- banking, and what to do if you don't have a bank account; and
- finding affordable credit (saving and borrowing from a credit union).

If you would like to find out about benefits you may be entitled to

Your Citizens Advice project worker will:

- check if you are entitled to a benefit;
- check you are receiving the right amount;
- help you to make a claim or appeal;
- help you if you have been paid too much and have to pay some back; and
- tell you how to get specialist help.

If you need help with financial problems

Your Citizens Advice project worker will help you to:

- put together a realistic budget;
- talk to people you owe money to, and agree affordable repayments; and
- deal with legal action taken against you.

You can contact the project worker by:

- e-mailing the Citizens Advice Bureau at westlea@northwiltscab.org.uk;
- phoning 01249 445115 (extension 3); or
- texting the Citizens Advice Bureau on 07890 733919.

If you would like to find out how to make your money go further

Can't pay your rent?

The North Wiltshire Citizens Advice Bureau also have a 'Money Friend', who will help you to:

- reduce the costs of your electricity and gas;
- get the costs of your water supply reduced (depending on your circumstances);
- set up a bank account or credit union account which is suitable to your situation;
- apply for grants; and
- get access to the Government's Child Trust Fund.

You can contact your Money Friend by:

- e-mailing the Citizens Advice Bureau at moneyfriend@northwilts.cab.org.uk;
- phoning 01249 445115 (extension 3); or
- texting the Citizens advice Bureau on 07890 733919.

The citizens advice bureau's main phone number (for any other advice) is 0845 1203707.

The national Citizens Advice website address is www.citizensadvice.org.uk.

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



Methuen Park
Chippenham SN14 0GU
tel 01249 465465
fax 01249 461136
enquiries@westlea.co.uk
www.westlea.co.uk

PART OF GREENSQUARE GROUP

ISSUED: SEPTEMBER 2009

