

Easy ways to pay your rent

There are many ways you can pay your rent:

1. By Direct Debit* or standing order
2. On-line, either by visiting the AllPay website, or by using Internet Banking
3. By phoning our office and making a card payment
4. By coming to our office and making a card, cheque or cash payment
5. By taking your AllPay card to any PayPoint or Post Office to make a payment

*Direct Debit is the easiest method of paying your rent, and is the best way to avoid rent arrears. Direct Debits can be set up for the day you get paid or have benefits paid into your account, so that the rent is paid before any other bills.

AND FINALLY...

If you do not pay

We will take legal action against you if you do not pay your rent or maintain a repayment agreement to clear your arrears.

This action may result in us arresting your wages or benefits or serving you with a Notice of Proceedings and instructing repossession action against you. You would be liable for any legal costs incurred and these can be expensive.

If we go to court and you still do not pay your rent and arrears we will ask for a Decree and, if awarded, we will evict you.

Other help available

Benefits Team, East Lothian Council

John Muir House, Haddington
T: 01620 827121
E: benefits@eastlothian.gov.uk

Welfare Rights, East Lothian Council

Brunton Hall, Ladywell Way,
Musselburgh
T: 0131 653 5230
W: www.eastlothian.gov.uk

Citizens Advice Bureau, Haddington

46 Court Street Haddington
T: 01620 824471
E: cab@haddingtoncab.casonline.org.uk
W: www.haddingtoncab.co.uk

Citizens Advice Bureau, Musselburgh

141 High Street Musselburgh
T: 0131 653 2544 or 2748
E: bureau@musselburghcab.casonline.org.uk
W: www.musselburgh.cas.org.uk

Shelter Scotland

Ground Floor, Brunton Hall,
Ladywell Way, Musselburgh
T: 0844 515 2490
W: www.scotland.shelter.org.uk

Money Advice Scotland

W: www.moneyadviceScotland.org.uk

Department for Works and Pensions

W: www.dwp.gov.uk

It is your responsibility to ensure that your rent is paid on time and to contact us if you are experiencing difficulties.
If you fail to deal with your rent arrears you are at risk of legal action and losing your home



elha.com
east lothian housing association

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W: elha.com E: enquiries@elha.com
T: 01620 825032 F: 01620 826596
Text: elha then your message to 88222
(message charged at standard rates)

elha.com
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Your Home, Your Rent



Your Home, Your Rent

Paying your rent is a priority and paying on time is the most important part of your tenancy agreement. If you don't pay you could lose your home. If you need help and advice with your rent payments or arrears, please speak to us – we can help.

What You Need To Do

Pay your rent on time

Your rent is charged on the first of each month and is payable in advance. Any payment not made on time means that you are in arrears. If you have arranged with your Housing Officer to pay your rent on a different date, this means that you are in arrears until your preferred payment date – it does not mean that the rent isn't due until your preferred payment date.

If you have arranged to pay your rent later in the month, or if you pay rent weekly, fortnightly, etc, it is important to remember that you are in arrears and that even a small delay in payment can have a significant impact on your rent account.

Claim Housing Benefit

Housing Benefit is a national scheme administered in East Lothian by East Lothian Council. Anyone who pays rent can apply for Housing Benefit to help pay their rent, even if they are working or getting other benefits such as Income Support or a State Retirement Pension.

You are still responsible for making sure that your rent is paid, and if there is a break in your Housing Benefit to make sure that the rent is paid.

When you apply for Housing Benefit you will be asked to provide proof of your circumstances. It is important that you have this when you make an application. If you don't have proof when you make the application you can send it or take it to the Council within one calendar month of sending them your application. Proof required may include:

- Two original items of identification (one photo ID if possible)
- Money you pay for registered childcare costs
- Income and savings of the people who live with you
- National Insurance number
- All earnings
- All capital (such as savings)
- Other benefits
- Other unearned income
- Your rent (your tenancy agreement or letter from us regarding your rent)

*NB ELC will not accept photocopies of proofs of ID

If Housing Benefit is paid directly to you, you **must** make sure that you pay this into your rent account when your rent is due, or on the day you have arranged with your Housing Officer. Universal Credit will shortly replace Housing Benefit for all new claims, and this will be paid directly to you. You should make sure you have a bank account this can be paid into.

How We Can Help

Preventing rent arrears

We want to make sure that you are receiving all of the benefits you may be entitled to and will refer you to our independent Money Adviser when you start your tenancy, or if you get into arrears which may mean that you are having difficulty managing your money and/or debts. The Money Adviser can provide a range of information, advice and support such as budgeting advice, welfare benefits advice, assistance with benefit appeals and advice on getting the cheapest deals for gas and electricity.

We also work with other agencies to ensure that you get all the help and support that you need.

Dealing with rent arrears

We are a small non-profit organisation, and any loss of rent means that we have less money to spend on services for our tenants.

We appreciate that some tenants may have difficulty paying their rent at times, and help and advice is always available. We will take a sympathetic approach if you are having financial difficulties. However, we cannot allow tenants to build up rent arrears without making a repayment arrangement, and we will not reduce the amount of rent charged every month.

If you think that you may have difficulty paying your rent it is best to get help and advice as quickly as possible from your Housing Officer. You can discuss your arrears by telephone or make an appointment to come to the office, or a Housing Officer can visit you at home.

Our staff can make an affordable repayment plan for you to pay back your arrears. We do this by taking account of how much money you have coming in and how much you have to pay out. We can also put you in touch with our Independent Money Adviser or other organisations that can give you specialist advice.

ELHA Assistance Scheme

We offer an Assistance Scheme to help those tenants who are affected by the under occupancy charge (commonly referred to as "Bedroom Tax") introduced in April 2013. You may qualify if:

1. You wouldn't be considered for a smaller property by us because our Allocation policy states that you need the size/type of property you live in, **OR**
2. Your gross household income is less than £75 per week after you have paid the under-occupancy charge, **AND**
3. You have applied for and been refused a Discretionary Housing Payment, **AND**
4. You are actively looking for a smaller property (with the exception of No. 1 above)

If you are affected by the under-occupancy charge and think you might qualify, please contact your Housing Officer.