

Your Home, Your Rent



Paying your rent is a priority and paying on time is the most important part of your tenancy agreement with us. 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

When you signed your tenancy agreement you agreed to pay your rent on the first of every month in advance. Any payment not made on time means that you are in arrears. You can arrange with your Housing Officer to pay your rent on a different date but that 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 big impact on your rent account.

For example:

Tenant A's rent is £400 per month, which he pays on the 30th of every month by Direct Debit. Tenant A is in arrears until the 30th, but as he has arranged this with his Housing Officer, he does not receive an arrears letter. February only has 28 days, so his February rent payment is not paid until the 1st of March. This meant that at the start of March Tenant A had an arrear of £800, and received an arrears letter, even though his Direct Debit was paid correctly.

Apply to upgrade your Key Tenant Status

You can receive a discount of £10 or £20 off your rent every month by upgrading to Platinum or Gold Key Tenant status. If you get help to pay your rent, you get to keep this money. For more information look in your My Home account or ask us for a leaflet.

Claim Universal Credit or Housing Benefit

Housing Benefit is a national scheme administered in East Lothian by East Lothian Council. It is being replaced by Universal Credit administered by the Department for Work and Pensions (DWP) for everyone below pension age.

If you are already getting Housing Benefit and move home within East Lothian you can continue to get Housing Benefit, otherwise you must claim Universal Credit. Anyone who pays rent can apply for Universal Credit or Housing Benefit to help pay their rent, even if they are working or getting other benefits such as Income Support.

If you are awarded Housing Benefit or Universal Credit and chose to have the payments sent directly to us, your responsibility for paying rent does not change. You are still responsible for ensuring that your rent is paid especially if there is a break in your claim.

You can only apply for Universal Credit online at <https://www.universal-credit.service.gov.uk/> and you will need the following information:

- Your postcode
- Your National Insurance number
- Details of the bank, building society or credit union account you want your Universal Credit paid into
- Your rent agreement (if you have one)
- Details of your savings or other capital
- Details of any income that's not from work, eg from an insurance plan
- Details of any other benefits you're getting
- Details of any children, including their Child Benefit numbers

You might also need these details for people who live in your home, for example your partner.

If you're successful with an application for Universal Credit, it will usually take 1 month and 14 days after you make your claim before you get your first payment – remember you are still responsible for making sure your rent is paid during this time. You can apply for an advance of Universal Credit while you wait but you have to pay this back when your payment comes through. The Housing Costs part of Universal Credit is normally 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.



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 rent arrears (which may mean that you are having difficulty managing your money and/or debts). Our 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 non-profit organisation, and any loss of rent means that we will 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 do not allow tenants to build up rent arrears without making a repayment arrangement.

If you know that you will 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, live chat on **elha.com**, 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 tenants who are affected by the one week waiting time that applies to some Universal Credit (UC) claims. The waiting period means that even though you have been assessed as being entitled to receive Universal Credit payments, the payments, which will include an amount towards your rent, will only start after the waiting period is over i.e. from day 8 onwards.

For example:

- You claim UC on 23 March
- Your assessment period starts 7 days later on 30 March
- The end of your first assessment period is 29 April
- You will receive your first UC payment on or around 6 May– this first payment will be a month's UC (including the money to cover one month's rent), for the period 30 March to 29 April
- Your second UC payment will be received on or around 6 June (and will cover the one month period 30 April to 29 May)

As long as, when you receive your first Universal Credit payment, you pay us the rent for your first assessment period, our Assistance Scheme can write off the rent otherwise due from you for the waiting period.

If you are affected by the Universal Credit waiting period and think you may qualify, please visit **elha.com** for more information or contact your Housing Officer.

Easy ways to pay your rent

There are many ways you can pay your rent:

1. By Direct Debit* or Standing Order
2. By debit or credit card through your My Home account
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. On-line, either by visiting the AllPay website, or by using Internet Banking
6. 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. Paying by monthly Direct Debit is also one of the requirements for receiving the highest level of monthly rent discount under our Key Tenant Scheme. We advise our tenants to set up a Direct Debit for the day after they get paid or have benefits paid into their account so that the rent is paid before any other bills.

And Finally...

If you do not pay

We will do all we can to make sure that you get help managing your money and applying for all the benefits you may be entitled to, but you are legally required to pay your rent. If you don't pay your rent or maintain a repayment agreement to clear your arrears we will take legal action against you.

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

If we take you to court and you still do not pay your rent and arrears we will ask the court for a Decree which allows us to evict you. The best way to avoid this is to sort things out as soon as you have problems paying your rent.



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 could be at serious risk of legal action and losing your home

elha.com
east lothian housing association



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(message charged at standard rates)