

Housing Benefit and other benefits

You can fill in a form at our office, or contact Renfrewshire Council direct at Private Sector Benefits, Renfrewshire House, Cotton Street, Paisley. Telephone: **0300 3000 204**

The Department for Work and Pensions (DWP) have a useful page with benefit calculators and links to information about benefits. This can be found at <https://www.gov.uk/benefits-calculators>

Universal Credit

If you receive Universal Credit, please speak to your Housing Officer right away. Your Housing Officer's contact details can be found on the front of this leaflet. It is crucial that you let us know your Universal Credit payment date, as you are likely to receive your Housing Costs on a different date to when your rent is due. You may also request that DWP pay your housing costs (rent) direct to Bridgewater however you should also discuss this with your Housing Officer.

Maximising your income

Our Welfare Rights Officer, Kay Walker, can offer you a full benefit check to make sure that you are not missing out any benefits you could be entitled to.

Maximising your income

Kay can also:

- Help with complicated claim forms and letters
- Help to pursue benefit backdates
- Represent you at appeals hearings

If you would like to make an appointment to see Kay, simply contact our Welfare Rights Service.

Tel: 0141 814 5152

Email: welfarerights@bridgewaterha.org.uk

Dealing with debt

Kay and Amanda McLaughlin from RAMH can offer advice and support for all issues surrounding debt, budgeting and money, including:

- Access to debt advice and advocacy
- Energy advice to tackle fuel bills and fuel debt
- Information and access to financial services
- Advice and advocacy on all aspects of welfare rights
- Support with budgeting and financial literacy

Kay is available Tue/Wed/Thu each week. Amanda is available on Thursday each week. Please contact your Housing Officer for further information.



ADVICE ON RENT ARREARS



Bridgewater Housing Association Ltd.

1st Floor

Bridgewater Shopping Centre

Erskine PA8 7AA

Website: www.bridgewaterha.org.uk

Bargarran - Megan McQuade

0141 814 5163

mmcquade@bridgewaterha.org.uk

North Barr - Myra Buchanan

0141 814 5162

mbuchanan@bridgewaterha.org.uk

Park Mains - Mark Wilson

0141 814 5164

mwilson@bridgewaterha.org.uk

Property Factor Registration Number PF000105, Registered Society No 2525R (Co-operative and Community Benefit Societies Act 2014),
Scottish Housing Regulator No HAL 301, OFT Licence No 664744

Bridgewater Housing Association is a recognised Scottish Charity No
SCO 35819

**This leaflet is intended to provide advice
and information for tenants with rent
arrears**

Why we have given you this leaflet

We have given you this leaflet because your rent payments are not up to date, and your rent account is in arrears.

It can be difficult to talk about debt, however, the worst thing you can do is ignore it. Our Housing Officers are here to help you get your payments back on track and offer you advice if you have other debts. If you choose to do nothing, you could end up losing your home.

How we can help you

We want to help you pay off your arrears and keep your home. Here's how we'll help you.

- We have a firm but sensitive and nonthreatening approach
- We take early action where arrears accrue
- We aim for personal contact at an early stage
- We respond quickly to missed payments
- We maintain continuous personal contact with tenants throughout the arrears recovery process
- We take a stage approach in managing the debt
- We take account of your needs and circumstances
- We make realistic repayment agreements based on your ability to pay
- We take account of your particular needs

How we can help you

- We work with other organisations that can help you, such as the Private Sector Benefits Team at Renfrewshire Council, and Money Advice
- We refer tenants to agencies which can offer advice and support
- We make use of all available remedies
- We use eviction as a last resort

How you can help yourself

Paying your rent means that you are paying for the security of having a home. Not paying your rent means that you could end up in court, or worst, being evicted and losing your home.

The steps you have to take to avoid this are simple:

- Arrange to meet your Housing Officer – in our office or in your home
- Make an arrangement to pay off your rent arrears. This should be realistic so that you can make regular payments, such as every week or every month. You should pay as much as you can afford and make rent payments your priority
- Commit to your arrangement and make it a priority to keep your payments up to date
- If your circumstances change – for better or for worse – get in touch with your Housing Officer right away so you can make a new agreement
- Don't allow your arrears to increase

Ignoring your arrears

If you ignore our letters and visits, and don't make an effort to clear your arrears, it is likely that we will take you to court. This could mean that we ask the Sheriff for a decree to repossess your home, making you and your family homeless. This can be avoided. No matter how worried you are about your arrears or other debts, it's always best to talk things through with your Housing Officer.

Paying your rent

There are a number of ways that you can pay your rent. These are set out in our leaflet 'Payment Methods for Tenants'.

It's important that you use the method that suits you best. That way you can keep to your arrangement and make sure that your payments are made regularly.

Housing Benefit and Other Benefits

If your income is low, or your circumstances have changed (maybe through working less hours or giving up work) you may qualify for Housing Benefit or Universal Credit. Housing Benefit is run by Renfrewshire Council. Universal Credit is run by DWP.

To apply for Housing Benefit, all you have to do is fill in a form, and provide the documents that are asked for (such as pay slips).

To apply for Universal Credit please visit www.gov.uk/universalcredit and make an online application.