



Arrears: What happens when you don't pay

Rents and other charges are Trust's main source of income. This income enables Trust to provide good quality housing and services at an affordable cost. This is more difficult if tenants don't pay their rent.

We want to help to make sure your rent and other charges are paid in full and on time so that your home is never at risk.

Trust wants to help you – talk to us! The sooner you start to sort things out, the easier it will be!

If you are struggling, or forget, to pay your monthly charges, call **0131 444 1200** to speak to a member of our Income Team **at once**.

Or discuss your financial situation with **your local staff** who will be happy to help you to contact the Income Team, or a specialist advice service.

Trust's Welfare Benefits Service is also available to help you work through any benefit entitlement.

If you get a letter from us saying you are in arrears, **don't ignore it!** **All Trust staff are here to help you.**

Trust takes **legal action** against tenants who don't pay only as a last resort. It is much better if you agree a payment arrangement and clear any money you owe over a period of time.

Trust will take account of your circumstances and will make sure you have had the chance to gain advice and assistance about your financial difficulties.

But, if this fails, Trust's final option will be to consider court action, which could mean that you lose your home.

Even if you get full Housing Benefit, **it will only cover some of your charges**. You still need to pay your heating and part of your food charge (if applicable).

If there are **any changes** to your income or savings, or to your household circumstances, you must tell Benefits staff. If you don't, your Benefits could be stopped and you may have to pay money back.

If you require any further information or guidance please contact local staff or your Service Manager or call 0131 444 1200. Call this number if you would like this information in a different format.

Information correct as of April 2017.