

**This leaflet aims to provide you with advice if you are having difficulty paying your rent.**

### **I'm in arrears with my rent what should I do?**

You will probably have had one or more letters from us about your rent arrears. The first thing to do is make an appointment with the Rents Team. We will tell you exactly how much your arrears are and ask you questions about your income and expenditure. Based on this information we will enter into a reasonable payment agreement with you that you must keep to.

### **My rent is due monthly but I'm paid weekly. Can I pay my rent weekly?**

Yes as long as we have agreed to this. We can fit your rent payments into your pay cycle. We will agree an amount with you that you need to pay weekly to cover your rent and arrears. We can do this for anyone who is not paid monthly.

### **Will I qualify for any help with rent payments?**

Our Rents Team can tell you whether you are likely to get Housing Benefit/Universal Credit. If they think you might qualify they will let you know how to claim. West Dunbartonshire Council is responsible for the administration of Housing Benefit and they will write to you to tell you whether you qualify and, if you do, how much benefit you will get. Universal Credit is managed online. Please see our Housing Benefit and Universal Credit leaflets for more information.

### **My income isn't enough to pay rent and other debts. What should I do?**

There are independent agencies that can give you free information and advice. For example, the Citizens Advice Bureau or Working4U via West Dunbartonshire Council. Working4U is a service which supports West Dunbartonshire residents seeking employment opportunities, provide assistance with benefits and debt issues, help to access learning, gain qualifications and improve digital literacy.

We can refer you to our Welfare Rights Officer who will carry out a check on your entitlement to any benefits you are not currently claiming. This also applies if you are working.

### **I have agreed a payment arrangement with you. What happens now?**

It is important that you keep strictly to the arrangement.

If you need to change it for any reason you must discuss this with us before missing or reducing a payment. If your circumstances change we need to know so that we can agree a new payment plan with you.

### **I have had a Notice of Proceedings (NOP) served on me. What does this mean?**

An NOP is a legal document which allows us to start legal proceedings for the recovery of arrears and your home. We will usually serve one on you if you are 2 months or more in rent arrears and/or if you have repeatedly broken a payment arrangement.

If you make and keep to a payment agreement we will not take further legal action. However, if you do not make or keep to a payment arrangement we are likely to start legal proceedings.

### **What happens if the Association starts legal proceedings?**

This is very serious as you could lose your home. It is very important that you contact us. You should also get independent advice from a solicitor or from an independent agency such as the Citizens Advice Bureau.

### **Can I bring someone to interviews with me?**

Yes you can. If you feel you need help but don't have anyone who can help you please tell us. We will try to arrange for you to get the help you need.

**Please remember that if you contact us, make and keep to an arrangement to pay off your rent arrears we will not take legal action which could lead to you losing your home. We will always see this as a last resort. Homelessness need never happen.**

### **Complaints**

If you are unhappy with the way you have been treated by staff or the information you have been given, you can complain. Please ask for a copy of our Complaints Procedure or pick up a copy of our Making a Complaint leaflet.

“Offering our community  
more than a home”



## Useful Agencies

### Local:

**Katie McGhee, Welfare Rights Officer**  
Clydebank Housing Association  
77-83 Kilbowie Road  
Clydebank  
G81 1BL

**Clydebank Citizens Advice Bureau**  
Clydebank Social Economy Centre  
63 Kilbowie Road  
Clydebank G81 1BL  
Telephone No. 0141 435 7590

**West Dunbartonshire Council**  
Clydebank Town Centre Office  
10 Sylvania Way South  
Clydebank G81 1EA  
Telephone No. 01389 737000

### Working 4 You

Telephone No. **01389 738296**

Website - <https://www.west-dunbarton.gov.uk/jobs-and-training/working4u/>

### National:

**Shelterline** 0808 800 4444

**National Debtline** 0808 808 4000

**Credit Action** 0800 591 084

**Please do not hesitate to contact the Rents Team if you need any assistance.**

**If you or someone you know would like this leaflet in any other format, let us know.**

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