

Rent Arrears

A Guide to Avoiding or Dealing with Rent Arrears



Rent Arrears

We understand that people may find themselves experiencing some financial difficulties at some point in their lives. We recognise that you may not know where to start and this can very often lead to people falling behind with their rent payments.

By failing to pay your rent you risk losing your home. We want to avoid this happening and we are happy to assist and support you.....the worst thing you can do is nothing!

How can my Housing Officer help me?

Your Housing Officer can discuss issues with you in confidence and can help find a way to get you back on track with your rent payments. If you are finding it difficult to pay your rent please make an appointment to speak to your Housing Officer in confidence.

They can also put you in touch with our Income/Money Advisor via our AFTAR Project with Citizens Advice Bureau. Who can assist with claiming benefits, budgeting, debt, council tax, energy advice and assistance with digital learning to help with Universal Credit claims etc.

Remember we are here to help you!

**Don't delay.....
make an appointment today...!**

The longer you ignore the situation the more difficult it can be to resolve.

Why do I need to pay rent?

When you signed your tenancy, you agreed to certain conditions including paying your rent and service charge (if applicable) to the Co-operative on time. Failure to do this is a breach of that legal agreement and the Co-operative is entitled to take action against you that could put your home at risk.

Without income from rents the Co-operative would not be able to repair & maintain all of our properties. Your rent can be made up of two parts - the rent and service charge (if applicable).

Can I get help to pay my rent?

Housing Benefit

You may qualify for Housing Benefit which is a benefit to help towards your rent and service charge (if applicable) and can be paid directly to the Co-operative. Housing Benefit is administered by North Lanarkshire Council.

You can complete a form online at <https://northlanarkshire.teamnetsol.com/>. If you require assistance with this process please contact the Co-operative and an appointment can be made with our Income/Money Advisor via our AFTAR Project with Citizens Advice Bureau.

It is your responsibility to make sure you apply for it and provide them with all the necessary information required to support your claim. Should you have any change to your circumstances you must advise them.

It is important any information that is requested by the Council is provided on time. If you don't do this your claim will not be processed and may even be cancelled. If this happens YOU will still be responsible for paying your full rent, even if you have not received any housing benefit.

Universal Credit

The Universal Credit payments you receive should include any housing costs you are entitled to assist with your rent. It is important to include details of your rent charge and any service charge (if applicable) when you claim Universal Credit so that your Housing Costs are included in the claim.

You can arrange for this to be paid direct to the Co-operative by means of a Managed Payment. Should you need any help with this please contact your Housing Officer.

If this payment does not cover your full rent charge you may qualify for a Discretionary Housing Payment from North Lanarkshire Council to cover the shortfall for additional bedrooms.

Should you accrue rent arrears and you are receiving Universal Credit or other benefits you can agree to have third party deductions made to your rent account. Should you need any help with any aspect of Universal Credit please contact your Housing Officer.

How can I pay my rent?

Your rent is due every **calendar month**, payable in advance **by you** on or before the first day of each monthly rental period. You can make your payments weekly, fortnightly, 4 weekly or calendar monthly, whichever is most convenient for you. However, you must ensure payments are made by the last day of each month to avoid arrears accruing on your rental account.

Should you fail to make a payment by the end of the rental period (last day of each month) this will result in arrears accruing on your rental account.

We offer a variety methods for you to pay your rent which are:-

Register online -

@ www.allpayments.net using the 19 digit number on your Allpay card. You can pay free of charge using your debit or credit card.



Virtual Payment -

Using your debit or credit card you can make a payment over the phone by calling a member of staff at the Co-operative.



Online banking -

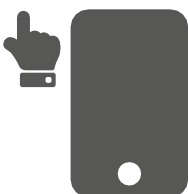
Using your unique rent reference number and the Co-operative's bank details:

Virgin Money/
Sort code 82-68-28/
Account number 60248083



Phone App -

Use Allpay payment App. Download for free with Apple & Android smart phone. For more info www.allpay.net/app.



Bank Payment -

(standing order) - You can download and complete a form at www.gphc.org.uk or set up via your online banking using our bank details (as above).



By Phone -

Dial **0330 041 6497** for Allpay's automated phone payment service using debit or credit card.



At the **Post Office** by using your Allpay card. You can pay by cash/debit/credit card.



Paypoint - Using your Allpay card at any PayPoint outlet.



Card Payment Machine -

The Co-operative in conjunction with Lloyds Bank Cardnet offer tenants the option of paying by debit or credit card by using a card machine.

For further details look on the "Rent" section of our website www.gphc.org.uk.

What if I can't make a payment?

The Co-operative will do all they can to help you deal with rent arrears but you must reach out to us. If you don't contact us and work with us to sort the problem the level of your arrears will continue to increase and we will have no choice but to begin the legal process which could result in you losing your home.

Help us to help you!

If you think you may be in arrears?

If you fall behind with your rent, the first thing is to contact your Housing Officer who will treat your case sympathetically and help to come to an affordable payment arrangement to help you clear the arrears. Should you make a payment agreement you must keep to it.

Remember, regardless of your income and circumstances, you remain liable for the rent payments at all times.

If you have missed a payment?.....You must contact your Housing Officer right away!

If you continue to not pay your rent and fail to contact your Housing Officer to make a payment arrangement or discuss the matter, the Co-operative will have no choice but to take legal action against you.

The Co-operative has an obligation to collect rent from every tenant. Without income from the rent the Co-operative would not be able to repair and maintain your home.

What is an “affordable arrangement”?

The amount you will be asked to pay will depend on your income and other regular expenditure. To help decide what an affordable amount might be, the Housing Officer will go through all aspects of your income and expenditure and decide on a payment arrangement that both parties agree.

Your income and expenditure is taken into account and an affordable arrangement is reached.

You will sign an arrangement form detailing the amount, when your payments will commence, frequency of them and by which method. You will receive confirmation of your arrangement in writing.

You will be given 7 days to review this otherwise we will assume this payment plan is acceptable.

What if I default with my payment arrangement or ignore my arrears?

Should you breach your payment plan, court action could be taken which could result in you losing your home..... It is therefore important to adhere to your payment plan.

It is important that all payments are made on or before the agreed date. Your Housing Officer will monitor your rent account to check these payments are made. Should you fail to make payments as agreed, we will have no choice but to assume that you have broken your arrangement and will act accordingly.

If you fail to contact us and work with us to sort out the problem the level of your arrears will continue to increase and we will have no choice but to begin the eviction process.

Legal Action

The Co-operative will do all we can to help you stay in your home, however we **CANNOT** allow you to stop paying your rent indefinitely. If you fail to make payments and contact your Housing Officer, the Co-operative will take action against you which could result in:

- Deducting payments directly from your benefits;
- Serving a Notice of Proceedings for Recovery of Possession on the tenant(s) and any qualifying occupiers in the house. Qualifying occupier means everyone aged 16 or over who form part of the household.

Legal action begins with the serving of this Notice(s). This is a legal notice that informs you and any qualifying occupiers of our intention to seek repossession of the property if a suitable arrangement has been breached or where no contact or payment has been made by you;

- Taking court action for the recovery of the house. If the court agrees to this you would be evicted from the house and would have to find alternative accommodation for you and your household.

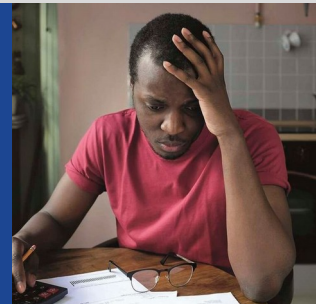
You would still be liable for the arrears you owe, in addition, you may also be held responsible for paying the Co-operative's legal expenses with a typical charge of £320 for a case initially calling at court;

- You having to contact the Local Authority urgently in regards to your housing situation.

Don't delay pay today.....!

Financial Worries

**Please don't panic,
we are here to help!...!**



Doing nothing could make things worse.....

Where can I get help....the first step is contact your Housing Officer. Here is a list of other useful contact numbers.



Motherwell & Wishaw

90 Brandon Parade East
Motherwell, ML1 1LY
Tel No: 0808 196 9180



Universal Credit Helpline

Tel No: 0800 328 5644

Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 328 5644

Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm

<https://www.gov.uk/universal-credit/how-to-claim>



Social Security Scotland

Book an appointment. The Local Delivery service is by appointment only, call them for free on **0800 182 2222** and they can arrange one for you.



Housing Benefit Department

North Lanarkshire Council, Head of Financial Solutions
PO Box 9060, Motherwell, ML1 1SH
Tel No: 01698 403210 **Email:** benefitsteam@northlan.gov.uk



National Debtline

Monday – Friday, 9am to 8pm

Saturday, 9.30am to 1pm

Tel No: 0808 808 4000

<https://www.nationaldebtline.org>



Motherwell Jobcentre Plus

Flemington House, 600 Windmillhill Street
Motherwell, ML1 2HN
Tel No: 0800 169 0190



Home Energy Scotland

Monday – Friday, 8am to 8pm

Saturday, 9am to 5pm

Tel No: 0808 808 2282

Our contact details

Please contact us by the following means:

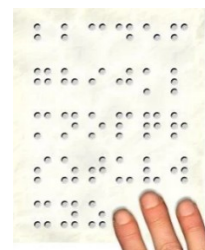
- Visit or write to us at: **Garrion People's Housing Co-operative
CentrePoint
70 Smith Avenue
Wishaw
ML2 0LD**

- Call us on: **01698 687222**

- Email us on: **enquiries@gphc.org.uk**

- Via our website on: **www.gphc.org.uk**

We can also give you this leaflet in other languages and formats -



(such as large print, audio and Braille).

Payment Table for 2025/26 for Rent Charges

Rental Period	Due Date		Period End Date
1	01 April 2025	to	30 April 2025
2	01 May 2025	to	31 May 2025
3	01 June 2025	to	30 June 2025
4	01 July 2025	to	31 July 2025
5	01 August 2025	to	31 August 2025
6	01 September 2025	to	30 September 2025
7	01 October 2025	to	31 October 2025
8	01 November 2025	to	30 November 2025
9	01 December 2025	to	31 December 2025
10	01 January 2026	to	31 January 2026
11	01 February 2026	to	28 February 2026
12	01 March 2026	to	31 March 2026

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CentrePoint, 70 Smith Avenue, Wishaw, ML2 0LD
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Fax No: 01698 357209
Email: enquiries@gphc.org.uk
Website: www.gphc.org.uk