



Guide to Dealing with Rent Arrears

When you sign your tenancy agreement it is clearly explained that it is your responsibility to pay your rent. If you start to have financial problems, please do not stop paying your rent – this may result in you losing your home.

Please contact your housing officer as soon as you start to have any financial problems – don't wait for the problems to get worse. There are various ways we may be able to help you, and there are other organisations who may be able to give you advice or help.

What happens when you fall into arrears?

- If you fall into arrears, we will send you a reminder letter and ask you to contact us to discuss your situation.
- If you do not pay any rent arrears in full, make an arrangement to pay the arrears, or contact your housing officer, you will be sent a Notice of Proceedings for Recovery of Possession. This is the first stage of legal action being taken against you.
- It is extremely important that you contact your housing officer to stop further action being taken.
- If you do not contact your housing officer we will have no option but to start legal action against you.

Making an arrangement to pay your arrears

- To prevent further action being taken against you, you must make an arrangement to clear your arrears.
- Your housing officer will deal with you in an efficient and sensitive manner. He or she will aim to agree an arrangement that meets both your situation and our requirements.
- The sooner you agree an arrangement, the more chance you will have of keeping your tenancy.
- If you fail to keep to an arrangement we will ask the Sheriff Court for a decree to end your tenancy.

What happens if legal action is taken?

- If you have not made any arrangements to clear your arrears, or kept to any agreed arrangement, or have failed to sort out your housing benefit claim, we will take legal action against you to recover possession of the property.
- We will notify you that we have started legal proceedings and Sheriff Officers will serve a summons on you advising you of your court date. You will be entitled to attend at court and be represented, if you wish.
- If the court grants us a Decree of Ejection, Payment and Expenses we will then be able to evict you from the date the court has agreed.

Other organisations who can help you:

- Advice Shop, Units 9-12, Waverley Industrial Estate, Bathgate Tel:01506 776444
- Citizens Advice Bureau, 7 Shiel House, Shiel Walk, Craigshill Tel:01506 432977
- For housing benefit claims please contact the Revenues Officer who is based in our office. Tel: 01506 439291.