

Get in touch
– not in debt



It's not

just
the
bricks



about
bricks

Are you having problems paying your rent?

You should:

- Contact us immediately (as shown on the back page). Please explain the problems you are facing. It is important that you seek help before the debt gets too large. Remember, the longer you leave it, the worse it will be.
- Respond to our letters, phone calls and visits. Please keep any appointments made to discuss your arrears. The earlier we make contact with you, the sooner we can work together to resolve your problem.
- Make an agreement to pay your rent arrears and keep to it.

If you let us know what is happening, we will do our best to help.

We will:

- Contact you by letter, phone or home visit to discuss the situation with you.
- Do all we can to help you if you are having financial difficulties. Your Housing Officer will offer advice and assistance, such as:
 - Agreeing repayments by reasonable instalments.
 - Ensuring that you are receiving all the benefits and financial help that you are entitled to.
 - Reviewing your income and expenditure and helping you prioritise your debts.
 - Advising you on the most suitable method of rent payment.
- Follow our arrears procedure, if you do not reach an agreement with us or your arrears continue to rise.

Additional help

We have a self help guide 'Don't get down about debt', which gives practical information on what you can do yourself.

We have a Welfare Benefits and Debt Advisor who can provide specialist help, such as:

- dealing with multiple debts;
- money management advice; and
- assistance with claiming benefits.

Alternatively, a member of our Floating Support team, who offer housing related support, could help you. If you would like any of these services, contact us as shown on the back of this leaflet. Or you can contact one of the agencies listed on page 6.



Our policy and procedure on rent arrears (rent you owe us)

The money we receive from rent pays for services, improvements and repairs. If some tenants do not pay, it affects our ability to provide and improve services. We will take action against tenants who do not pay their rent or do not make an agreement with us.

Our procedure is as follows:

Initial warning – we will send you a letter asking you to contact us to discuss the rent you owe and make an arrangement to pay it back.

Final warning – we will send you another letter and begin legal action. This will usually be a notice to seek possession, which is the first step that could lead to your eviction. However, we may consider other legal action to get back the rent you owe us.

Court hearing – we will usually ask for a suspended possession order. This means that we will not be able to evict you as long as you pay us rent and an amount towards the rent you owe us. In certain cases we may ask for a possession order straight away.

Eviction – if you do not keep to the conditions of the court order, we will apply to the court to end your tenancy. We will ask bailiffs to evict you from your home.

Between every stage of our procedure we will contact you and give you the chance to discuss any problems you are having and make an agreement to pay. If you keep this agreement, we will not take any more action.

What are the consequences of rent arrears (debts)?

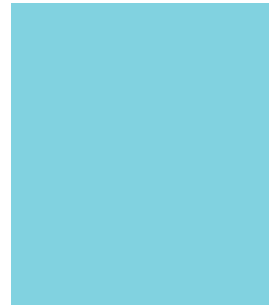
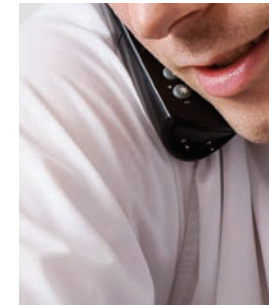
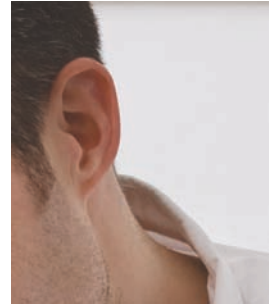
- If you do not have a clear rent account, it is unlikely that you will be able to transfer or exchange to another home.
- If you lose your home as a result of rent arrears, you may be seen as having made yourself intentionally homeless and you could find it very hard to find somewhere else to live.

- You may have a county court judgement issued against you. This will affect your credit rating, which could mean that you will be refused a loan, credit card, mortgage or other rented accommodation in the future.
- If we do have to take court action, it is likely that you will have to pay the court fees, which can be very high.

Please do not ignore the problem – come and talk to us.

Agencies who can help

The agencies listed on the next page can offer impartial help. Please be careful of agencies that offer to loan you more money to pay off your debt. Such loans are often at very high interest rates.



Advice on benefits

www.entitledto.co.uk

A website that helps you check if you qualify for benefits or tax credits.

Advice on benefits and debts

Citizens Advice Bureau

Hambleton CAB,
277 High Street, Northallerton.
01609 770309

Scarborough CAB,
62 Roscoe Street, Scarborough.
01723 368710

Darlington CAB,
Bennet House, 14 Horsemarket,
Darlington. 01325 256999

Selby CAB,
16 Park Street, Selby.
0845 120 3718

Harrogate CAB,
Victoria Park House,
Victoria Avenue, Harrogate.
01423 567150

York CAB,
3 Blossom Street, York.
0870 126 4850

Richmond CAB,
23 Newbiggin, Richmond.
01748 823978

Bridlington CAB,
5a Prospect Arcade,
Prospect Street, Bridlington.
01262 605660

Consumer Credit Counselling Service

Phone number: 0800 138 1111
Website: www.cccs.co.uk

National Debt Line

Phone number: 0808 808 4000
Website: www.nationaldebtline.co.uk

Payplan

Phone number 0800 917 7823
Website: www.payplan.com

Legal Advice

HARP (North Yorkshire Housing
Advice Resource Project)
Phone number: 01609 761777
01723 350755
(Scarborough office).

Ways to pay your rent

Post Office

Pay by cash, cheque or
debit card at any Post Office.

PayPoint

Pay by cash at any local store
displaying the PayPoint logo. You
may also be able to use a debit
card, but this will depend on the
individual store.

Internet

Pay by debit or credit card.
Log onto www.allpay.net
and click where you see
'Make a Payment'.

Phone

Pay by debit or credit card using
allpay.net 24 hour telephone
payment line. Phone 0870 243
6040. You will need to register
your card on-line before making
the first payment.

Direct Debit

Pay your rent direct from
your bank or building society
account. Contact us if you
want to pay by Direct Debit.
You can also pay by standing
order from your bank account
but you will need to arrange
this with your bank. Contact us
for our reference details.

Barclays Bank

Pay by cash, cheque, debit or
credit card at the Northallerton
branch only.

Broadacres Offices

Pay by cash, cheque, debit
or credit card at our offices
in Northallerton, Stokesley
or Thirsk.

Hambleton District Council Offices

Pay by cash, cheque, debit or
credit card at the Council's
offices in Northallerton,
Stokesley and Easingwold.

Post

Send a cheque or postal order
made payable to 'Broadacres
Housing Association Ltd' to our
head office. Please write your
address and tenancy reference
number on the back.

If you are paying in person at
an office, bank or store, you
will need to have your rent
payment card with you.

If you ask, we can supply our documents in large print, on CD, in Braille, in picture format and in languages other than English.

How you can contact us



Please write to us at:

Broadacres Housing Association

Freepost RRBZ-TATA-BYHL (you do not need a stamp)

Mount View

Standard Way

Northallerton

DL6 2YD.

Phone: **01609 767900**

or **0800 587 5291** 24 hours (free from a landline)

Fax: 01609 777017

E-mail: info@broadacres.org.uk

Website: www.broadacres.org.uk

Call in at one of our offices:

Broadacres House, Mount View, Standard Way, Northallerton, DL6 2YD

Monday to Thursday 8.45am to 5.15pm | Friday 8.45am to 4.45pm

1 York Vale House, Elder Road, Northallerton, DL6 1RT

Monday, Friday and Saturday 9.30am to 12.30pm | Wednesday 2pm to 6pm

The Old Surgery, Masonic Lane, Thirsk, YO7 1PS

Monday to Friday 9.30am to 12.30pm

Woodville, 25 College Square, Stokesley, TS9 5DN

Monday to Friday 9.30am to 12.30pm

32a St. Monica's Garth, Easingwold, YO61 3GZ

Tuesday and Friday 10am to 12noon

Designed and produced by roomfordesign.co.uk

Printed onto material which is manufactured to the international environmental standards ISO 14001, April 2009

Broadacres Housing Association Limited is an exempt charity

Tenant Services Authority registration number: LH4014

Register of Friendly Societies number: 27656R

