



Cardiff Community Housing Association
www.ccha.org.uk

TROUBLE PAYING YOUR RENT? DON'T LET RENT ARREARS WEIGH YOU DOWN



CUSTOMER SERVICE EXCELLENCE





*You don't need
to carry the
burden of rent
arrears alone; we
can help you
with your
problems*



Have you had trouble paying your rent?

You might face problems with paying your rent at one time or another. This can happen for many reasons, including losing your job or becoming ill. If you find yourself falling into rent arrears, **DON'T IGNORE THE PROBLEM.** It won't disappear and the longer you leave it, the worse it will become. You may even lose your home.

What should I do if I owe rent arrears?

You should contact us immediately if you have difficulty paying your rent. We can offer advice and help you find a sensible solution to your financial problem. We can put you in touch with other agencies such as the Benefits Agency, the Council's Housing Department, the Citizens Advice Bureau or Cardiff Law Centre, who can also give you free advice on welfare rights, benefits and debt.

For more information see page 7 of this leaflet.

What will CCHA do to help me?

Our main aim is to prevent people getting into debt. As well as offering advice we can provide the following services:

- **A confidential one-to-one interview with one of our housing staff** – this can be by telephone, at one of our area offices or in your own home. We will listen to you in confidence and try to find a way to help.
- **Check your housing benefit entitlement** – we can calculate how much you should be entitled to claim in housing benefit, based on your financial circumstances (how much money you get and how much you need to spend each week). This may mean you can claim more help with your rent and even reduce your arrears.
- **Arrange with you to clear the arrears** – we understand that you may not be able to clear all your arrears at once. If so, we may let you pay them off by an agreed amount each week until they are cleared. We'll make sure the agreement suits both you and us and takes into account your financial circumstances, so that the payments are realistic and affordable.



- **A debt management pack** – this pack contains essential information to help you manage and control your debts, including your rent arrears. It includes a free personal budget planner to help you keep control of your money. It will also help you identify which debts are most important.

What if I don't keep to my agreement?

If you fail to keep to your agreed payment plan and we have taken all reasonable steps to sort out the problem with you, we will take legal action against you by going to court to get repayment or, if necessary, to get possession of your home. We take legal action reluctantly and only as a last resort. However, we do not tolerate persistent rent arrears.

What can I expect if you take legal action against me?

If we take legal action against you, this is what will happen:

- We will issue a Notice of Seeking Possession (NOSP) against you. A NOSP gives you formal legal warning that we will take court action against you 28 days after the NOSP has been served. The NOSP remains in force for a year. If you receive a NOSP we strongly advise you to contact us as we are still willing to make an agreement with you to clear arrears, even at this stage. If you keep to the agreement, we will monitor your rent account and take no further action.
- If an agreement cannot be reached or you fail to keep to the agreement, court action will be taken. We will tell you when we decide to do this and the type of court order we will ask for. You will also be told the date of the court hearing and asked to attend. Again, we will go on trying to reach an agreement with you without involving the courts.

- At the court hearing, we will normally ask the court to award a Suspended Possession Order against you. This order requires you to pay your rent and a weekly amount off your arrears. This amount will be set by the court. We will also ask the judge to charge all court costs to you. The judge will listen to our case and anything you say, and will then decide what action to take.
- If the court agrees to our request, we will keep checking your payments to make sure you keep to the order. If you fail to make the payments, we will return to the court for a warrant to evict you from your home.

Remember - as well as putting your home at risk, a county court judgment can stop you getting credit in the future.

What should I do if I'm evicted?

If you face eviction and have no other home to move to, you must contact Cardiff County Council's Homelessness Section as soon as possible. In some circumstances the Council has a duty to give you temporary accommodation. The Council may also give you permanent accommodation, but this will depend on why you are homeless. If you have been evicted for rent arrears, they may regard you as 'intentionally homeless', so they will offer you only limited help.



Where and how can I pay my debts?

You can pay your rent in various ways:

- **In person** – at either of our area offices. Opening times vary, so please check them. We accept cash, cheques, and credit and debit cards.
- **By telephone** – 24 hours a day, 7 days a week by calling **0870 2436040**. You will need your credit or debit card and your 19-digit payment number, which you will find on your CCHA plastic rent swipe card. This service is free.
- **By internet** – to pay online please go to CCHA's website (**www.ccha.org.uk**). The link will take you to our partner's site (**allpay.net**). This is a secure site. Follow the instructions and have your CCHA swipe card and credit or debit card ready.
- **PayPoint** – this service is available at many local shops and garages and offers a quick and convenient way to pay your rent. You will need your CCHA rent swipe card and your credit or debit card.
- **Payzone** – same idea as PayPoint, but found in different shops and garages.
- **Direct debit and standing order** – you can pay your rent in 12 monthly payments direct from your bank or building society. We can offer a choice of payment dates to suit you. Ask us for a form by calling **029 2046 2142**. Complete it and we will do the rest.

How to contact us

If you find yourself in arrears, you need to seek the best possible advice about what to do. It is vital to contact your housing officer as soon as possible either in person at the Meteor Street office, by telephoning **029 2046 2142** or by e-mailing **housing@ccha.org.uk**. We will be happy to help you with any queries you may have about your rent arrears. If you wish to speak to an independent advisor, the following contacts may be of use:

*Useful contact point –
our Housing Officer.*

Cardiff County Council
Housing Advice Centre
 1st Floor
 Marland House
 Central Square
 Cardiff
 CF10 1EP

Tel: 029 20871050

Cardiff Law Centre
 41-43 Clifton Street
 Adamsdown
 Cardiff
 CF24 1LS

Tel: 029 20497117

Housing Benefit
 50 Meteor Street
 Adamsdown
 Cardiff
 CF24 0HE
 Tel: 029 20872000

Surgery every Wednesday
 a.m. @ Callaghan House



www.ccha.org.uk

2 Ocean Way, Ocean Park, Cardiff CF24 5TG
Tel: 029 2046 2142 Fax: 029 2046 8438

Also at

Callaghan House, 50 Meteor Street, Adamsdown, Cardiff CF24 0HE
20 Splott Road, Splott, Cardiff CF24 2BZ

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