

Your Home, Your Rent



Paying your rent is a priority and paying on time is the most important part of your tenancy agreement with us. If you don't pay you could lose your home. If you need help and advice with your rent payments or arrears, please speak to us – we can help.

What You Need To Do

Pay your rent on time

We are a non-profit organisation, and any loss of rent means that we will have less money to spend on services for our tenants.

When you signed your tenancy agreement you agreed to pay your rent on the first of every month. Any payment not made on time means that you are in arrears. You can arrange with your Housing Officer to pay your rent on a different date but that means that you are in arrears until your preferred payment date – it does not mean that the rent isn't due until your preferred payment date.

If you have arranged to pay your rent later in the month, or if you pay rent weekly, fortnightly, etc. it is important to remember that you are in arrears and that even a small delay in payment can have a big impact on your rent account.

Apply to upgrade your Key Tenant Status

You can receive a discount of £15 or £25 off your rent every month by upgrading to Gold or Platinum Key Tenant status. If you get help to pay your rent, you get to keep this money. You can also receive a £5 discount just for going paper free. For more information about our Key Tenant Scheme and rent discounts, look in your My Home account or ask us for a leaflet.

Claim Universal Credit or Housing Benefit

Housing Benefit is a national scheme administered in East Lothian by East Lothian Council. It has been replaced by Universal Credit administered by the Department for Work and Pensions (DWP) for most people below pension age.



If you are already getting Housing Benefit and move home within East Lothian you can continue to get Housing Benefit, otherwise you must claim Universal Credit. Anyone who pays rent can apply for Universal Credit or Housing Benefit to help pay their rent, even if they are working or getting other benefits such as Income Support.

If you are awarded Housing Benefit or Universal Credit and choose to have the payments sent directly to us, your responsibility for paying rent does not change. You are still responsible for ensuring that your rent is paid especially if there is a break in your claim.

You can only apply for Universal Credit online at <https://www.gov.uk/universal-credit> and you will need the following information:

- Your postcode
- Your National Insurance number
- Details of the bank, building society or credit union account you want your Universal Credit paid into
- Details of your savings or other capital
- Details of any income that's not from work, e.g. from an insurance plan
- Details of any other benefits you're getting
- Details of any children, including their Child Benefit numbers

You might also need these details for people who live in your home, for example your partner.

If you are successful with an application for Universal Credit, you will usually receive your first payment around five weeks after you make your claim - remember you are still responsible for making sure your rent is paid during this time. You can apply for an advance of Universal Credit while you wait but you have to pay this back when your payment comes through. The Housing Costs part of Universal Credit is normally paid directly to you. You must make sure that you pay this to your rent account when your rent is due, or on the day you have arranged to pay with your Housing Officer.



How We Can Help

Preventing rent arrears

We want to make sure that you are receiving all of the benefits you may be entitled to and will refer you to our independent Money Adviser when you start your tenancy, or if you get into rent arrears (which may mean that you are having difficulty managing your money and/or debts). Our Money Adviser can provide a range of information, advice and support such as budgeting advice, welfare benefits advice and assistance with benefit appeals. The Money Adviser can also help you with getting the cheapest deals for gas and electricity, as well as contacting suppliers on your behalf (with your permission) if you're having difficulties with payments.

We also work with other agencies to ensure that you get all the help and support that you need.

Dealing with rent arrears

We appreciate that some tenants may have difficulty paying their rent at times, and help and advice is always available. We will take a sympathetic approach if you are having financial difficulties but we do not allow tenants to build up rent arrears without making a repayment agreement.

If you know that you will have difficulty paying your rent it is best to get help and advice as quickly as possible from your Housing Officer. You can discuss your arrears by telephone, live chat on **elha.com**, by making an appointment to come to the office, or a Housing Officer can visit you at home.

Our staff can make an affordable repayment agreement with you to pay back your arrears. We do this by taking account of how much money you have coming in and how much you have to pay out.

Easy ways to pay your rent

There are many ways you can pay your rent:

1. By Direct Debit* or Standing Order
2. By debit or credit card through your My Home account
3. On-line, either by visiting the AllPay website, or by using Internet Banking
4. By phoning our office and making a card payment
5. By taking your AllPay card to any PayPoint or Post Office to make a payment
6. By coming to our office and making a card, cheque or cash payment

*Direct Debit is the easiest method of paying your rent, and is the best way to avoid rent arrears. Paying by monthly Direct Debit is also one of the requirements for receiving the highest level of monthly rent discount under our Key Tenant Scheme. We advise our tenants to set up a Direct Debit for the day after they get paid or have benefits paid into their account so that the rent is paid before any other bills.



And Finally...

If you do not pay

We will do all we can to make sure that you get help managing your money and applying for all the benefits you may be entitled to, but you are legally required to pay your rent. If you don't pay your rent or maintain a repayment agreement to clear your arrears we will take legal action against you.

This action may result in us arresting your wages or serving you with a Notice of Proceedings and instructing repossession action against you. You would be liable for the legal costs incurred and these can be expensive.

If we take you to court and you still do not pay your rent and arrears we will ask the court for a Decree which allows us to evict you. The best way to avoid this is to sort things out as soon as you have problems paying your rent.

It is your responsibility to ensure that your rent is paid on time and to contact us if you are experiencing difficulties.

If you fail to deal with your rent arrears you could be at serious risk of legal action and losing your home



Other help available:

Benefits Team, East Lothian Council

John Muir House, Haddington

T: 01620 827121

E: benefits@eastlothian.gov.uk

Welfare Rights, East Lothian Council

Brunton Hall, Ladywell Way, Musselburgh

T: 0131 653 5230

W: www.eastlothian.gov.uk

Citizens Advice Bureau, Haddington

46 Court Street, Haddington

T: 01620 824471

E: cab@haddingtoncab.casonline.org.uk

W: www.haddingtoncab.co.uk

Citizens Advice Bureau, Musselburgh

141 High Street, Musselburgh

T: 0131 653 2544 or 2748

E: bureau@musselburghcab.casonline.org.uk

W: www.musselburgh.cas.org.uk

Shelter Scotland

Ground Floor, Brunton Hall, Ladywell Way, Musselburgh

T: 0844 515 2490

W: www.scotland.shelter.org.uk

Money Advice Scotland

W: www.moneyadvicescotland.org.uk

Department for Works and Pensions

W: www.dwp.gov.uk



Our Contact Details

Through your My Home account:

<https://myhome.elha.com>

Website: www.elha.com

E-mail: enquiries@elha.com
(general enquiries)

By post or in person:

East Lothian Housing Association
18-20 Market Street
Haddington
East Lothian
EH41 3JL

Telephone: 01620 825032 (Main switchboard)
03000 999 247 (Repairline)

SMS: 'elha' and then your message to 88222
(message charged at standard rates)

Office opening hours:

Monday, Wednesday & Thursday:
9am to 4.30pm

Tuesday: 10am to 4.30pm

Friday: 9am to 4pm

Live Help opening hours:

Monday, Wednesday & Thursday:
9.30am to 12 noon and
2pm to 4.30pm

Tuesday: 2pm to 4.30pm

Friday: 9.30am to 12 noon and
2pm to 4pm

elha.com
east lothian housing association



18–20 Market Street, Haddington, East Lothian EH41 3JL

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W: elha.com E: enquiries@elha.com

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