

## OUR SERVICES

The Housing Staff at the Housing Office are available to provide basic money advice and can help with completing forms including change in circumstances and Discretionary Housing Payments (DHP), checking what benefits you may be entitled to and can signpost you to specialist agencies who may be able to assist you with a variety of issues including more complex debt problems.

Any personal information you give us about your circumstances will be kept confidential. We can arrange an appointment for you at the Housing Office or visit you in your home.

The Housing Staff can be contacted via the following communication methods:

Tel No: 0121 327 7265

Address: St Peter's (Saltley) Housing Association  
Burrows Hall  
Bridge Road  
Saltley  
Birmingham  
B8 3TE

Email: [office@stpetershousing.org.uk](mailto:office@stpetershousing.org.uk)



**Paying your rent  
How we can help**

## OUR AIM

St Peter's (Saltley) HA offers support & advice throughout your tenancy. We aim to build a relationship of trust with tenants from the outset. We expect you to pay the rent on time and we have a FAIR, FAST but FIRM procedure for preventing and recovering rent arrears. We understand that everyone has financial difficulties or family problems from time to time and we are here to help.

## HOW CAN I PAY MY RENT?

The rent is due to be paid on Monday each week for the week ahead. Paying your rent is your priority because if you don't pay, you could lose the roof over your head. It is more important than paying household bills, credit card bills or catalogue debts.

We want to make paying the rent as easy as possible for you. We offer a variety of ways to pay your rent.

- ◆ **Payment Card** - this is the most popular method of payment. Using a payment card you can pay your rent at any Post Office or PayPoint facility. Just hand over your cheque, debit card or cash and the card will be swiped and handed back to you. Your payment will be processed electronically and you will be given a receipt as proof of your payment. You should keep this receipt safe for your records.

Information on the nearest PayPoint outlets is available in the Housing Office.

## WHAT WILL HAPPEN IF I DO NOT PAY AS ORDERED BY THE COURT?

If you do not pay as ordered by the Court, you will have breached the terms of the Suspended Possession Order and we will apply to the Court for either a new hearing or a Warrant of Possession to evict you from your home.

## WHAT IS A WARRANT OF POSSESSION?

A Warrant of Possession means that the Court Bailiff will come to your home at an appointed date and time to evict you and hand over possession of your home to St Peter's (Saltley) HA Ltd. You will be responsible for paying the additional Court costs of obtaining a Warrant. **If you are evicted, you will still be responsible for repaying the rent debt owed to your Landlord.** When you receive notice of the eviction date from the Court Bailiff, you should take immediate action. You can apply to the Court for the eviction to be delayed and the Court will fix an Emergency Hearing to consider your offer to pay the arrears. You should also contact us to tell us what you intend to pay.

## IF YOU ARE IN RENT ARREARS – PLEASE NOTE THE FOLLOWING:

The **Citizen's Advice Bureau** (CAB) offers free, confidential, impartial and independent advice. CABs help solve problems including debt and consumer issues, benefits, housing, legal matters, employment, and immigration. Advisers can help fill out forms, write letters, negotiate with creditors and represent clients at court or tribunal.

### WHAT DOES A COURT HEARING MEAN?











Your local County Court will tell you the date of the Hearing. You should attend the Court Hearing to explain the reasons why your account is in arrears and to discuss your proposals for clearing the debt. It costs in the region of £355 to apply for a Court Hearing and you will be responsible for repaying this to your landlord. If you have made an agreement to repay your arrears, we may apply for a Suspended Possession Order. If you have not made an agreement or contacted us, we will apply for an Outright Possession Order. The Judge at Court decides which Order, if any, should be made. That is why it is important that you come to the Court Hearing and tell the judge about your circumstances.

### WILL I BE ABLE TO OBTAIN CREDIT IF YOU TAKE ME TO COURT?

If an Outright Possession Order is made, and you do not clear your account following the Court Hearing, we will apply to the Court for a Warrant of Possession and you will have a County Court Judgment (CCJ) registered against you. A CCJ may make it difficult for you to obtain credit, e.g. a loan, a credit card or hire purchase in the future.

### WHAT IS A SUSPENDED POSSESSION ORDER?

A Suspended Possession Order (SPO) means that the Court has suspended possession of your home to St Peter's (Saltley) HA Ltd. However repossession of your home is suspended so long as you pay an amount each week to reduce your arrears. The Judge will decide how much you can reasonably afford to pay in addition to your rent.

Payment Methods	Cash	Cheque	Debit Card
			
			
			
 <b>0330 041 6497</b>			

- ◆ **Debit or Credit Card** - You can pay at any time, day or night, 24/7 over the telephone with your debit card. Simply call **0330 041 6497** and follow the telephone instructions. Further information about the telephone procedure is available at the Housing Office on request.

Debit card payments can also be made online through [www.allpayments.net](http://www.allpayments.net).

- ◆ **Standing Order** - using this method your rent is paid direct to St Peter's (Saltley) HA from your bank account. Bring your bank details including the address; sort code and account number to the Housing Office and a member of staff will be happy to assist you in setting up a standing order.

## FREQUENTLY ASKED QUESTIONS

### **What happens if my rent card becomes damaged?**

Should your payment card become damaged, lost or stolen, please contact us immediately so that we can arrange for a replacement card to be sent to you.

### **How much do I have to pay?**

Please contact us if you are unsure about how much you should pay. We will notify you of any changes to the amount you need to pay.

### **How often should I pay?**

Your rent is due weekly in advance. You should ensure your rent is paid promptly in accordance with your Tenancy Agreement.

### **How long can the Payment Card be used by me?**

The card is valid as long as you live in your current home. If you transfer to another property we will send you a new Payment Card.

### **I am no longer a tenant of St Peter's (Saltley) HA Ltd but I have rent arrears, can I still use my Payment Card?**

Yes you can still use the card in the usual way to reduce and clear your arrears. The card can only be used when paying rent to St Peter's (Saltley) HA Ltd .

## **WHAT CAN I DO IF I CAN'T PAY MY RENT ONE WEEK?**

Contact a member of staff at the Housing Office straight away. Decide how much you can afford to pay and when, in order to clear your account. Discuss your proposals with the member of staff, who will tell you whether or not your offer is acceptable.

If a member of staff is not available when you contact us, leave a message for the housing staff. Don't forget to leave your contact details (telephone number, mobile or email) so that we can get back to you.

## **WHAT WILL HAPPEN IF I DON'T PAY MY RENT AND I DON'T CONTACT THE OFFICE?**

If you don't pay and you don't contact us, we will take action to recover your debt including contacting you direct, writing to you and setting up a rent agreement. Where no contact is made or the agreement not adhered to you will be served with a Notice of Seeking Possession.

## **WHAT IS A NOTICE OF SEEKING POSSESSION?**

A Notice of Seeking Possession (NSP) is the first step towards repossessing your home. It gives you 28 days notice that if you do not clear your account, or contact us, we will ask the local County Court for a Hearing. An NSP lasts for a year.

The Notice gives you 28 days to:

- Clear your arrears
- Get help from a debt counselling service
- Make an agreement to clear your arrears
- Chase housing benefit and ensure they pay your rent
- Obtain Independent Legal Advice