

Money worries



What to do if you are struggling to pay the rent and other bills

Can't pay your rent?

What do I do if I can't pay my rent?

If you don't pay your rent, you will be in rent arrears. 'Rent arrears' means the money that you owe us if you have not paid your rent or service charges on time. We know that, from time to time, you may have money problems and find it hard to pay the rent or service charges. If this happens, please ask us for advice straight away so that we can help you avoid getting into debt. There are lots of ways that we can help you before the problem gets too serious. We do not want to take legal action against anyone, but the more serious it gets, the more likely it is that we will take you to court.

We will treat your personal information as confidential under the Data Protection Act.

There are things you can do to avoid getting behind with your rent.

- If you find it hard to pay the rent, contact us straight away so we can give you advice.
- Work with us to agree a payment plan.
- Pay as much rent as you can afford, even if you can't pay the full amount.
- Claim Housing Benefit and Council Tax Benefit from your local council.

- Find out if you can claim other benefits or tax credits.
- Contact your local Citizens Advice Bureau for help.

We will:

- when your tenancy starts, tell you how much rent you need to pay;
- ask for a rent payment or filled-in Housing Benefit claim form when your new tenancy starts;
- offer you a range of easy payment methods;
- give you advice about claiming benefits or tax credits;
- help you fill in Housing Benefit claim forms;
- help you sort out any problems you have with claiming Housing Benefit;
- offer you extra support if you need it;
- give you money advice; and
- tell you about other support agencies who can help.

Who should I contact to talk about this?

If you want to talk to someone about paying your rent, or paying off your rent arrears, please contact the customer accounts team.

Phone: 01249 466120

E-mail: customer.accounts@westlea.co.uk

The name of the person who looks after your account is shown on all letters we send you.

What will happen if I don't pay my rent?

We will:

- write to you within two weeks to let you know you are behind with your rent;
- give you advice about how to get out of debt;
- visit you if you are more than four weeks behind with your payments;
- make an agreement with you to pay off your arrears in smaller amounts if you cannot pay the full amount straight away; and
- tell you, in plain English, what we are going to do next.

If we cannot contact you or if you do not make the payments we agree with you, we will take further action. This may mean taking you to court.

What if I rent a garage?

If you rent a garage and fall behind with the rent on it, or on your home, we will give you one week's notice that we are going to take the garage back. We do not have to go to court to do this. We can also change the locks on the garage and charge you for the cost of doing this.

By taking back the garage, we will stop your arrears getting any bigger.

Money worries

If you are struggling to pay your rent and other bills

Please don't let the situation get out of hand – take control and ask for help straight away.

The sooner you do this, the easier it is to sort things out, but it is never too late. You can get help from:

- our customer account officers and advisors;
- the North Wiltshire Citizens Advice Project Worker; and
- other advice and support agencies.

Our customer account officers and advisors

We can give you money advice and help you identify the debts you should pay off first.

We can help you work out your income and outgoings and work out arrangements with the people that you owe money to.

To talk to the customer accounts team, please phone 01249 466120 or email customer.accounts@westlea.co.uk. The name of the person who looks after your account is shown on all the letters that we send you.



Money advice

North Wiltshire Citizens Advice Bureau

We have set up a scheme with North Wiltshire Citizens Advice Bureau to make sure you get help with:

- claiming the benefits you are entitled to;
- making your money go further;
- any financial difficulties;
- banking, and what to do if you don't have a bank account; and
- finding affordable credit (saving and borrowing from a credit union).

If you would like to find out about benefits you may be entitled to

Your Citizens Advice project worker will:

- check if you are entitled to a benefit;
- check you are receiving the right amount;
- help you to make a claim or appeal;
- help you if you have been paid too much and have to pay some back; and
- tell you how to get specialist help.

If you need help with financial problems

Your Citizens Advice project worker will help you to:

- put together a realistic budget;
- talk to people you owe money to, and agree affordable repayments; and
- deal with legal action taken against you.

You can contact the project worker by:

- e-mailing the Citizens Advice Bureau at westlea@northwiltscab.org.uk; or
- phoning 01249 445115 (extension 3).

If you would like to find out how to make your money go further

The North Wiltshire Citizens Advice Bureau also have a 'Money Friend', who will help you (depending on your circumstances) to:

- reduce the costs of your electricity and gas;
- get the costs of your water supply reduced;
- set up a bank account or credit union account which is suitable to your situation;
- apply for grants; and
- get access to the Government's Child Trust Fund.

You can contact your Money Friend by:

- e-mailing the Citizens Advice Bureau at moneyfriend@northwilts.cab.org.uk; or
- phoning 01249 445115 (extension 3).

The Wiltshire Citizens Advice Bureau's main phone numbers (for any other advice) are: 0844 375 2775 (from a landline); or 0300 456 8375 (from a mobile).

The national Citizens Advice website address is www.citizensadvice.org.uk.

Other advice and support agencies

If you are struggling to pay the rent and other debts, there are many other organisations who can help you.

National Debtline

Tricorn House

51–53 Hagley Road

Edgbaston

Birmingham

B16 8TP

Freephone: 0808 808 4000

Website: www.nationaldebtline.co.uk

(There is a 24-hour voicemail service and you can leave a message to ask for an information pack.)

Consumer Credit Counselling Service

Wade House

Merrion Centre

Leeds

LS2 8NG

Phone: 0800 138 1111

Website: [www.cccs.co.uk/
consumer-counselling](http://www.cccs.co.uk/consumer-counselling)

Credit unions

Credit unions can help you manage your money and make it go further. If you want to find out how they can help you, and to join a credit union, please call one of the local credit unions or visit the following website:

www.communityfirst.org.uk/index.php/credit-unions

North Wiltshire Credit Union

Phone: 01249 248313

West Wiltshire Credit Union

Phone: 01225 709865

South Wiltshire Credit Union

Phone: 01722 421881

Kennet Credit Union

Phone: 01672 562666

Swindon Credit Union

Phone: 01793 522216

Other useful websites

Wiltshire Law Centre

www.wiltslawcentre.org.uk

Her Majesty's Courts Service

www.hmcourts-service.gov.uk

Financial Services Authority (FSA)

www.fsa.gov.uk/consumer

The Insolvency Service

www.insolvency.gov.uk

Please ask for help soon!

How do I make a complaint or comment about your service?

If you feel that we have treated you unfairly or dealt with your case badly, please contact the person that you were dealing with, or our customer service team. We will try to sort it out for you as quickly as possible. If we cannot do this, you can make a formal complaint.

To do this, please contact us in any of the following ways.

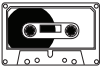
Write to: Complaints Co-ordinator
Westlea Housing Association
Methuen Park
Chippenham
Wiltshire
SN14 0GU

Phone: 01249 465465

E-mail: enquiries@westlea.co.uk

What about if I am happy with your service?

It is always nice to know when you are happy with our service. If you think we have done something well, please tell the member of staff involved or the customer services team.



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Money worries leaflet

If you would like to have any part of this explained or translated, or in a different format such as in larger print, or on audio tape, please contact us on 01249 465465 to discuss your needs.

অর্থ চিন্তার উদ্দেশ্যে করে পুঁজি

আপনি যদি এর কোন অংশের ব্যাখ্যা অথবা অনুবাদ চান, অথবা বড়ো ছ'পার অক্ষর, অথবা অডিও টেপের মতো অন্য কোন ভাষাতে চান তা হলে আপনার প্রয়োজনীয়তা আলোচনা করার জন্যে অনুগ্রহ করে 01249 465465 নম্বর ফোনে আমাদের সঙ্গে যোগাযোগ করুন।

“擔心資金”小單

倘若您希望我們對該雜誌的任何部分給予解釋或提供翻譯，或以不同格式（如大字體或錄音帶）提供，請致電 01249 465465 聯絡我們，洽商您的需求。

“担心资金”小单

如果您希望我们对该杂志的任何部分给予解释或提供翻译，或以不同格式（如大字体或录音带）提供，请致电 01249 465465 联系我们，洽商您的需求。

Ulotka o zmartwieniach finansowych.

Jeśli wymagają Państwo wyjaśnienia jakiegoś fragmentu albo jego tłumaczenia, albo w innym formacie, takim jak duży druk, albo na kasecie audio, proszę się z nami skontaktować pod numerem telefonu 01249 465465, aby przedyskutować Państwa potrzeby.

Parasal kaygılar broşürü.

Herhangi bir kısmının izah edilmesini veya tercüme edilmesini, ya da iri harfler veya ses bantı gibi başka bir formatta verilmesini isterseniz, lütfen ihtiyaçlarınızı konuşmak için bu numaraya telefon edin: 01249 465465.

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