

your circumstances that may affect your claim.

Even where the local authority pays housing benefit to us directly, you remain responsible for ensuring that the rent is paid.

Rent payments must be considered a priority. If you do not pay your rent, you risk losing your home.

Helping yourself

We understand that often people face multiple debts and we would encourage the use of services provided by the Citizens Advice Bureau or any other debt counselling service.

Useful Contacts

Citizens Advice Bureau
www.citizensadvice.org.uk

National Debt Line
0808 808 4000
www.nationaldebtline.co.uk

Federation of Estuary Residents
01702 460270

If you feel these service guarantees have not been met, please tell us by contacting your Area Housing Manager. We will consider your views and try to address them as quickly as possible. Where we do make mistakes we will rectify them and do our utmost to ensure they are not repeated.

If you do not pay your rent, you risk losing your home.

If you would like this document in another language or format, or if you require the services of an interpreter, please contact us.

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PAYING YOUR RENT



Estuary is a housing association with Charitable Status

Service Guarantee 2

When you sign your tenancy agreement you take on the responsibility of ensuring that the rent, and service charge where appropriate, is paid in full and on the day it is due.

You must make rent payments either weekly or monthly in advance in accordance with the terms and conditions stated in your tenancy agreement.

Paying your rent is very important – not paying your rent can mean that you lose your home.

How to pay your rent

We provide a range of payment methods:

- Cheque or postal order, whether by post or in person.
- Standing order or direct debit through a bank or building society.
- Swipe card at nominated shops
- Through the internet www.estuary.co.uk or www.allpayments.net

Falling behind with the rent

Please don't ignore it. The problem does not go away. We may be able to help you solve the problem. The longer you leave it the harder it is to sort out.

If you do fall behind with paying your rent, contact us as soon as possible.

Our guarantee

- You will receive a quarterly rent statement.
- We will provide trained and knowledgeable staff that will be available to discuss arrears during our opening hours.
- We will provide advice and assistance for people on low incomes to apply for housing benefit and other income related benefits.
- We will be 'firm but fair' when we are recovering rent arrears.
- Wherever possible we will negotiate reasonable repayment plans with you that take account of your individual circumstances.
- We will only go to court for possession of your home as a last resort.
- We will not use distraint for recovering arrears (taking other goods to pay for the debt).
- Where we agree a repayment plan and you keep to the regular agreed payments we will take no further action.

- In some circumstances we are prepared to re-negotiate a repayment plan, for example where your circumstances change and the current plan is no longer affordable.
- We will try and make face-to-face contact with you, at least once, before applying to court.
- Where we do apply to court, we will advise you of court proceedings and what you should expect to happen at the court hearing.

Your responsibilities

As well as paying your rent regularly and on time, you must inform us of any change in your circumstances which may result in you falling behind with your rent payments.

You should apply for housing benefit immediately and ensure all relevant evidence of income is provided at the earliest time possible.

If you do not have all the relevant information available at the time of applying you should still return your application stating that information will follow to avoid a delay in processing your claim

You must tell the local housing benefit department immediately of any changes in