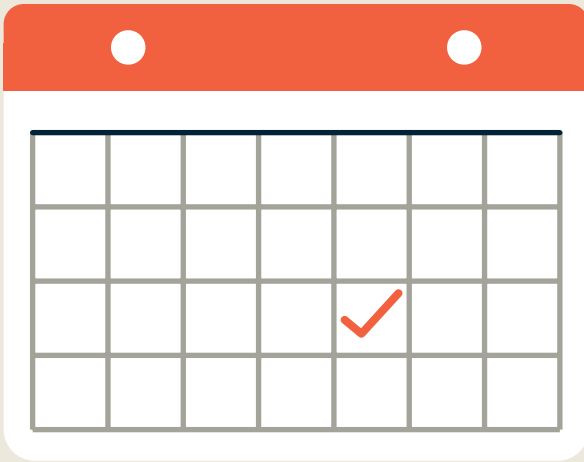


cairn



**What happens if I fall behind with the rent?**

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## YOUR RESPONSIBILITY TO PAY RENT

When you signed your tenancy agreement with us, you entered into a legal agreement. One of those responsibilities is to pay your rent and any extra service charges. Your rent goes towards paying for repairs, improvements to your home and other services that we provide to customers.

If you do not pay rent, your rent account goes into arrears and you have broken an important part of your tenancy agreement. For more information on paying your rent, please pick up a copy of our 'How to pay your rent' leaflet. If you are having difficulty paying your rent, you should contact your housing officer as soon as possible.

## STAGE 1 - FIRST CONTACT

If you don't pay your rent we will send you a letter reminding you of the debt and ask you to make a payment or contact us to discuss the arrears. This letter will include forms authorising your local authority to pay your Housing Benefit direct to us to save time (if this applies). We do this early because it is far easier to sort out any problems if the amount you owe is small. If you pay off the arrears or you make an arrangement with us to pay in instalments, we will not take any more action.

## STAGE 2 - SECOND CONTACT

If we don't hear from you one week after sending the first letter, or you fail to keep to your repayment plan, we will send you a letter telling you that we may start legal action.

If you contact us and bring your payments up to date, or arrange a payment plan, we will not take any more action.

## STAGE 3 - HOME VISIT

If there is still a problem after our second letter, we will send you a letter telling you that we're going to come to visit you to discuss your arrears.

At this visit we will discuss your arrears and finances. You will be able to let us know if you're having difficulty paying your rent. We will try to give you practical advice and put you in touch with our Benefits Advisor or debt-management agencies.

## STAGE 4 - LEGAL ACTION

If you weren't at home when we visited you or you haven't contacted us within a week of the appointment time, we will have no choice but to issue a Notice of Proceedings (NSP) to recover possession of the property. This is a formal document stating that legal proceedings have started.

If you receive an NSP from us, you have 28 days to contact us to make a full payment or come to an agreement to stop the proceedings. We will try twice more to contact you but if we don't hear from you in that time, we will send instructions to our solicitor to start court action to recover the debt.

For more information or advice on rent arrears, please contact your housing officer or our Benefits Advisor using the details below.

**0800 990 3405**

**www.cairnha.com**

**enquiries@cairnha.com**

This What happens if I don't pay my rent leaflet is available on CD, in braille, in large print and in community languages from **Cairn, Bellevue House, 22 Hopetoun Street, Edinburgh EH7 4GH**. Email **enquiries@cairnha.com** or call **0800 990 3405**.

本文件提供 CD、布莱叶盲文、大字体印刷和社区语言版本，可从以下地址 Cairn, Bellevue House, 22 Hopetoun Street, Edinburgh EH7 4GH、通过电子邮件 [enquiries@cairnha.com](mailto:enquiries@cairnha.com) 或致电 0800 990 3405 获取。

Cairn, Bellevue House، هذا المستند متوفر على أسطوانة مضغوطة، بلغة برايل وطباعة كبيرة ولغات الأقليات من 22 Hopetoun Street, Edinburgh EH7 4GH. بريد إلكتروني [enquiries@cairnha.com](mailto:enquiries@cairnha.com) أو اتصل بالرقم

یہ دستاویز سی ڈی، بریل، بڑے حروف کی چھپائی اور کمیونٹی کی دیگر زبانوں میں 'کیرن' Cairn سے اس پتے پر دستیاب ہے: Bellevue House, 22 Hopetoun Street, Edinburgh EH7 4GH. ای میل [enquiries@cairnha.com](mailto:enquiries@cairnha.com) یا اس نمبر پر فون کریں: 0800 990 3405

Niniejszy dokument dostępny jest na płycie CD, w formie dużym drukiem, oraz w językach ojczystych członków lokalnej społeczności. Aby uzyskać ten dokument należy odwiedzić Cairn pod adresem: Bellevue House, 22 Hopetoun Street, Edinburgh EH7 4GH, wysłać e-mail na adres: [enquiries@cairnha.com](mailto:enquiries@cairnha.com) lub zadzwonić pod numer 0800 990 3405.



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