



You and Your Rent

Beechdale Community Housing Association

Beechdale is directly controlled by its tenants

Your Rent

It is important that you pay your rent which is used to pay for all the services we provide to you. If you do not pay your rent you may lose your home.

Your rent

Rent is the payment you make to live in your home and this must be paid on time. Your rent is charged every Monday and is due every week in advance.

When you signed your tenancy agreement for your home, you made a legally binding agreement with us to pay your rent.

Your rent money is used to:

- Carry out repairs to your home
- Carry out improvements to your home
- Keep the Estate tidy
- Other housing management services

Paying your rent

You can pay your rent by:

- Cash at our office (do not send cash by post)
- Cheques at our office or by post. Cheques must be made payable to BCHA LTD and you should write your name, address, rent account number and cheque guarantee card number on the back of the cheque. Cheques by post should be sent to:
**BCHA, Chilton House, Stephenson Avenue,
Beechdale, Walsall WS2 7EU.**
- Standing Orders or Direct Debit. Forms are available on request from our Office
- Home Collection. In very exceptional circumstances, e.g. due to a disability or serious illness, we may arrange a home visit.

You can also pay any non-rent debts that you owe us and make payments for Council Tax, South Staffs Water and Credit Union at our Office.

You can pay at Chilton House on:

Mondays, Tuesdays & Fridays	8.45 am to 4.30 pm
Wednesdays & Saturdays	8.45 am to 12 noon
Thursdays	9.30 am to 5.15 pm

Housing and Welfare Benefits

Housing Benefit is help towards paying your rent. Even if you are in work, un-employed, retired, or receive other benefits you may still be able to get some help.

We can:

- Give you advice on housing and other benefits
- An estimate of what benefits you may receive
- Help to complete your benefit forms
- Send you Housing Benefit form to Walsall Council free of charge

It is your responsibility to apply for Housing Benefit and to provide Walsall Council with all of the information they need to process your claim.

You must also inform either Walsall Council or us if there are any changes to your circumstances which could affect your entitlement to housing or other benefits.

Rent Account Statements

We will send you a rent statement each quarter. Your rent statement will show your rent charges, payments you have made and any Housing Benefit payments received.

When you get your statement you should check that all of the details are correct. Payments made after the statement date will not show until your next statement.

If your rent account is in credit you may have this money refunded back to you. Please contact us for further information.

If you disagree with any of the details on your statement or you have any difficulties understanding it, you should contact us immediately.

Arrears

If you are having difficulty in paying your rent you must contact us immediately.

- If you get behind with your rent payments you will be “in arrears”.
- If you get into arrears we will:
- Discuss your circumstances with you
- Offer advice to help you or refer you to someone who can
- Deal with financial problems in an understanding, sympathetic and fair way

We take firm action against tenants who get into arrears and who do not take any steps to sort out the problem. If you do not pay your rent promptly when it is due you could end up in Court and eventually lose your home. You may also be responsible for all legal costs we incur in doing so.

What happens if you don't pay your rent

If you are in arrears, we will take action which could lead to the loss of your home. This is the last resort and we will always try to reach a reasonable repayment arrangement with you first. We will write, phone and/or visit you to discuss your arrears and we will provide you with as much help and assistance as possible. If you don't clear your arrears or make reasonable arrangements with us to reduce your debt, we will send you further reminders warning you that we are starting to legal action to repossess your home.

Further action

Generally if you owe 4 weeks rent or more, we will serve you with a Notice Seeking Possession. You then have 28 days to either clear your arrears or make reasonable repayment arrangements, failure to do so may result in us taking court action.

Court Action (Possession Proceedings)

If your arrears continue to increase and you owe 8 weeks rent or more, we will generally take court action against you. At this stage, you are at serious risk of losing your home.

You will receive a summons to appear in Court for possession of your home and it is likely that you will have to pay all legal expenses we incur in taking you to Court.

Even at this stage you still have time to make reasonable arrangements with us to repay your arrears. If you do, we will ask for the possession order to be postponed. The Court will then make an order for you to pay an agreed amount on top of your weekly rent.

As long as you maintain your court order agreement and your arrears do not increase, we will not enforce the possession order to repossess your home.

Further Action

If you do not pay your court order agreement and your arrears increase to 12 weeks rent or more and you have not taken reasonable steps to reduce your debt, we can ask the Court to evict you.

You can contact us at any time to prevent action being taken against you. Don't 'bury your head in the sand' – the longer you leave it the more serious the situation becomes.

If you are having problems paying your rent you can get confidential advice **NOW**.

We have experienced staff who are here to help you, not judge you.

Walsall Citizens Advice Bureau also offers an excellent free and confidential debt advice service.

They will look at all of your debts and financial matters and can contact creditors on your behalf.

Their telephone number is **01922 700600**

If you require any help in understanding this information or you need an interpreter to read it to you please ask someone to contact BCHA on your behalf.

If you would like this information in

LARGE PRINT

or audio tape, please contact BCHA on

01922 648252



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