



Dalmuir Park Housing Association
Beardmore House

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A Guide to Rent and Payment Methods

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We are committed to equality and diversity, valuing people's differences and aim to provide a service to all of our customers. We are happy to make any of our information available in other formats and languages. If you need this information in Braille, on audio tape, in large print or in a different language, please let us know. We will also be happy to arrange a sign or language interpreter on request. If you need any more help or advice, our staff will be happy to help.



Dalmuir Park
Housing Association



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Paying your rent

Your rent is payable monthly, in advance, by the 28th of each month. You should make sure that your account remains in credit and does not fall into arrears. Rent can be paid in the following ways:

- By Direct Debit
- By "standing order" via your bank (a form is available from your housing officer);
- By Allpay card – payable to any PayPoint
- By debit or credit card by Internet – see link on DPHA website www.dpha.org
- By cheque through the post
- Occasionally we will accept cash in the office.

You can pay weekly if you wish or if you are in arrears with your rent payments.

Statement of rent

Annually you will receive a computerised printout giving details of everything you have paid in the previous year. It will also give you a statement of where you stand with your rent, i.e. whether you are in arrears or advance with your payments. However you can also request a statement at any time.

Housing benefit

You may be eligible for help in paying your rent. Housing Benefit application forms are available from the Association's office or from the Council Offices at Rosebery Place Clydebank. The staff will be pleased to give you advice on benefit or answer any questions you might have. They can assist in completing the forms. However they cannot accurately calculate what level of benefit you are likely to receive. Completed forms should be sent to the Housing Benefit Section, West Dunbartonshire Council.

We will always request that you sign a mandate form authorising West Dunbartonshire Council to pay your Housing Benefit direct to the Association.

Rent arrears

If you are in arrears of rent you are in breach of your tenancy agreement and action can be taken against you.

Should you fall into arrears or cannot pay your rent for any reason please contact the Housing Officer immediately. You will be notified by letter of the amount due and given an opportunity to settle your account. Any delay in addressing a debt issue inevitably makes it more difficult to resolve so early contact is important. If you fail to respond to this notification, your Housing Officer will visit you or make contact to discuss this situation.

Arrangements

At this stage you can make an arrangement to pay a set sum regularly until your arrears are paid off. However, should you break this agreement, action can be taken against you which may result in you losing your home. This involves the Association notifying you that your tenancy agreement is contractually ended (Notice of proceedings for recovery of possession). This does not mean that you have to leave as we can only do that with a Decree from the Sheriff. However this is a last resort and can result in court expenses being added to your debt.

Please note that all discussions with staff regarding such matters are completely confidential.

Further advice can be obtained upon request as well as a list of other agencies that can help. This is outlined in our leaflet "A guide to Arrears, Repayment arrangements and legal action and on our website.

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