

Translation

If you require this document in a different language, please tick the appropriate box and return this form to us.

<input type="checkbox"/> عربى	<input type="checkbox"/> ARABIC	<input type="checkbox"/> বাংলা	<input type="checkbox"/> BENGALI
إذا أردت هذه الوثيقة بلغة أخرى فالرجاء وضد المربع أعلاه وإعادة إرساله		যদি আপনি এই ডকুমেন্ট অনুবাদ আকারে পেতে চান, তাহলে দয়া করে উপরের বাঁদ্রে টিক দিন এবং এই ফর্মটি আমাদের নিকট ফেরৎ পাঠান।	
<input type="checkbox"/> 中文 (繁體字)	<input type="checkbox"/> CANTONESE	<input type="checkbox"/> فارسى	<input type="checkbox"/> FARSI
如果你希望我們把本文件翻譯成上述文字，請在方框中打勾，然後將本表格寄回給我們。		اگر مایل هستید کہ این مطلب ترجمہ شود، لطفاً در مقابل باکس علامت بزنی و بر ایمان برگردانید۔	
<input type="checkbox"/> ગુજરાતી	<input type="checkbox"/> GUJARATI	<input type="checkbox"/> हिन्दी	<input type="checkbox"/> HINDI
જો તમને આ દસ્તાવેજનો તરજુમો (ટ્રાન્સલેશન) જોઈતો હોય તો, કૃપા કરી ઉપર બોક્સમાં નિશાની કરી અને આ ફોર્મ અમને રવાના કરો.		इस दस्तावेज़ का अनुवाद यदि आपको चाहिए तो उपर बने खान में टिक का निशान लगा कर कृपया यह फॉर्म वापिस हमें भेजें।	
<input type="checkbox"/> كوردی	<input type="checkbox"/> KURDISH	<input type="checkbox"/> 中文 (简体字)	<input type="checkbox"/> MANDARIN
ئەگەر تۆزەتكە كەيت ئەم بەلگە نامەگە پۈتتۈرۈشۈڭلارنىڭ ئۈچۈن، تۆزەتكە ئىشارەتلىك ئەنە ئور بۆلۈشىڭلارنى سەرھوددا داڭلىق ۋ ئەم قۇرۇمىشىمان پۈتتۈرۈڭلار.		如果你希望我们把本文件翻译成上述文字，请在方框中打勾并将本表格寄回给我们。	
<input type="checkbox"/> Polski	<input type="checkbox"/> POLISH	<input type="checkbox"/> Português	<input type="checkbox"/> PORTUGUESE
Jeżeli chcesz przetłumaczyć ten dokument, zaznacz opcje powyżej i zwróć do nas ten formularz.		Se desejar uma tradução deste documento, queira assinalar o caixilho mais acima e devolver-nos este impresso.	
<input type="checkbox"/> ਪੰਜਾਬੀ	<input type="checkbox"/> PUNJABI	<input type="checkbox"/> Русский	<input type="checkbox"/> RUSSIAN
ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਤਰਜਮਾ ਪੰਜਾਬੀ ਵਿਚ ਕਰਵਾਉਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਉੱਪਰ ਵਾਲੇ ਭੱਚੇ ਵਿਚ ਸਹੀ ਦਾ ਨਿਸ਼ਾਨ ਲਾ ਕੇ ਇਹ ਫਾਰਮ ਸਾਨੂੰ ਵਾਪਸ ਭੇਜ ਦਿਓ।		Если вы хотите получить перевод этого документа, поставьте выше галочку и верните нам формуляр.	
<input type="checkbox"/> Soomaali	<input type="checkbox"/> SOMALI	<input type="checkbox"/> Türkçe	<input type="checkbox"/> TURKISH
Haddii aad jeceshahay in dokumentigaan lagu turjumo fadlan calaamad saar sanduuqa kor ku xusan kadibna foomkaan inoo soo cell.		Bu belgenin Türkçe'ye çevrilmesini istiyorsanız, lütfen yukarıdaki kutuyu işaretledikten sonra bu formu bize gönderin.	
<input type="checkbox"/> اردو	<input type="checkbox"/> URDU	<input type="checkbox"/> Tiếng Việt	<input type="checkbox"/> VIETNAMESE
اس دستاویز کا ترجمہ اگر آپ کو درکار ہو تو اوپر دیئے خانے میں ٹیک کا نشان لگا کر برائے مہربانی یہ فارم واپس ہمیں بھیجیے		Nếu bạn muốn tài liệu này được chuyển dịch sang tiếng Việt, xin đánh dấu vào ô trên và chuyển bản khai này cho chúng tôi	



RENT PAYMENT and arrears

What are my obligations?

Although Western Challenge will always try to assist you, ultimately it is your responsibility to ensure that your full rent is paid on time whether you are in receipt of full or part Housing Benefit or no Housing Benefit.

The rent you pay to Western Challenge helps to finance the following:

- The housing service
- The maintenance service
- The improvement programme including replacement kitchens and bathrooms
- The loans we take out to build affordable homes such as the one you live in

To continue living in your home you must make sure that your rent is paid and your account is clear. If you don't Western Challenge may be forced to take legal action.

How can I pay my rent?

Your rent is due weekly in advance, if you wish to pay your rent on a monthly basis, it must be paid in advance. Please remember that a monthly payment for a weekly tenancy agreement needs to be calculated exactly and the Payline team will be happy to assist you with this. You can pay your rent in several different ways:

Direct Debit – This is the least expensive and most effective way of making payments for your rent. The Association can take agreed amounts directly from your bank either on a weekly or monthly basis; this payment method is very successful at preventing rent arrears and is therefore our preferred payment method. Please contact the Helpline who will arrange for the form to be sent to you.

- National Debtline FREEPHONE
0808 808 4000 or nationaldebtline.co.uk
- turn2us.org.uk – for benefits advice and details of charities who may assist
- Consumer Credit Counselling Service – for free debt advice cccs.co.uk
- Local Advice Centres
- LA Housing Benefit Office
- LA Housing Needs Office

Contact Us

If you require further information about this leaflet, please contact us by letter, email telephone or visit our website.

Western Challenge Housing Association
Spinnaker House
Grange Road
Christchurch
BH23 4GE

Freephone: 0800 783 7837
Fax: 01425 283555
Email: callcentre@westernchallenge.co.uk
Website: www.westernchallenge.co.uk

This leaflet is available in other languages, braille or large print on request.

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Stage 3

If you have still failed to clear your arrears or keep to an agreement you have made to clear your arrears, we will contact you warning that you will be served with a Notice of Seeking Possession. We will give you advance warning and explain what will happen next.

Stage 4

If, after the service of a Notice of Seeking Possession, your account remains in arrears and you fail to reduce the arrear in line with an agreement, we will apply to Court for a Possession Order for the property you occupy.

Western Challenge will arrange a pre-court visit to your home to agree the repayment terms that we will ask for at the Court hearing.

Stage 5

The Court will send you notification of the date of the hearing. You should attend the Court hearing in person. If you do not, the hearing will still take place, but you will have missed an opportunity to present your case to the Judge.

A Court Order will be made and you will be notified of the terms of the Order by the Court and the Association.

If you still fail to make payments as set out in a Court Order, we will apply to the Court for a Bailiffs Warrant to repossess your home.

Who else can help?

- Citizen's Advice Bureau (C.A.B)
- Western Challenges Welfare Benefits Advisor – 0800 7837837

Debit/Credit Card Payments – you can pay your rent using your Debit or Credit card over the telephone, please call the Helpline who will take your payment. We accept the following cards:

- Mastercard
- Maestro
- Visa/Visa Electron
- Solo

Giro Card Payments – you can use the Payment card to make payments by cash or cheque at any Post Office or any retailer displaying the 'Payzone' sign. You will be given a receipt for the payment, which you should always keep in a safe place. If you require a Payment card please contact the Helpline and they will arrange for a card to be sent to you. You can check where your nearest Payzone retail outlet is on-line at www.payzone.co.uk or call them on 08705 134 360.

Cheques – you can send cheques addressed to Western Challenge Housing Association Ltd to our Head Office in Christchurch. Remember to write your tenancy number and address on the back of the cheque.

Web site – you can now pay on-line. Just follow the link on the 'Your Account' page of our web site. You will need to have your tenancy reference number handy and a valid credit or debit card.

Internet Banking – If you currently manage your bank account using Internet Banking and would like to set up a regular payment from your account to pay your rent, you will need to quote: Sort Code 560035 -Nat West Bournemouth, Account No 46156119 Western Challenge Rent A/c, ***you must also ensure your tenancy number is quoted as the reference.***

Cash – can be paid at any of our local offices during normal working hours. Please do not send cash through the post.

Housing Benefit Payments

Claiming housing benefit is your responsibility. Chasing claims is your responsibility.

- Always inform your local benefit office of any changes in your circumstances and also any change in the amount of rent you are charged.
- When returning your completed benefit form to the housing benefit department, request a receipt as proof you have returned it.
- Make sure you read all correspondence they send you and respond to requests for information within timescales, if you fail to do this your claim will be cancelled

Always keep Western Challenge up-dated if you are in the process of claiming or submitting a new claim for housing benefit.

Welfare Benefits Advisor

Western Challenge employs a dedicated Welfare Benefits Advisor whose role it is to ensure that our tenants get the help and support they need to obtain any benefits which they are entitled to.

If you are struggling to understand or apply for benefits and you would like further assistance please contact the Helpline and ask to speak to our Welfare Benefits Advisor. If your enquiry is simple then we may be able to give advice over the telephone, if however you need a higher level of support we will arrange a convenient time and date to visit you at home.

What happens if I am in arrears?

If you fall into arrears or anticipate that you will, we would urge you to speak to Western Challenge. It is always best if we are able to advise and support you before the debt gets out of hand.

When we understand your situation we will be able to give you appropriate advice. You may need; additional support with welfare benefits; guidance regarding claiming or challenging housing benefit decisions; money management advice; referral to an outside agency to help you with debt problems; to reach an affordable repayment agreement to clear your arrears.

However tempting it is, the worst thing you can do is ignore the problem, our staff can only help you if you make contact with us. Please ensure the contact details we have are up to date.

Western Challenge's arrears procedure has a number of key stages, giving opportunities for residents to clear their arrears.

Stage 1

You will be advised in writing of the arrear. This will typically include a statement of your account and may be advising you that your housing benefit entitlement has changed or ended.

Stage 2

You will be contacted by Western Challenge to make arrangements to clear the arrear. We will discuss your situation and try to understand the reason for the arrears.

If the debt isn't cleared at this stage, we may have to serve you with a Notice of Seeking Possession.