

# The Highland Council Rent Arrears Policy

Sometimes things happen and you genuinely struggle to find the rent money - or struggle filling in the forms to claim housing benefits - please contact us right away if you think you cannot pay your rent - we can help.

We will send you a letter as soon as you miss a payment (even if you are claiming Housing Benefit or Universal Credit). If you do not pay what you owe or contact us we will send another letter then a housing officer will visit.

**Letter/visit**

If you have not paid what you owe or an arrangement to pay has not been agreed, we will issue a "Notice of Proceedings for Recovery of Possession". This is the first step in the legal process which may lead to eviction.

**Legal Notice**

If we have had to issue a Notice, your housing officer will visit you afterwards to explain what it means. They can still help you agree an affordable repayment plan and stop court action.

**Visit**

If you have not paid what you owe or an arrangement to pay has not been agreed, we will arrange a "Pre-Court Interview" with the Principal Housing Officer to discuss your arrears. **We still aim to come to an affordable arrangement with you to pay the rent you owe and your future rent and to prevent court action.**

**Pre-court Interview**

If you have not paid what you owe, an arrangement to pay has not been agreed and kept to or you do not attend the Pre-court Interview, we will take you to Court. If the Sheriff agrees it is reasonable to evict you, a "Decree" will be awarded allowing us to do this.

**Court**

We want to prevent eviction and will still work with you to come to an arrangement to pay the arrears. We will invite you to a Pre-eviction interview. This is another opportunity to discuss your arrears and come to an affordable arrangement

**Pre-eviction**

**If you do not attend the Pre-eviction Interview or contact us and the arrears are still unpaid, we will evict you.**

**Eviction**

Please come and talk to us at any point in this process — we do not want anyone to lose their home and we will work with you to come to an affordable arrangement to pay arrears right up to the eviction stage.

As well as your housing officer being able to help, we can put you in touch with advice organisations such as the Citizen's Advice Bureau, our own Welfare Support Team or housing support providers — they can all help you access advice about benefits, budgeting and dealing with debt. Please speak to us on **01349 886602**