

Difficulty in paying your rent



We understand that everybody's circumstances change and this may result in financial struggles from time to time. If you find, or you think that you may find, it difficult to meet your rent payments, you must let us know as soon as possible.

We do not wish to see any of our tenants accrue arrears and the sooner you talk to us, the sooner we will be able to help you. We can discuss your circumstances and make arrangements to make paying your rent easier or direct you to financial advice and assistance. You can talk to us in confidence.

Universal Credit

Should you find that your income has been affected and you cannot meet your rent payments in part or in full, you should contact [gov.uk/universal-credit/eligibility](https://www.gov.uk/universal-credit/eligibility) to find out if you are eligible for Housing Benefit or Universal Credit. It is important that you do this as soon as possible as the application may take some time to process. However, if you are successful, back payments will be made to the date you applied. CHT charge rents that fall within the Local Housing Allowance which means that the whole amount may be met by Universal Credit, depending on your financial circumstances. You need to apply for this online - if this will be difficult for you, please contact the UC helpline 0800 328 5644 or Citizens Advice Service 0800 023 2581. Universal Credit can be paid directly to the landlord and you will need to advise that you want this to happen in your application. It is also important to update your Universal Credit account as and when your financial situation changes.

Other financial assistance available

You may be eligible for Discretionary Housing Payments which are paid through the Local Authority and is an additional sum of money paid to you if you are receiving Housing Benefit and require further help to meet your housing costs. Tenants living in the area can find further info at

[highland.gov.uk/info/701/council_tax/412/housing_benefit_and_council_tax_reduction/7](https://www.highland.gov.uk/info/701/council_tax/412/housing_benefit_and_council_tax_reduction/7)

There are a number of organisations available to provide advice and you can also access this information on our website under Tenant Info

- [moneyadvicescotland.org.uk/](https://www.moneyadvicescotland.org.uk/)
- [citizensadvice.org.uk/scotland/housing/renting-a-home-s/rent-arrears-s/](https://www.citizensadvice.org.uk/scotland/housing/renting-a-home-s/rent-arrears-s/)
- [scotlandshelter.org.uk/housing_advice/paying_for_a_home/housing_benefit/universal_credit](https://www.scotlandshelter.org.uk/housing_advice/paying_for_a_home/housing_benefit/universal_credit)



As per your lease agreement, if you fall into more than 3 months arrears, CHT can take action to end the tenancy and may make an application to the First-tier Tribunal for Scotland (Housing and Property Chamber) to recover the debt and/or to start eviction procedures [housingandpropertychamber.scot/](https://www.housingandpropertychamber.scot/)

[citizensadvice.org.uk/scotland/debt-and-money/budgeting/](https://www.citizensadvice.org.uk/scotland/debt-and-money/budgeting/) to help you manage all your living costs



[homeenergyscotland.org/](https://www.homeenergyscotland.org/) provides practical advice on cutting your bills and making your home more energy efficient



[energyadvice.scot](https://www.energyadvice.scot) has the most up to date information on assistance available to help with rising energy costs

