



Debt Recovery Procedure – Advice for Tenants

The date that you are required to pay your rent is detailed in your tenancy agreement. If you are unable to make payment in full by that date please contact the office as soon as possible to discuss the situation.

Your tenancy agreement sets out the charges, if any, that will apply if your rent is not paid in full and on time.

We will contact you by telephone, email and/or letter within **7** days of the rent falling overdue to discuss your arrears and request that payment is made in full. Should you continue to fail to make payment of rent which is overdue, we will contact any guarantor for the tenancy within **14** days of the rent falling overdue to discuss matters with them and request payment.

If at any point there is a dispute over the amount of rent outstanding we will provide you with a clear written rent statement and offer to meet you face to face to explain the statement.

If you fail to pay the rent the landlord may take legal action against you to end the tenancy and to recover the rent arrears from you or your guarantor.

Joint Tenants

If there is more than one tenant named on the tenancy agreement, all tenants are jointly and severally responsible for ensuring that the rent is paid in full and on time. If the rent is in arrears we may pursue any joint tenant or all of them for payment.

Guarantors

If there is a guarantor for the tenancy we may pursue them for payment if the rent is in arrears. If there is more than one guarantor for a tenancy we may pursue any guarantor or all of them for payment.

Housing Benefit

If you receive housing benefit from local housing allowance or universal credit then it is your responsibility to ensure that the rent is paid in full and on time as required by the tenancy agreement. If the housing benefit you are entitled to is less than the monthly rent then you are responsible for paying the difference in full and on time.

Sources of advice and assistance



If you are struggling to pay your rent we recommend that you seek advice as soon as possible. If you're in rent arrears or having difficulty in paying your rent then you can get free advice from:

- [Shelter Scotland](#)
- [Citizens Advice Scotland](#)
- [The Money Advice Service](#)
- [Scotland's Financial Health Service](#)
- [StepChange](#)

General Points

In contacting tenants or guarantors who owe money, we will not act intimidatingly or threateningly, misrepresent our authority or the correct legal position.

Athene Associates 21.06.20