



Information leaflet on how we can support our customers facing financial hardship

WHAT HAPPENS IF I HAVE DIFFICULTIES PAYING MY RENT?

We understand that in the current climate its's never been more challenging for our tenants to budget and maintain priority bills due to the rise in costs. Please be aware that if you do get into difficulty with your rent payments or you think you may have a future issue with payments, please communicate with us at the earliest opportunity as there are many ways in which we can help.

In particular, if you have a change in financial circumstances, it's best to contact us immediately, ignoring this will only make matters worse.

If you fall behind with your payments and you do not proactively contact us our Rent Arrears Procedure is to contact you every 3-5 working days until we establish a suitable and affordable repayment arrangement based on your income and outgoings. Our experienced staff will always listen to your circumstances and provide advice and assistance as required to help you pay. We will also ensure that referrals are made to ensure your income is fully maximised.

Below is a list of a variety of helpful sources including contact information.



Problem/Issue	Who can help?
Struggling with Rent Payments	Please arrange an appointment with your Housing Officer or Assistant by telephone on 0141 634 8016 , email info@ardenglen.org.uk or via the office
 Housing & Council Tax Benefit. To make a new claim: To tell the council about changes to your circumstances: Apply for Discretionary Housing Payment 	Housing Benefit/Council Tax Reduction Application - Glasgow City Council
Universal Credit Information for claimants	Apply for universal credit here: www.gov.uk/apply-universal-credit https://www.gov.uk/government/collections/universal-credit-detailed-information-for-claimants
Telephone line	0800 328 5644
Financial Inclusion Service This service offers a benefit check, assistance with claiming Universal Credit & Housing Benefit, assistance with appeals & also debt advice	Contact us on 0141 634 8016 or e-mail info@ardenglen.org.uk to book an appointment We also offer a Drop in Service at Ardenglen's office every Thursday from 2pm – 4pm.
Legal Advice	Castlemilk Law Centre , 155 Castlemilk Drive 0141 634 0313 <u>www.castlemilklawcentre.co.uk</u>
Savings and loan advice:	Castlemilk Credit Union, 155 Castlemilk Drive www.castlemilkcu.co.uk 0141 631 2952
Energy/Fuel Advice	Contact your own utility company to ask for help if you are struggling to pay your energy bills. You can access fuel support from Ardenglen's Energy Advisor who can be contacted on 0141 634 8016 or by email energyadvisor@ardenglen.org.uk. Other Useful Numbers: Home Energy Scotland – 0808 808 2282 (fuel & home energy efficiency advice) Energy Advice Scotland – 0808 196 8660 (energy enquiries & complaints)
Food Assistance – The	The Castlemilk Pantry is located at the Birgidale Complex, 10 Stravanan
Castlemilk Pantry	Street, Castlemilk G45 9LW. Pay £2 (annual membership) then £3.50 for a weekly shop. Open Tuesday and Wednesday 10am-3pm. Call in during opening times to register
Scottish Government	Cost of living website https://costofliving.campaign.gov.scot/

Struggling to Cope

We understand that falling into rent arrears can lead to stress and anxiety. If you feel you need support, someone to talk to or you are not too sure who to turn to then the following support agencies may be able to help;



Medical advice relating to mental health.

Contact your Doctor's surgery directly for an appointment

Samaritans:

You can get in touch about anything that's troubling you, no matter how large or small the issue. Free phone **116 123**

Lifelink:

Supporting people to reach their potential in the area of mental health and wellbeing. **0141 552 4434** (local charges apply) **info@lifelink.org.uk**

Breathing space:

A confidential phone line for anyone in Scotland feeling low, anxious or depressed. Free phone **0800 83 85 87**

Refuge domestic violence helpline:

Freephone 24hr 0808 2000 247

Abused Men in Scotland:

(Mon-Fri 9am - 4pm) 03300 949 395

Scotland's Domestic Abuse and Forced Marriages: 24 hr helpline 0800 027 1234

Rent Payment Methods

Did you know that there are a variety of methods available to pay your rent?. The most popular is direct debit as this is the easiest and most hassle free option.



DIRECT DEBIT: Can be set up in moments. Contact AHA by phone or in person.



ALLPAY APP: If you have an android or IOS mobile phone you can download the allpay app by scanning the QR code below. You only need to input payment reference and card details once and the information will be stored for ease.





DEBIT/CREDIT CARD INTERNET PAYMENTS:

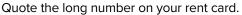
www.allpayments.net



RENT CARD: Can be ordered on request and used at Paypoints or Post Office.



DEBIT/CREDIT CARD 24 HOUR PHONELINE: 0330 041 6497

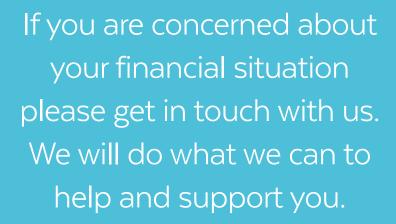




DEBIT/CREDIT CARD PAYMENTS: Contact AHA by phone or in person.



RECURRING PAYMENTS: Similar to a direct debit but there is no charges from your bank if the funds are not available. Ardenglen staff can help you set this up.





website: www.ardenglen.co.uk

email: info@ardenglen.org.uk

Telephone: 0141 634 8016

Office: 355 Tormusk Road, Castlemilk, Glasgow, G45 OHF



Access your Tenant Account 24/7 via My Home Portal by clicking the QR Code below

