

FORMER RESIDENTS ARREARS

The Trust will also recover arrears from former residents who vacate a property leaving a balance outstanding on their account.

We will first trace and contact the former resident to request payment, either in full or via a payment arrangement and will otherwise take appropriate legal recovery action.

REMEMBER

- You can get advice and help from the Trust's officers.
- Make sure you get in touch with us if you are having difficulty making payments
- Do not ignore any letters we send you about your account.



HELP US TO HELP YOU!

CONTACT:

Sue Stobart

Debt Management and Benefit Adviser

Sir Josiah Mason Trust

Mason Court
Hillborough Road
Olton
Birmingham
B27 6PF

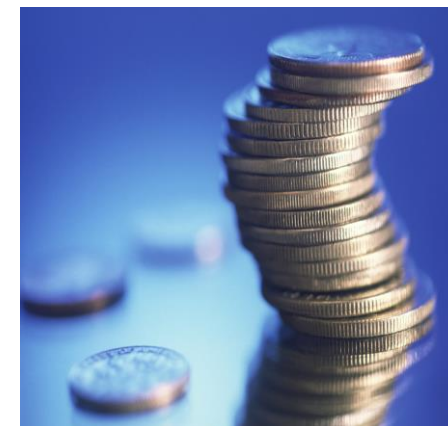
sue.stobart@sjmt.org.uk

Tel 0121 245 1003

Normal Working Hours

9am to 4pm Monday, Tuesday and Friday.

9am to 3pm Wednesday and Thursday.



Money worries?

**Having problems paying
your contribution
charges?**

We can help!

RESIDENTS ARE RESPONSIBLE FOR MAKING SURE THEIR CHARGES ARE PAID, WHETHER THEY PAY THEM PERSONALLY OR THROUGH HOUSING BENEFIT.

This leaflet advises residents what to do if they are finding it difficult to make regular contribution payments, what help is available and the process the Trust has in place should residents fall behind in their contribution payments.

PAYMENT DIFFICULTIES

The Trust understands that residents may occasionally find themselves in financial difficulty and may need help and guidance to deal with this.



If residents are having difficulties in making their payments when they are due, they should contact Sue Stobart, the Trust's Debt Management and Benefit Adviser as soon as possible to arrange to discuss the matter.

This contact can be direct or via their Scheme Manager.

THE TRUST CAN HELP RESIDENTS IN GENUINE DIFFICULTY BY:

- providing individualised support and advice relevant to your circumstances;
- advising residents claiming Housing Benefit to receive the full entitlement;
- carrying out an income/benefit check and helping to maximize income;
- agreeing affordable repayment plans;
- helping with budgeting advice and money management skills
- providing welfare and debt advice and where appropriate signposting to specialist independent advice agencies that can give specialist money, debt, benefit and management advice.

IN RETURN RESIDENTS SHOULD:

- never ignore payment problems. They won't go away and can get much worse;
- prioritise contribution payments in their budget plan;
- contact the Trust as soon a problem occurs, i.e. before a payment is missed;
- read any letters the Trust send about their account;
- apply, with support from the Trust if necessary, for any benefits they may be entitled to;
- pay the agreed contribution and/or repayment amounts on time and not miss payments.

RESIDENTS IN RECEIPT OF HOUSING BENEFIT DIRECT SHOULD:

- Ensure this payment is paid to the Trust immediately
- Advise the Housing Benefits office and the Trust immediately of any changes in personal circumstances.

PAYING FOR ACCOMMODATION MUST BE SEEN AS A VERY HIGH PRIORITY.

The worst thing to do is ignore the problem. We know that even a small amount of arrears can quickly become a big debt problem if not dealt with effectively and promptly and you could also end up risking losing your home.

If County Court action does become necessary, for debt and repossession of the property, we will pass on to the resident legal costs involved in the action which may be substantial. It is essential that residents avoid the necessity for the Trust to take such action.

OUR MESSAGE TO RESIDENTS HAVING DIFFICULTIES IS SEEK HELP AND ADVICE FROM THE TRUST IMMEDIATELY.