



## Struggling to pay your rent?

Anyone can get into financial difficulty and have problems paying their rent from time to time. Loss or reductions in income, debt, unexpected costs, current cost of living crisis and the demands of household bills can all cause problems and make it more difficult to pay your rent.

At Westfield we aim to support you as best we can and to assist you to deal with any money troubles. It is in our interest and yours to help you address your issues and pay your rent. We aim to intervene at the earliest point possible if problems are being experienced and to prevent arrears and debt becoming major problems.

If you are struggling to pay your rent, your first, and so very important step, is to talk to us, please get in touch as soon as possible. Together we can work out how to pay off what you owe without putting you under unnecessary pressure. If you do not let us know and do not work with us debts could get out of control and you could risk losing your home.

Our Housing management team can offer support and advice if you are facing any problems with any aspects of your tenancy, we want you to know that we are here to help. Our Income Management Officer Andrea Sharp can give you the help and support you need. The sooner you talk to us, the sooner we can help, give us a call on 01900 602906.

We will listen and offer advice and support tailored specifically to your circumstances. We can perform a benefits check; prepare a payment plans and help with a budgeting plan. There may be instances where you may need more specialist financial advice in which case, we can refer to organisations such as the Citizens Advice Bureau <https://www.citizensadvice.org.uk/> and

The Cumbria Law Centre <https://www.cumbrialawcentre.org.uk/>

We may also be aware of some available funding that we can help you access to address your arrears.

## Do you receive housing benefit or Universal Credit?

If you're finding it hard to keep up with your rent payments, you need to make sure you are claiming everything you are entitled to. It could be what makes the difference between being able to pay your rent on time or not.

Benefits can pay for all or part of your rent depending on a number of different things. To find out how much you could claim:

Use Allerdale Borough Councils free benefit calculator <https://www.allerdale.gov.uk/en/benefitscalculator/>

Contact your local authority using the government's housing benefit information <https://www.gov.uk/housing-benefit>

If you need to make a new benefit claim to help pay your rent, you will probably need to apply for Universal Credit. This has replaced a number of benefits for most people, including housing benefit.

If you already get housing benefit, do not worry - you will carry on getting it as normal. But if you have a change in your life, like moving in with a partner or having a baby, you might need to make a new claim for Universal Credit instead.

If you would like to discuss any changes to your circumstances and advise on what to do about it please give us a call 01900 602906 or email [enquiries@westfieldha.org.uk](mailto:enquiries@westfieldha.org.uk)

