

## **Court Action Advice**

This leaflet contains various sources of advice and information that you are encouraged to use if your rent arrears case has been enrolled in Court.

To discuss your rent account please contact our Income Team on:

**0300 323 0990 (Option 2)**

[incometeam@albynhousing.org.uk](mailto:incometeam@albynhousing.org.uk)

Court action is being taken against you because of an outstanding debt on your rent account. Albyn has tried various methods to contact you to agree a reasonable way to clear the debt, however you have failed to address the debt you owe Albyn.

### **What will happen now?**

- It is not too late to save your home, but you must act quickly.
- You will be sent a Court Summons, which is a formal document sent by the Sheriff Court. It will specify the court date, how much rent you owe and will give you the date by which you must return the Summons.
- If you do not return the Court Summons in time the Court is likely to grant Albyn permission to evict you from your home.
- You will have the opportunity to inform the Sheriff if you want to repay the debt in installments. On the Summons fill in the details of your income and the amount you can afford to pay.
- You are strongly recommended to contact your local Citizens Advice Bureau, or your solicitor, for help and advice.
- You should attend Court when your case is called. Please be aware that that some hearings may be conducted virtually, and you will receive advance notification from the Court if this is the case. If you do not appear in Court, the Sheriff will not be able to hear from you and is likely to grant Albyn's request for eviction.

## Sources of Help and Advice

[www.entitledto.co.uk](http://www.entitledto.co.uk) – online free benefits calculator to find out what benefits you may be entitled to.

<https://moneymap.scot> – Citizens Advice Scotland site to help you find sources of support to increase your income, reduce your bills and ease the cost of living.

### Citizens Advice Bureau – various offices in Highlands/Moray ([www.cas.org.uk](http://www.cas.org.uk))

<b>Alness</b>	Market Square, Alness 01349 883333	<b>Nairn</b>	58 King Street, Nairn 01667 456677
<b>Golspie</b>	Station Road, Golspie 01408 633000	<b>Elgin</b>	6 Moss Street, Elgin 01343 550088
<b>Thurso</b>	1a Beach Court, Thurso 01847 894243	<b>Inverness</b>	29-31 Union Street, Inverness 01463 237664

### Highlands Worried About Money App – free to download



**National Debtline** – [www.nationaldebtline.org](http://www.nationaldebtline.org) 0808 808 4000

**Christians Against Poverty** – [www.capuk.org](http://www.capuk.org)

**CCAST** - [www.ccast-highland.co.uk](http://www.ccast-highland.co.uk) 01862 328006 / 07708 583962

**Welfare Support** – 0800 090 1004

**StepChange** – [www.stepchange.org](http://www.stepchange.org) 0800 138 1111

**Housing Advice and Support including Homeless Prevention and Housing Options**

Call into any Service Point or phone 01349 886602



## WAYS TO PAY YOUR RENT

The Society offer a variety of different ways to pay your rent.

	<p>You can set up a Direct Debit to make payments on any day of the month – these can be weekly, fortnightly, 4 weekly, or monthly. Your direct debit can be set up over the phone by contacting us.</p>
<p><b>BACS</b></p>	<p><b>Account Name</b> – Albyn Housing Society Ltd  <b>Account Number</b> – 00100009  <b>Sort Code</b> – 83 23 08  <b>Reference</b> – Your account reference from your rent statement</p>
	<p>You can set a standing order up to pay your rent weekly, fortnightly, 4 weekly or monthly. Please use your online banking facility or we can provide a mandate for your bank to process.</p>
	<p>You can download the Allpay app to make payments anytime direct to your rent account. It is free to download and you can register using the details on your Allpay card. If you need a replacement card please call us. Allpay cards can also be used to pay in cash or card at any PayPoint.</p> <p>You can also pay online at <a href="http://www.allpayments.net">www.allpayments.net</a></p>
	<p>You can call us to make a payment over the phone using your credit or debit card. This service is available during normal office hours.</p> <p>If you do not have access to electronic payment options, we can, in special circumstances, accept cash or cheque payments.</p>