

Talk to us

Our staff will be able to help you. They will review your financial circumstances and let you know if we can accept payment of the debt over an extended period.

What's changed?

Previously, you had to apply to GCC's Financial Gateway Scheme and be unsuccessful before we would consider extended recovery options. The new criteria allows us to consider an arrangement of up to two years for us to recover the debt without you having to first apply to this scheme, as long as your circumstances merit it.

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to help you**

Contact us

For more information about any of our services, please call **0141 274 6460** or visit **www.your-place.net**. Our customer service centre is available 24 hours a day, 7 days a week – simply call **0800 479 7979**.

This leaflet follows RNIB's Clear Print guidelines. It is available on request in Braille, tape and on disk. It is also available on request in other languages. If you need the leaflet provided in any of these formats, please contact us on **0141 274 6460**.

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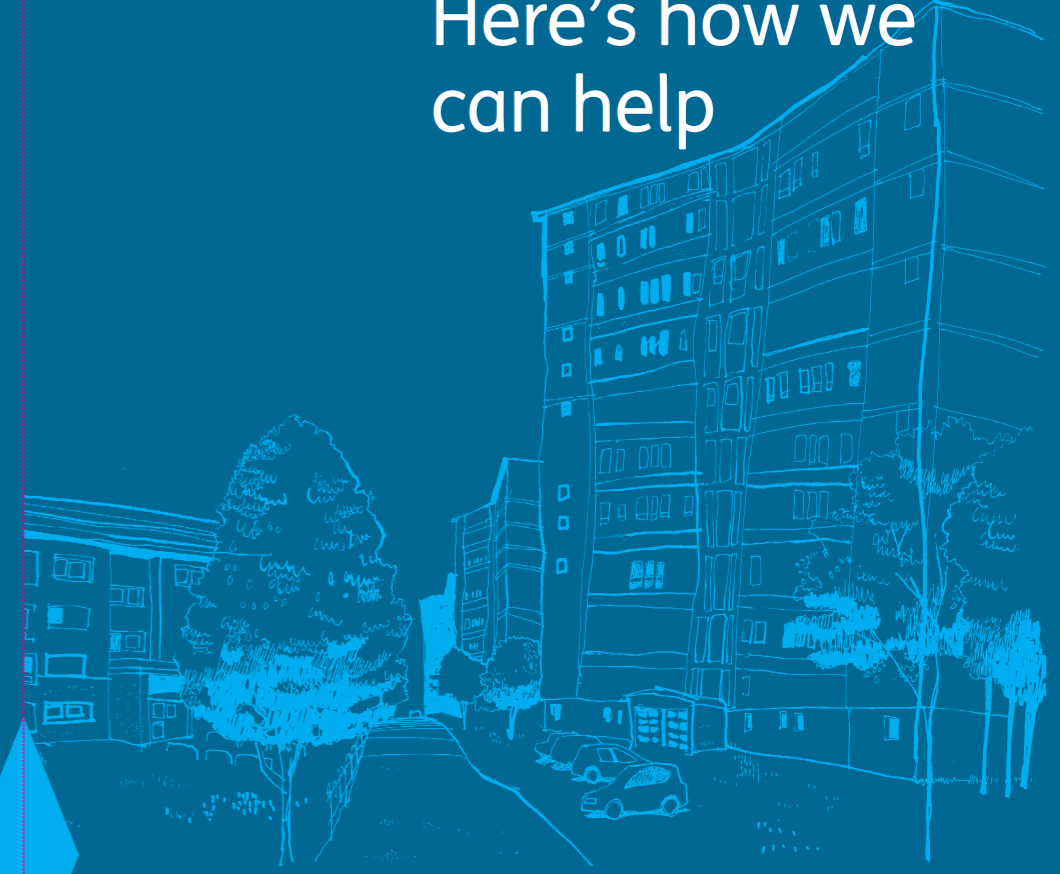
YourPlace Property Management
www.your-place.net

Part of the GHA family



YourPlace
Investment work

Worried about paying for investment work? Here's how we can help



Your place is our business

When you have investment work done on your home, the bill is due for payment within 14 days. However, we are aware that customers' circumstances may mean this is not always possible. If you find you can't pay within 14 days, come and talk to us. It is in your best interest to get in touch with us to discuss the options available.

How long will I get to pay?

This depends on your financial circumstances. The amount of time you may get to pay will depend on the amount due, combined with your ability to pay. It will not be your automatic right and we will review each case on an individual basis.

In exceptional circumstances, we may allow you to repay the account beyond 24 months.

Who do I contact?

Please call **0141 274 6460** to speak to our income team.

What happens next?

We will review each case on an individual basis. We will do a simple income and expenditure check, and you'll need to provide documentation showing your financial status (for example bank statements, evidence of bank loans, mortgage payments, etc). We will consider a suitable arrangement to recover the debt based on your circumstances.

What happens if I don't pay?

Ultimately, if you fail to pay or agree an arrangement with us, or you don't fulfil your arrangement, we may still take you to court for non-payment. You would also be liable to pay any court costs. Your bill is due to be paid in full. If you do not pay, we are entitled to take steps to enforce your obligations. Any arrangements we make with you to recover the debt are entirely at our discretion and without prejudice to your obligations under the title deeds. If you need further advice, there are other agencies that can help you.

National Debtline: **www.nationaldebtline.co.uk/scotland
0808 808 4000**

Citizens advice: **www.cas.org.uk**

Need to contact us?

Don't wait until you get your bill – talk to us as soon as you can. Once you have notification of indicative costs, we can give you some guidance on how repayment can be made.

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