

Paying your rent

This leaflet gives details about how you can pay your rent and what will happen if you get into arrears.

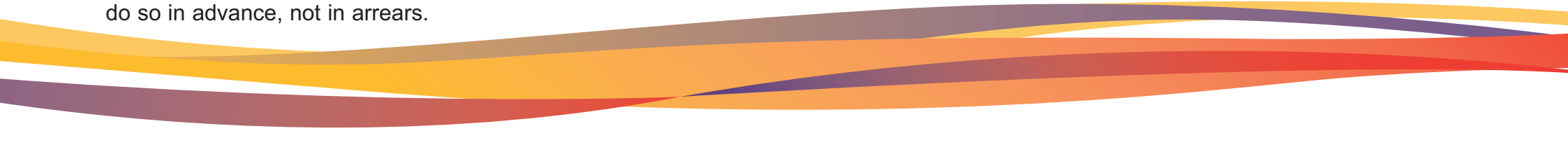
Paying the rent is the most important part of your tenancy with us. The money we collect from the rents goes to pay for the services we provide for you.

When you sign your tenancy contract, you agree to make sure that you pay your rent in full and on time. Paying your rent is very important. If you do not pay your rent, you could lose your home.

We value and reward our loyal customers who keep to their tenancy conditions, helping us to provide our services more efficiently. If you pay your rent as agreed, our 'Just Rewards' incentive scheme provides a range of benefits, as our way of saying thank you. See our Just Rewards leaflet for more details.

The prevention of arrears and collection of rent is a very important part of our service. We will always try to be as helpful as possible and you can contact us whenever you need to discuss any issues concerning problems with payment of rent.

When to pay your rent

- if your rent is charged weekly, it is due on or before the Monday of each week
 - if your rent is charged monthly, it is due on or before the 1st of the month
 - if you have made an agreement with the Income Team to pay your rent fortnightly, 4 weekly or calendar monthly you should do so in advance, not in arrears.
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Other useful numbers

Age Concern

Freepost (SWB 303752), Ashburton, Devon TQ13 7ZZ
(Advice for older people including benefits and entitlements and help in claiming benefits including possible home visits to complete claim forms)

Phone: 0800 00 99 66 **Website:** www.ace.org.uk

DIAL UK

St Catherine's House Hospice, Tickhill Road, Doncaster DN4 8QN
(Advice for people with disabilities)

Phone: 01302 310 123
Website: www.dialuk.org.uk

Drinkline

Phone: 0800 917 8282

Gamblers Anonymous

141 Cleveland Street, London W1T 6QG

Phone: 020 7384 3040 **Website:** www.gamblersanonymous.org.uk

Gamcare

(Advice on gambling issues)
2/3 Baden Place, Crosby Row, London SE1 1YW

Phone: 0845 600 0133 **Website:** www.gamcare.org.uk

Gingerbread

(National network for one parent families)
307 Borough High Street, London SE1 1JH

Phone: 020 7403 9500 **Website:** www.gingerbread.org.uk

Help The Aged

(Advice on a wide range of welfare rights issues)
207-221 Pentonville Road, London N1 9UZ

Seniorline: 0808 800 6565 **Website:** www.helptheaged.org.uk

National Domestic Violence Helpline

Phone: 0808 200 0247
Website: www.refuge.org.uk

National Drugs Helpline

Phone: 0800 77 6600

Shelter

(Free housing advice Helpline)
88 Old Street, London EC1V 9HU

Phone: 0808 800 4444 **Website:** www.shelter.org.uk

Ways to pay your rent

You can pay your rent in the following ways:

- **Direct Debit** - a very convenient method where payments are made directly from your bank account
- **Swipe card** - using a swipe card you can pay your rent by cash or cheque at post offices and outlets with **PayPoint** signs. Please contact our Income Team to find your nearest payment outlet or visit our website, www.landh.org.uk
- **By phone** - you can use your swipe card and debit/credit card to make a payment over the phone. Just call Allpay which is an interactive voice response call centre on 0870 243 6040. This service is available 24 hours a day, 7 days a week. A recorded voice will guide you through the process of paying using your card. Your own bank may also offer a similar service
- **Internet** - allpayments.net is an online bill payment service. You can use this to pay your rent and any other bills online 24 hours a day, 365 days a year. You do not have to register on the website and you do not have to use the service regularly. Simply go to www.allpayments.net
- **Housing Benefit** - if you are claiming benefit or on a low income you may be entitled to claim full or partial housing benefit towards your weekly rent. You should make a claim to your local council as soon as you think you may be entitled to help towards your rent. Always ask for a receipt for any forms handed in to the housing benefit office. If you let us have your income details we can check your likely entitlement to benefit

- **Standing Order** - you can set up a standing order to pay your rent, however, if your rent or entitlements to benefits change you will need to change your standing order manually with your bank or building society
- **By post** - by sending a cheque to Leverett House, Gilbert Drive, Endeavour Park, Boston, Lincolnshire PE21 7TQ.

For further details please refer to our fact sheet 'how to pay my rent'. Remember you should allow at least 5 working days for payments to show on your account.

Tips for a healthy rent account

- always try to pay your rent in advance
- apply/re-apply for housing benefit promptly. Always ask for a receipt for any forms or information handed in to the housing benefit office
- notify housing benefit and our Income Team immediately if your circumstances change.

Just Rewards

Just Rewards is designed to encourage tenants to keep to their tenancy agreement by offering a series of incentives.

Just Rewards is open to all our rented tenants, who apply for membership and meet the qualifying criteria. In respect of rent payments, you must have maintained a clear rent account for at least 6 weeks to be eligible to receive membership benefits. If you have arrears, you must have kept to an agreement to clear rent arrears for at least 6 weeks

Useful addresses and phone numbers

Many of these are head offices which should be able to give you the address of a local office. You can also usually check their website for details. If you have not got access to the Internet, we can check for you.

Citizens Advice Bureau

Offering independent and confidential advice on issues such as debt, money problems and welfare benefits

Website: www.adviceguide.org.uk
www.citizensadvice.org.uk

National Debt Line

Tricorn House, 51-53 Hagley Rd,
Edgbaston, Birmingham B16 8TP

Phone: 0808 808 4000

Website: www.nationaldebtline.co.uk

Department for Work and Pensions (DWP)

Carer's Allowance Unit

Phone: 0125 385 6123

Child Support enquiry line

Phone: 0845 7133 133

Website: www.csa.gov.uk

Disability Benefits enquiry
line and Attendance
Allowance helpline

Phone: 0845 712 3456

New Deal

Phone: 0845 606 2626

Website: www.newdeal.gov.uk

New Deal for Lone Parents

Phone: 0800 868 868

Website: www.newdeal.gov.uk

Pension Credit claim line

Phone: 0800 99 1234

Website: www.thepensionservice.gov.uk

Tax Credits helpline

Phone: 0845 300 3900

Website: www.hmrc.gov.uk

Winter fuel payment
helpline

Phone: 0845 915 1515

Website:
www.thepensionservice.gov.uk/winterfuel

Income	£
Weekly earnings	
Training allowance / training grant	
Housing Benefit	
Other Benefits (Job Seekers Allowance / Income Support)	
Any other income	
Total weekly income	

If your income does not cover your outgoings you will need to make savings. Remember that the most important outgoing is your rent.

What happens if I have problems paying my rent?

If you have problems paying your rent, let us know as soon as possible. Please do not ignore the problem, it will not go away and if left will only get worse. Please do not be embarrassed or frightened to talk to us about your difficulties in paying your rent. We may be able to help you.

The Income Team can be contacted on Freephone 0800 345 7580 between 8am and 6pm, Monday to Friday. The team specialises in monitoring rent accounts, provides advice, and gives information about benefits to which you may be entitled. We have time to listen and understand your circumstances and can agree the best way to clear your debt.

We can refer you to other agencies that may be able to offer tenancy support, financial advice and advise on how to manage debt. Rent is a priority debt and it is easier to solve the problem at an early stage, rather than allowing the debt to get out of control.

What happens if I do not pay my rent?

If you do not take steps to sort out the problem we will take firm action against you.

If you fall behind with your rent payments we will contact you by telephone or by letter to ask you to pay your rent on time and make up missed payments. We will ask you why you have missed your payment and can check out your entitlements to benefits. We can also refer you to independent advice if you are having problems paying your rent.

Your membership of Just Rewards will be suspended if you do not pay your rent and you will no longer be eligible for the benefits of membership.

Just Rewards warning notices

We use our Just Rewards warning notices as part of our income recovery process to clearly demonstrate that non-payment of rent is a breach of your tenancy agreement. The notice provides a clear 3 stage warning system that we use to try minimise and prevent the use of legal action.

Notice Seeking Possession

If you still have not paid your rent or contacted us, we will send you a Notice Seeking Possession. This is a legal notice that allows us to take your case into court. We will try and visit you to discuss your circumstances and it is important that you talk to us.

Before Court

If you agree to clear your debt or keep to an agreement to reduce the arrears we will not take any further action. If your arrears are increasing because housing benefit have not assessed your claim, we will not take any action if:

- we are satisfied that you are likely to be eligible to benefit
- you have provided all information requested by housing benefit
- and you are making agreed payments towards your arrears.

Weekly Cost	£
Rent	
Council tax	
Water rates	
Insurance - Contents	
Life insurance	
Gas / Electricity	
Telephone	
TV licence	
Travel expenses	
Groceries	
Clothes	
Socialising	
Smoking	
Music	
Holidays	
Car loan	
Car tax and insurance	
Petrol	
Car maintenance	
Total weekly outgoings	

How to contact us

You can contact us on Freephone 0800 345 7580 between 8am and 6pm Monday to Friday or e-mail us at:

incometeam@longhurst-group.org.uk

Remember

Always keep in touch with us

We are here to help and we want to stop you getting into arrears. If you have a problem, the sooner you tackle it, the easier it will be.

Avoid court action

If we take you to court you risk losing your home. The court costs will increase your debt, and a County Court Judgement (CCJ) could make it difficult for you to get finance and credit in the future.

It is never too late to start sorting out your problems with rent arrears or other debts.

Court

If the debt continues to increase we will apply to court for a possession order. At a court hearing the judge will decide what happens and you could risk losing your home. At this stage legal costs will be added to your rent arrears, making your debt bigger.

Eviction Approval

If you do not keep to payments set out by the Court we will seek approval from our Board to apply to court to evict you. More legal costs will be added to your rent account at this stage, making your debt even bigger.

Eviction

A County Court Bailiff carries out the eviction. You still have to pay the debt you owe. We will pass your debt on to our Debt Recovery Team for collection.

We will only use eviction as a last resort and it is not too late to ask for help and advice.

What can I do to clear my rent arrears?

- always prioritise your rent. Whatever other debts you have, if you don't pay your rent you could lose your home
- contact the Income Team on 0800 345 7580 to discuss your circumstances
- clear the debt in full or
- if you cannot afford to clear the debt in full, offer to pay a reasonable amount each week to pay off the debt

- if you get housing benefit you can request that it is paid direct to Longhurst & Havelok Homes
- if you get Income Support or Job Seekers Allowance you may be able to have deductions taken from your benefit to pay your arrears.

What can we do to help?

We can:

- discuss why you are having problems paying your rent
- talk through your situation to find out how we can help you
- look to see if you are claiming the benefits you are entitled to
- discuss your income and expenditure and agree with you how you can pay off your debt at an amount you can afford
- explain what will happen if you do not make payments in line with any agreement you have made
- give advice on managing other debts you may have and suggest how you can get specialist help and advice. We may recommend that you get advice from a specialist debt counsellor or your local Citizens Advice Bureau.

You can also contact the National Debt Line for help and advice on 0808 808 4000. Please see a list of useful agencies to contact at the back of this leaflet.

Claiming Housing Benefit

If you are on a low wage, unemployed, retired, or in receipt of other benefits you may be entitled to housing benefit. We can carry out an assessment to see if you may be entitled to benefits or you may wish to contact your local housing benefit office directly.

Your local council pays housing benefit. It is your responsibility to make any claim. It is important to make a claim as soon as you feel you may be entitled, as any benefit will only start from the day you make the claim. It is your responsibility to make sure you provide all the information needed to assess your claim. If you are asked for more information you should supply this immediately.

You must tell the Income Team and your council straight away of any changes in your circumstances, e.g. if you get a job, or if your hours or income change. You can ask your council to pay your housing benefit directly to us and we then credit your account. You are responsible for repaying any overpayments of housing benefit that are made.

If you want us to speak to your council on your behalf about your claim, you will need to sign a form giving your permission.

Tax Credits

You may also be entitled to receive other income benefits, such as Pension Credit, Child Tax Credit or Working Tax Credit.

If you are unsure of the benefits to which you may be entitled, please contact the Income Team on 0800 345 7580.

We can discuss your current income and circumstances and advise you which benefits you may be entitled to.