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Paying your rent

TENANT APPROVED

Tamworth Borough Council

www.tamworth.gov.uk

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Introduction

Introduction

We hope this booklet answers some of the questions you may have about your rent for your home, including what you must do if you find it difficult to pay your rent and the help and advice available.

Social and affordable rented properties

Councils can charge either social rent or affordable rent. Social rent is set by a government formula, affordable rent is up to 80% of market rent, more common in new build properties and acquisitions (properties that come on to the market that the council buy). If your rent is an affordable rent, you will be paying more for your property than a neighbour who has an identical property let at a social rent.

Annual rent review

Rent is reviewed each year following guidelines set by government. You will be given four weeks notice, in writing, of any changes to your rent.

Other times your rent may change:

In some circumstances, in addition to the yearly rent review, rent can increase or decrease, but you will be given four weeks' notice of any change. Here are a couple of examples when rent may change.

- The property is redesignated with a different number of bedrooms.
- Your 5-year fixed term tenancy has ended, and you have been issued with a new 5-year fixed term tenancy.

Service charges

Some properties have a service charge. This is calculated based on actual costs of services being delivered and shared between all homes in a block of flats and/or shared areas. You will be told about any changes in your service charges before you have to pay the new amount. Service charges are added to the rent on your rent account. You will find a breakdown of your service charge on your tenancy agreement.

Service charges and benefits

If you claim benefits to help with your housing costs, please be aware that not all service charges will be eligible for payment by Universal Credit and housing benefit. Those that are not covered are service charges that cover your own personal use such as heating, electric and water to your individual property and you will need to pay this yourself.

Who is responsible for making sure the rent is paid?

As a sole tenant you are responsible for making sure the rent is paid. If you are a joint tenant (where more than one person is named on the tenancy agreement), you are jointly and severally responsible for paying the rent, this means the council can ask each joint tenant to pay all the rent.

When do you have to pay your rent?

Rent is due, in advance, every Monday. You can arrange fortnightly, four weekly or monthly payments, but please talk about this with your Tenancy Sustainment Officer. If you pay by Direct Debit this is not collected in advance.

Rent free weeks! There are four rent free weeks each year, this means we charge your rent for 48 weeks per year, unless there are 53 Mondays in the financial year, in which case we charge rent for 49 weeks. **However, you must pay your rent on the rent-free weeks if you are behind with your rent payments (in arrears).**

Important information for Universal Credit about the 53-week rent year that occurs every five or six years. The Department for Work and Pensions (DWP) only pay up to 52 weeks of rent per year and will not pay additional Universal Credit to cover the extra week. If you are claiming Universal Credit you will need to pay this extra week and we ask that you pay a little extra each month to your rent account when there is a 53-week financial year to cover the extra week.

How to check your outstanding rent balance and payments

You must regularly check your rent account to make sure you are not behind with your rent. Even if your rent is paid direct to the council by Universal Credit or housing benefit it is still your responsibility to make sure your rent account is up to date.

You can check your rent balance and payments 24/7 if you register on the tenant's website at myhousing.tamworth.gov.uk

For a rent balance only go to www.tamworth.gov.uk, 'Check your Rent Balance' or you can ask about your rent payments and balance on the webchat.

Don't have access to the internet? Call us on 01827 709709 and request a balance or a rent statement.

How we'll help you manage your rent account?

- Send you a quarterly rent statement.
- Give you four weeks notice of any change to your rent.
- Contact you promptly if you do not pay your rent and fall behind with your payments.
- Work with you to create an affordable payment plan if you fall behind with your rent.
- Provide help and advice if you are struggling to pay your rent.
- Refer you for independent, confidential and impartial, advice from Tamworth Citizens Advice, to maximise your income, check you are claiming all the benefits you are entitled to, debt and budgeting advice. You can refer yourself at www.tamworth.gov.uk/benefits/advice-and-support or call 0808 278 7972.
- Refer you to LDJ solicitors the duty solicitors at the Nuneaton County Court Tel 01455 637030 Hinkley Office

Alternatively, for a range of independent advice go to the government website www.moneyhelper.org.uk provided by the Money and Pension Service. This will give you a list of independent organisations that give a range of help and advice on money management by phone, online and face to face. Simply type in your post code and it will give you a list of organisations, close by, for you to choose from that will suit your needs and preferred method of contact.

At www.moneyhelper.org.uk, you can access a range of free information and guidance and there is an online budget planner and benefit calculator.

Additional support

- We can signpost you to help with forms, for additional grants to help with rent and other household costs.
- We can refer you for energy advice, to help reduce the costs of your energy bills.
- We can refer you for food bank vouchers if you are struggling to buy food.

What must you do if you can't pay your rent?

You must immediately contact us on 01827 709709 or email incometeam@tamworth.gov.uk. We will talk through your current circumstances and offer help and advice to stop you falling behind with your rent, which could lead to you losing your home. Remember we are here to help and advise you to help you keep your tenancy.

What if I am waiting for Universal Credit or housing benefit to be assessed?

You must contact us on 01827 709709 and keep us updated on your claim, to prevent further action that may lead to legal proceedings.

Legal action

Any legal action for not paying rent is always the last resort but we will seek to recover the cost of any legal action from the tenant. In line with the Income Management Policy-Rent Arrears Process; you will be contacted as soon as you fall behind with your rent. You must contact the council immediately to prevent legal action, which could lead to you losing your home. You must engage and/or come to an acceptable and affordable repayment plan to clear the money you owe.
Further information on the arrears process can found at www.tamworth.gov.uk/council-tenants-hub.

Need help with housing costs?

If you are on a low income, you may be entitled to help with your housing costs and service charges from either Universal Credit or housing benefit.

Universal Credit is a means tested benefit for working aged people. Universal Credit is one single payment paid monthly into your bank account. If you claim Universal Credit to help with your housing costs you will be responsible for paying your rent to the council. There are certain circumstances where Universal Credit will pay the rent direct to the landlord either at the claimant or landlords request, such as being eight weeks or more behind with your rent or a history of being behind with your rent or being unable to manage your own finances. A full list of reasons can be found on the Universal Credit website.

To find out further information and make a claim for Universal Credit go to www.gov.uk/universal or telephone 0800 328 5644, Textphone: 0800 328 1344, Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 328 5644.

Need help to claim Universal Credit?, phone the Citizens Advice help to claim line: 0800 144 8444 if you can't hear or speak on the phone, you can type what you want to say: Relay UK (England): 18001 then 0800 144 8 444 or call into your local job centre.

Universal Credit and council tax: If you claim Universal Credit you will need to make a separate claim for help with your council tax. For help with council tax go to www.tamworth.gov.uk/benefits.

Housing benefit, you will need to claim this if you need help with your housing costs if, you are state pension age, in temporary accommodation and in certain supported accommodation. You can find out more and make a claim for housing benefit, at www.tamworth.gov.uk/benefits. If you are unable to access information online call us 01827 709709, for help and advice. If you apply to claim housing benefit, you do not have to do a separate claim for council tax reduction.

Help with council tax

If you are on a low income, in receipt of certain benefits or a pension you may be eligible for help with your council tax. For further information on the full range of help, discounts and exemptions www.tamworth.gov.uk/benefits/help-council-tax or call 01827 709709.

Online benefit calculator

To find out what benefits you may be able to claim check out the online benefit calculator at www.tamworth.gov.uk

Why is it important to report a change of circumstances?

You must report any change in your circumstances that will affect your benefits:

- To make sure you are getting the correct amount of benefit maximising your income.
- To avoid being paid too much, and having to pay that back.
- Claiming benefits that you are not entitled to is fraud and may lead to a criminal investigation. An example of benefit fraud is not declaring a partner is living with you or not declaring savings or an increase in savings that may affect your eligibility for the benefits you are claiming.

How to report suspected benefit fraud

Call National Benefit Fraud Hotline freephone 0800 854 440, if you have hearing or speech problems there is the text phone service on 0800 328 0512, alternatively complete the online form www.gov.uk/report-benefit-fraud
or write to NBFH, PO Box 224, Preston PR1 1GP.

Ways to pay your rent

Monthly Direct Debit
1st or 16th of the month
Or **Weekly Direct Debit**
Every Friday

If you would like to set up a monthly or weekly Direct Debit please contact the us directly on **01827 709709**.

You can also download a Direct Debit mandate form from our website **www.tamworth.gov.uk**.

If you prefer to make a manual payment you can do this with an **Allpay card** at any shop offering a Paypoint service or any Post Office.

*If you need a new or have lost / damaged your Allpay card, please contact us on **01827 709709** to order a new or replacement card.(Free of charge)

Phone 24hrs

To make a telephone payment, contact the automated service on **03452 307 709**.

MyStaffs app. This FREE app allows people to access county council services while on the move.

The MyStaffs app is free and can be downloaded from the Apple App Store and Google Play Store.

Remember you can use Tamworth Borough Council's website **www.tamworth.gov.uk** to make payments.

Contact us on **01827 709709** for our account details, then you contact your bank or building society to set up a standing order.

You are at risk of losing your home if you do not pay your rent, so do not delay in contacting us if you are struggling to pay!

How to contact us

My housing portal: myhousing.tamworth.gov.uk

Email: incometeam@tamworth.gov.uk

Telephone: 01827 709709

Tamworth Borough Council
Income team
Marmion House
Lichfield Street
Tamworth
Staffordshire B79 7BZ

Opening times: Monday, Tuesday, Wednesday, Friday 10am - 2pm
Thursday 2pm - 6pm (closed bank holidays).

To book a face to face appointment or arrange a home visit, email or call the Income Team. Council Customer Services are also available on 01827 709709 or at our front desk at the Tamworth Assembly Rooms Monday to Saturday 10 - 4pm.

If you require this document in an alternative format or language, please contact us on 01827 709709 email: enquiries@tamworth.gov.uk

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