

## Useful contacts

### Home Energy Advice Tamworth (HEAT)

Tel: 0800 043 2815 Email: [advice@mea.org.uk](mailto:advice@mea.org.uk)

For help and advice regarding;

- Making your home more energy efficient
- Grants for heating and insulation
- Dealing with installers
- Cheaper fuel bills

You can make direct contact with HEAT  
or the Income team can refer your case to them on your behalf.

### Step Change:

Tel: 0800 138 1111 [www.stepchange.org](http://www.stepchange.org)

### Christians Against Poverty:

Telephone: 01827 260019 [www.capuk.org.uk](http://www.capuk.org.uk)

### National Debt line:

Tel: 0808 808 4000 [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

### Consumer Credit Counselling Service:

Tel: 01827 305950 [www.cccs.co.uk](http://www.cccs.co.uk)

### Income Team, Marmion House:

Tel: 01827 709514 Email: [IncomeTeam@tamworth.gov.uk](mailto:IncomeTeam@tamworth.gov.uk)

# PAYING YOUR RENT We're here to help

## Government Announces Radical Package of Measures to Protect Renters Affected by Coronavirus



Tamworth Borough Council, Housing Services Income Team,  
Marmion House, Lichfield Street, Tamworth B79 7BZ.  
Tel: 01827 709514, Email: [IncomeTeam@tamworth.gov.uk](mailto:IncomeTeam@tamworth.gov.uk)





## Government Announces Radical Package of Measures to Protect Renters Affected by Coronavirus

- Emergency legislation to suspend new evictions from social or private rented accommodation whilst national emergency is taking place
- No new possession proceedings through applications to the court to start during the crisis

For more information on the above please visit:

[www.gov.uk/government/news/complete-ban-on-evictions-and-additional-protection-for-renters](http://www.gov.uk/government/news/complete-ban-on-evictions-and-additional-protection-for-renters)

### Tamworth Borough Council's Opening Times

Monday to Thursday: 8.45am - 5.10pm

Friday: 8.45am - 5.05pm

Please contact the **Income Team - Tel: 01827 709514** to discuss any concerns and see detailed information below on how we can support you.



## For anyone whose income is reduced significantly in the coming weeks and months Tamworth Borough Council can advise you of the following:

- Contact the Income Team on Tel: 01827 709514 or email: [incometeam@tamworth.gov.uk](mailto:incometeam@tamworth.gov.uk) as we can help you with any arrears with offering you a repayment plan that you can afford
- The Council offers the following rent free weeks commencing Monday 23 March 2020 and 30 March 2020
- Tamworth Advice Centre (TAC) can help you with benefits and specialist debt advice and can be contacted on their Advice-line, Tel 0300 330 9002, Monday to Friday 10.00am - 4.00pm or online service at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- Check if you may be eligible for a **Council Tax Reduction** or a **Discretionary Housing Payment** – Further information is detailed on page 6 of this leaflet
- How to inform Housing Benefit or Universal Credit of any changes to your income or household for example increase or decrease in the income of any household member, birth of any children and anyone leaving/joining the household
- If you are a new tenant we can support you with help and advice from the offset. We can help you set up a regular payment pattern to suit your needs
- We can offer help and advice on maximising and managing your income. We can do this at the start of your tenancy or at any time during your tenancy
- We can advise you on your entitlement to welfare benefits and Housing Benefit. We can also provide advice on Universal Credit and how to claim this

**Useful contacts and further detailed information on how we can help you can be found within the content of this leaflet.**





**This leaflet explains how you can pay your rent and what to do if you are finding it difficult to make payments. We can help and support you.**

**If you are finding it difficult to pay your rent and are falling behind with your payments, please make prompt contact with the Income Team – Tel: 01827 709514. We can help you keep on top of your rent – even if you are already in debt.**



### Your rent account

It is vital that you keep your rent account up-to-date. We will send you a statement every 3 months and contact you promptly if you fail to pay.

We ask that you pay your rent weekly but if you prefer to pay your rent either fortnightly, 4 weekly, or monthly you can do so providing payments are made in advance.

We offer a wide range of convenient and easy to use options to pay your rent and you are free to choose which ever is best for you. These can be found at the back of this leaflet and on the website at [www.tamworth.gov.uk](http://www.tamworth.gov.uk)



### Checking your rent balance and recent transactions

Your rent statements will tell you what you should have paid and if you have paid it. You can also check your rent balance by:

- Contacting us on Tel: 01827 709514
- Visiting [www.tamworth.gov.uk](http://www.tamworth.gov.uk) and entering your rent reference number

### How we can assist you

Our friendly and helpful staff can provide expert support and advice no matter what your personal circumstances are. We want to work with you to keep your rent account in order and prevent arrears.

How we can help you:

- If you are a new tenant we can support you with help and advice from the offset. We can help you set up a regular payment pattern to suit your needs
- We can offer help and advice on maximising and managing your income. We can do this at the start of your tenancy or at any time during your tenancy
- We can advise you on your entitlement to welfare benefits and Housing Benefit. We can also provide advice on Universal Credit and how to claim this

- We will discuss issues sympathetically and confidentially with you
- We will ask you if you have any disabilities or illnesses that could affect your ability to pay your rent so that we can advise you what additional benefits you may be eligible to claim for
- We can help you with specialist advice if you have debts or need help with budgeting. We can also refer you for in depth advice at Citizens Advice



### Rent arrears

If you fall into rent arrears, the Income Team will write to you. Please contact the Income Team, Tel: 01827 709514 immediately, if you receive an arrears letter. We recognise that sometimes people have difficulty in paying their rent and consequently fall into rent arrears. We can offer help and advice in these situations. Don't ignore any arrear letters as the problem will not go away and could lead to formal legal proceedings being taken against you. This could also result in you having to pay court costs and places your tenancy at significant risk. If you move out while you have rent arrears or are ordered to leave your property by the court, you will still have to pay the money that you owe.



### Repayment plan

Contact the Income Team on Tel: 01827 709514 or email [incometeam@tamworth.gov.uk](mailto:incometeam@tamworth.gov.uk). We can help you pay off your arrears in full with a repayment plan that you can afford.



### Managing debt

As you know, your rent is a priority and one of the most important bills to pay. If you find yourself in debt, we can advise you on paying an affordable amount per week towards your debt, in addition to continuing your regular rent payments.

For help and advice on managing debt, contact one of the following organisations:

Citizens Advice debt line: 0300 330 9002

National Debt Line: 0808 808 4000 (Mon-Fri: 9am-9pm, Saturday: 9.30am-1pm).



### Help with Benefits and Debt advice

The Tamworth Advice Centre (TAC) will check you are getting all the benefits you are entitled to, help you apply for those benefits you are not getting, assist you in setting up a bank account if needed, help you deal with your debts and assist with budgeting within your means Tamworth Advice Centre (TAC) can also help you with benefits and specialist debt advice and can be contacted on their Advice-line, Tel 0300 330 9002, Monday to Friday 10.00am - 4.00pm or online service at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)





## Universal Credit

Many of our tenants are now receiving regular monthly payments of Universal Credit and we can advise you how this relatively new benefit works. We can help you by setting up alternative payment arrangements where Universal Credit automatically pays your rent and something towards your rent arrears direct to the Council monthly.

Universal Credit Applicants requiring additional help should contact the claim line on 0800 144 8444 which will assist the caller on how to fill in the initial on line application and in addition will check that the first payment they receive is correct. Any other queries in regards to UC should be directed to the Citizens advice helpline Tel: 0300 330 9002



## Discretionary Housing Payment

If you can show that you are struggling to pay your rent, we can assist you to apply for a Discretionary Housing Payment (DHP). This is an extra payment you can claim for in addition to your standard Universal Credit or Housing Benefit. An application form can be found on Tamworth Borough Council's website [www.tamworth.gov.uk](http://www.tamworth.gov.uk) which you will need to complete and forward to the Council. Please note that you must already be receiving help towards your rent from either Universal Credit or Housing Benefit to be considered for this payment.



## Council Tax

If there is only one adult living at the property then you will be entitled to a discount of 25% off the full charge regardless of your income. If you are on a low income you may also be entitled to a Council Tax reduction. Please complete a Council Tax reduction form that can be found on Tamworth Borough Council's website. Please note both these Council Tax benefits are not included in a claim for Universal Credit so have to be claimed separately.



## Changes

It is your responsibility to inform Housing Benefit or Universal Credit of any changes to your income or household. For example:

- Increase or decrease in the income of any member of your household
- Birth of any children
- Anyone leaving or joining the household
- If you move to another property

## Ways you can pay your rent

 <b>DIRECT Debit</b> Monthly Direct Debit 1st or 16th of the month Or Weekly Direct Debit Every Friday	<p>If you would like to set up a Monthly or weekly Direct Debit please contact the Income Team directly on <b>01827 709 514</b>.</p> <p>You can also download a Direct Debit mandate form from our website <a href="http://www.tamworth.gov.uk">www.tamworth.gov.uk</a> or pick up a form from our main office.</p>
 <b>PayPoint</b>	<p>If you prefer to make a manual payment you can do this with an <b>Allpay card</b> at any shop offering a Paypoint service or any Post Office.</p> <p>*If you require or have lost / damaged your Allpay card, please contact us on <b>01827 709 514</b> to order a new or replacement card.(Free of Charge)</p>
 <b>Phone 24hrs</b>	<p>To make a telephone payment, contact the automated service on <b>03452 307 709</b>.</p>
	<p><b>MyStaffs app</b></p> <p>We have a FREE app which allows people to access council services while on the move.</p> <p><b>The MyStaffs app is free and available on Apple devices, Android and Google platforms.</b> It can be downloaded from the Apple App Store and Google Play Store.</p>
	<p>Don't forget you can use Tamworth Borough Council's website <a href="http://www.tamworth.gov.uk">www.tamworth.gov.uk</a> to make payments over the Internet.</p>
 <b>STANDING ORDER</b>	<p>Contact the Council income team <b>01827 709514</b> for our account details, then you contact your bank or building society to set up a standing order.</p>

