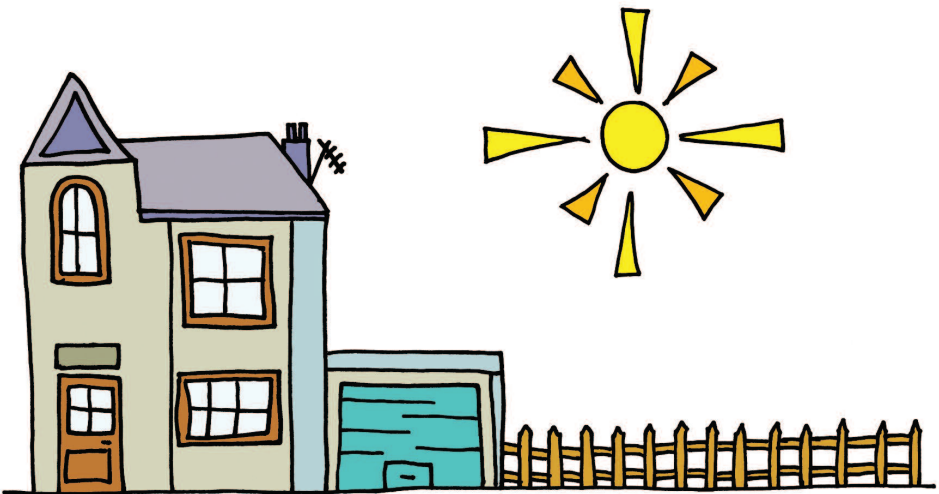


Paying your rent

An important responsibility

Helping you ensure your
rent is paid



Paying your rent

This leaflet gives details about how you can pay your rent and what will happen if you get into arrears through non-payment. Paying the rent is the most important part of your tenancy with us.

The money we collect from 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 risk losing your home.

Paying your rent is your responsibility. 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.

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
- **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. 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.

Tips for a healthy rent account

- Always try to pay your rent in advance
- Apply or reapply 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.

Income - Weekly earnings

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

Outgoings - Weekly Costs

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

£

If your income does not cover your outgoings you will need to make savings. Remember that the most important outgoing is your rent as this provides you with a home.

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 will do our best to help you.

The Income Team can be contacted on 0300 123 66 11 between 9am and 5pm, 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 your entitlements to benefits. We can also refer you to independent advice if you are having problems paying your rent.

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 risk losing your home
- Contact the Income Team on 0300 123 66 11 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 Spire Homes
- If you receive Income Support or Job Seekers Allowance you may be able to have deductions taken from your benefit to pay your arrears.

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. You may wish to contact your local Housing Benefit office directly for further information on your entitlement to benefits.

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.

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

If you are unsure of the benefits to which you may be entitled, please contact the Benefits Team at your local authority.

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.

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 lose 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 never too late to ask for help and advice.

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.

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.

How to contact us

You can contact us on 0300 123 66 11 between 9am and 5pm Monday to Friday or email us at: spirehomes@longhurst-group.org.uk

This leaflet is available in various formats, i.e. different languages, braille, audio formats etc. Please contact us for further information.



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Panel
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