



Your council working for you

Tenants' handbook Booklet 4

Paying your rent

June 2015



South Kesteven District Council
STAMFORD • GRANTHAM • BOURNE • THE DEEPINGS



Your Rent and other charges

Paying your rent and other charges is a condition of your tenancy. If you do not pay, you will have broken your tenancy agreement with us. We use the rent we collect from all our tenants to repair and improve homes and neighbourhoods.

We write to you every year to tell you how much rent you should pay. We charge you for rent for your home and any other services which you may use.



Paying your rent

Your weekly rent payments are due every Monday and must be paid in advance for the week ahead. If you prefer, you can contact an Income Recovery Officer on 01476 40 60 80 to discuss alternatives such as fortnightly or monthly payments.

We will send quarterly rent account statements only to tenants who have fallen behind with their rent payments (are in arrears). All tenants will receive a rent statement at the end of the financial year. If you have any queries about payments made or you wish to request a statement of your rent account please contact Customer Services on 01476 40 60 80.

If you have paid too much rent you can leave the credit on your account to offset future charges or you can ask an Income Recovery Officer for a refund. If you have other outstanding debts with the council we may transfer all or part of the credit to clear these debts.

You can pay your rent:

- By direct debit. We have two monthly payment date options of 1st and 15th of the month and one weekly option. Please call 01476 40 60 80 to arrange
- Using the internet – visit us at www.southkesteven.gov.uk

- by debit or credit card – please call 0845 234 0038 to use our automated payment line
- by cheque - post to South Kesteven District Council (made payable to South Kesteven District Council) with your name, address and rent account number on the back of the cheque or hand in at one of our offices
- by cash at an Allpay outlet or via the Allpay phone app. Please contact our customer services team on 01476 40 60 80 to request an Allpay card

Problems paying your rent – help available

Please contact one of our Income Recovery Officers on 01476 40 60 80 as soon as possible if you are having difficulties paying your rent. We want to work with you to solve the problem.

How we can help:

We will try to help you by:

- discussing your circumstances with you before your arrears become too serious
- giving advice on any welfare or housing benefits you may be entitled to

- putting you in touch with other agencies that can offer you support, such as the Citizens Advice Bureau, Shelter, Jobcentre Plus, National Debtline and the Consumer Credit Counselling Service
- setting up a voluntary arrangement for you to pay regular amounts off your arrears.

What we will do if you don't pay your rent

- We will contact you asking for the outstanding amount to be paid. If you can't pay your rent for whatever reason you should contact an Income Recovery Officer immediately on 01476 40 60 80.
- Where possible we will make an agreement with you which will give you more time to get your rent account up to date
- We will visit you at your home to discuss your rent arrears if necessary. If you are not in we will leave a card to say we have called
- If you ignore our attempts to contact you, remain behind with your rent payments, or do not keep to an agreed payment

plan, we will begin legal proceedings against you.

Legal proceedings could lead to you being evicted from your home. The legal procedure is different for Secure and Introductory tenancies.

Secure tenants

Our first step towards legal action will be to send you a Notice of Seeking Possession. If you do not make an arrangement to pay the arrears within four weeks of the Notice being served, or if arrangements are broken, we will apply to the County Court for a Possession Order. You will be asked to attend a court hearing, which can lead to:

- a Court Order to clear the arrears and to pay our legal costs
- a County Court Judgment against you, which may affect your future credit rating.

The court usually grants one of two types of possession order:

Suspended Possession Order

If an agreement to pay your arrears is reached, and you keep to the agreement, no further action will be taken. Breaking the agreement could lead to eviction.

Outright Possession Order

Unless you have cleared your current rent arrears and the court costs by the date in the Court Order we will apply for a bailiff's warrant to evict you.

Eviction

If you do not pay what the court tells you to pay we will apply to the court for a warrant of eviction and you could lose your home. You should also contact a solicitor, Shelter and the homeless unit at the Council for advice

When you receive the date for eviction you have the right to apply to the County Court to suspend the eviction, if you are a secure tenant. There is a charge for this but if you are in receipt of benefits you may not have to pay this.

If you make an application to suspend the warrant of eviction the County Court will set a hearing date. You will be required to attend and an Income Recovery Officer from the Council will also attend. The judge will listen to you and the Council and decide whether the eviction should go ahead or not.

Introductory tenants

An introductory tenancy lasts for 12 months. We will monitor your rent account and contact you if

you do not pay the rent on time. If you do not clear the rent account or make an arrangement and keep to this, you will be issued with a Notice of Proceedings for Possession.

You have the right to request a review of our decision to serve the Notice. The request must be made within 14 days of the Notice being served.

If you have not asked for a review, or if the review has upheld the decision to issue the Notice, we will apply to the court for possession.

The court will normally give possession of the property to the council as it is an introductory tenancy. If you do not leave by the date shown in the court order we will apply to the court for a warrant to evict you.

Applying for Housing Benefit

Housing Benefit is paid by the Council to help you pay your rent. Council Tax support is given to help you pay your council tax. The amount you get depends on your circumstances. We will need to know who lives with you, the amount of income you receive and the amount of savings you have. You should have been given information about how to claim Housing and Council Tax Benefit when you signed up for your

tenancy. If you wish to apply you will need to speak to a benefit assessor. Please telephone the benefits service on 01476 40 60 80.

If you do not apply for benefit straight away, or do not provide any requested information to support your benefit claim as soon as possible, we may not be able to pay benefit from the start of your tenancy.

Change of circumstances

If you are receiving Housing Benefit and your circumstances change you must tell us straight away. Please call the Benefits Office on 01476 40 60 80.

The types of changes you must tell us about include:

- If your income goes up or down or your working hours change
- If you start a new job, or you have lost your job
- If someone moves into your home or someone moves out of your home
- If you move house.

Please remember that you are responsible for making sure you pay your rent on time. Housing Benefit may not pay all of your rent so you will need to pay the difference each week. You can also get independent advice from

the Citizens Advice Bureau regarding your tenancy and payment of rent, as well as Housing Benefit matters.

Housing Benefit fraud

Most people who receive help with their rent and council tax are in genuine need. However, there are people who do not provide us with correct information about their personal circumstances, or fail to tell us of a change in their circumstances.

You are committing benefit fraud when you knowingly give false or misleading information to:

- obtain a payment to which you are not entitled
- obtain a greater payment than that to which you are entitled.

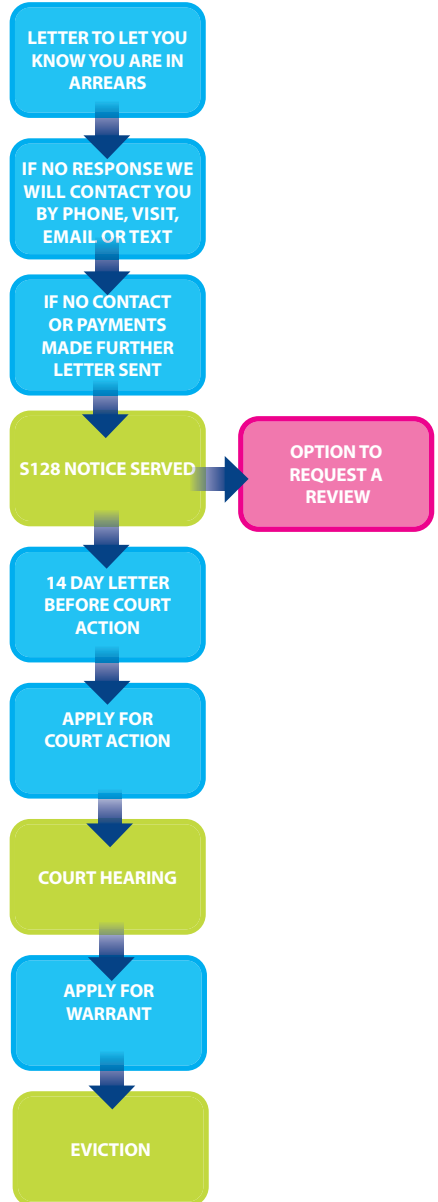
If we find an incorrect payment or fraud of any kind, we may ask you to explain why it happened. If there are any overpayments, they will have to be repaid.

If you believe someone is claiming fraudulently, please call the Fraud Hotline on 01476 406261, email fraud@southkesteven.gov.uk, write to South Kesteven District Council, Benefit Investigations Section, St Peter's Hill, Grantham, Lincolnshire, NG31 6PZ, or speak to a member of our benefit investigations team at the main council offices.

**FLOWCHART SHOWING
STEPS TO RECOVER
ARREARS FROM SECURE
TENANTS**



**FLOWCHART SHOWING
STEPS TO RECOVER
ARREARS FROM
INTRODUCTORY TENANTS**



Alternative formats and languages

To ensure all residents of South Kesteven have access to our information material, our information is available in the following languages and formats:

Large print, Braille, audio tape, audio CD or computer disc

This information can be made available in large print, Braille, on audio tape, audio CD or computer disc. If you, or someone you know, might benefit from this service, please contact us.

繁體中文 / Cantonese

本資料有繁體中文版，若你本人或你認識的甚麼人會受益於此版本，敬請聯絡我們。

Česky / Czech

Tato informace může být dostupná i v češtině. Pokud byste Vy, a nebo někdo koho znáte, mohl využít tohoto servisu, obraťte se prosím na nás.

Magyar / Hungarian

Ezeket az információkat magyar nyelven is tudjuk biztosítani. Ha Ön, vagy valaki, akit Ön ismer igényt tart erre a szolgáltatásra, kérem, keressen fel minket.

Latviski / Latvian

Šo informāciju var iegūt arī latviešu valodā. Ja Jums vai kādai no Jūsu paziņai šādi pakalpojumi nāktu par labu, lūdzu kontaktējiet mūs.

Lietuviškai / Lithuanian

Šią informaciją galite gauti lietuvių kalba. Prašome kreiptis į mus, jei jums arba jūsų pažįstamiems ši paslauga galėtų būti naudinga.

Polski / Polish

Informacja ta może być dostępna w języku polskim. Jeżeli Państwo albo ktoś kogo Państwo znają, może z tej usługi skorzystać, proszę nas kontaktować.

Português / Portuguese

Esta informação pode ser disponibilizada em português. Se você, ou alguém que conhecer, beneficiar com este serviço, por favor contacte-nos.

Русский / Russian

Данная информация может быть предоставлена на русском языке. Если Вы или Ваши знакомые считаете такую услугу необходимой, пожалуйста, свяжитесь с нами.

