

Tenant Handbook

Paying your rent and other charges



City of
Stoke-on-Trent

Paying your rent and other charges

You are charged rent for living in your home. This money is used to pay for services such as housing offices and to carry out repairs and improvements to your home and neighbourhood. Your tenancy agreement states how much rent you will pay each week. You need to ensure that you pay your rent regularly. Regardless of the benefits you receive you are responsible for paying your rent and must avoid getting behind with payments.

We recognise that there are many demands on your income, but it is essential that your rent payment comes first.

The total amount you pay each week may include service charges for the following:

- The upkeep of shared areas for some apartments, including the cost of cleaning and grounds, maintenance, grass cutting, shared lighting, servicing lifts, communal television aerials and door-entry systems as examples
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- The service charge you pay depends on the services you receive and how much they cost to provide. These service charges will be shown separately on your rent statement and tenancy agreement.

We also rent garages and rent is again charged for these in the same way as for a tenancy. If you rent a garage you must ensure the rent is paid – if it is not, the council can serve notice and can regain possession without a court order.

When your rent is due

Rent is charged to your rent account on a weekly basis in accordance with your tenancy agreement.

This charge is placed on your account on a Monday and you should pay your rent in advance or no later than the Friday of the same week. Any rent that has not been paid by Friday will become rent arrears. This means your payment must have been credited to your account by Friday, so if you pay by Paypoint or Post Office you need to ensure there is time for your payment to clear as this can take several days to transfer to the council.

If you want to pay your rent at intervals other than weekly, for example every 2 weeks or monthly, you must make sure that these payments are made in advance.

Your rent is usually paid over 48 weeks of the year and there are four "rent free" or non-payment weeks. The dates of the "rent free" weeks are the first week of April, Christmas Bank Holiday week, New Year Bank Holiday week and the last week of March.

If you have rent arrears you are expected to pay during the "rent free" weeks to help you to clear your arrears.

If you pay by direct debit these rent free weeks will have already been taken into account when your monthly amount was calculated. For example, in a 52 week rent year you will be charged rent for 48 weeks of that year (taking into account the four rent free weeks). The total rent for the year will be divided by twelve to give your monthly payment amount. If you have any arrears to pay, we can set up an additional arrangement by Direct Debit for the agreed amount.

Please speak to your Housing Officer if you have any questions about non-rent weeks.

Notification of rent changes

We will give you at least 28 days' notice of any rent increase. Every year, usually at the end of February, we will send you a "rent notification" letter showing the annual change to your rent. If your circumstances have changed and you are concerned about your rent payments, please contact your housing officer.

Ways to pay your rent

We want to make it as easy as possible for you to pay your rent and there are a number of ways you can do this:



Direct Debit – the easiest way to pay your rent

There are lots of benefits to paying your rent by Direct Debit. Nearly a **quarter** of all our rent payers already know that Direct Debit is the **safest, easiest and most convenient way to pay**.

- Payments taken automatically from your bank account so you'll never forget when to pay.
- You're always up to date (so long as there is money in your bank account) so you'll never get a reminder, final notice or summons.
- You have the freedom to choose when you pay; spread the cost weekly, fortnightly or monthly.
- Money is never taken without giving you 10 days' notice of the amount and due date.
- There's no need to spend time queuing up at a Local Centre or Post Office.
- Save time writing and sending cheques, which can get lost in the post.
- You're guaranteed a full refund if there's ever an error.
- Once set up, it continues each year unless your tenancy ends.

We have introduced a new incentive scheme for those tenants who pay by direct debit. The new scheme offers a quarterly prize draw to all current direct debit payers, with the winner receiving £200 in High Street vouchers. The first prize draw is being held in July 2019. An additional prize draw will also be held at the end of the financial year (March), for all tenants who have paid by direct debit throughout the financial year without having any direct debit recalled, again with the winner receiving £200 in High Street vouchers.



Standing Order

Standing orders are where a set amount is paid from your bank account, at a set time and this can only be changed by you. To set up a regular standing order, give your bank the following details...

Lloyds Bank account number: 03004166, sort code: 30-93-83, your account reference number.



Online

It's convenient and safe to pay your bill using a debit or credit card online at stoke.gov.uk/payments. or by downloading the **MyStoke app** and paying on your mobile. However you will need to remember to do this each time a payment is due.



24-hour Automated Line

Call **01782 234123** to pay using your debit or credit card any time of the day, 7 days a week.

Telephone Banking

To set this up, give your bank the following details...

Lloyds Bank account number: 03004166, sort code: 30-93-83 and your account reference number.



Visit us

Pay by cash, cheque, postal order, debit or credit card, or use the automated payment kiosks at any of our Local Centres - see [stoke.gov.uk/contact us](https://stoke.gov.uk/contact-us) for opening times. Make cheques payable to 'Stoke-on-Trent City Council', crossed Account Payee, with your account reference number written on the back.



Post Office

Use your Stoke-on-Trent Rent Payment Card at any Post Office to pay by cash or cheque (made payable to Post Office Ltd). It takes several days for payments to reach your rent account, so you will **need to pay before 5:30pm on a Friday** to avoid going into arrears.

How to keep track of your payments

Rent statements will be sent to you quarterly and will show what rent you have been charged and what payments you have made. When you receive your rent statement it is important that you look through this properly and contact your Housing Officer if you have any queries.

Welfare Reform and Rent Payable

You may be affected by Welfare Reform, and this may make a difference to your Housing Benefit entitlement. If this happens, and your Housing Benefit is reduced, for example where you have under-occupancy of your property by one or more bedrooms, we will write to you to advise you what rent you need to pay. It is important to understand that if your benefit does not cover the full weekly rent charge for your property, that it is your responsibility to make the payment to cover the difference. Your Housing Officer can refer you to our Income Advice Team to provide further advice and support with regards to Welfare Reform issues and changes such as the Benefit Cap, the under-occupancy charge (bedroom tax) and Universal Credit.

If you are in receipt of Universal Credit and you qualify for the housing element this will now be paid directly to you as part of your Universal Credit payment. You will no longer receive Housing Benefit so you need to make sure you pay your rent yourself. In some circumstances, we can arrange for your housing element to be paid directly to us. Please contact your housing officer for further details.

Struggling to pay your rent?

If you're struggling to pay your rent, it's important you tell your local Housing Officer as soon as possible. We have a range of payment options to suit your needs and you may be able to get help depending on your circumstances. For more details, visit stoke.gov.uk/benefits or go to stoke.gov.uk/moneymatters for help on looking after your finances.

If you first miss a rent payment, we will try to contact you by phone, text or by visit to you at your property to discuss this at the earliest opportunity. We will attempt contact 2-3 times before we take formal action.

However, if you make no attempt to contact us or we cannot contact you and you continue not to pay, we will not hesitate to take legal action against you; legal action is expensive and you are liable for these additional costs and your tenancy is at risk, so you could lose your home.

The Income Advice Team provides advice to council tenants who are affected by welfare reform such as bedroom tax, benefit cap or universal credit. The team can also advise tenants in rent arrears who are suffering financial hardship on **01782 231564**.

Financial support and money advice

If you are having money problems and are struggling to pay your rent or other bills here are some actions you can take:

- Talk to your Housing Officer as soon as possible, ideally before you fall into arrears if you know you are going to struggle
- Claim any benefits that you are entitled to.
- Know your household budget, your income and spending
- Take a proactive step by visiting Potteries Moneywise sessions
- Consider setting up a bank account and set up payments by Direct Debit
- Consider seeking work or increasing your hours
- Consider taking in a lodger

Getting help with applying for benefits

If you need help and advice on claiming Housing Benefit, Tax Credits or other welfare benefits you can call into your Local centre and arrange an appointment. Local centre staff will be pleased to advise you of the benefits you may be entitled to and can also provide you with a written estimate of how much Housing Benefit and Tax Credit you could get. Alternatively, advice on claiming Housing Benefit can be obtained by contacting the Housing Benefits Office by calling 01782 232982.

If you are already receiving Housing Benefit and your circumstances change you must notify the Housing Benefit Office immediately.

If you have an adult living in your home who you do not claim benefit for and who is not your partner, they will be expected to pay towards the running costs of the home and your benefit will be reduced - this is called a non-dependent deduction.

Universal Credit has now been introduced and you can apply for this if you are on a low income or unemployed. Some changes in circumstances can also result in a move to Universal Credit. Most claims are done online with help being provided by job centres

Independent advice if you have debt problems

If you have debt problems you can also obtain free and independent debt advice from the following organisations:

- Citizens Advice Bureau - You can either visit them in person at Advice House, Cheapside, Hanley, or telephone the advice line on **408600**.
- National Debtline on Freephone **0808 808 4000**
- Consumer Credit Counselling Service on **Freephone 0800 138 1111**

Legal proceedings

If your arrears do not start to reduce in line with your agreement with us, we will begin legal proceedings to end your tenancy by serving you with a Notice of Seeking Possession (NOSP) if you are a secure tenant, or a Notice to Terminate your tenancy (NTT) if you are an introductory tenant.

If we have to enter your case into court, we will be awarded court costs, which will add to your debt, so we will only do this if you do not engage with us or if you continue to not make your payments as required. Be aware that the full costs of court are due back to us, and you will have to clear these, in addition to any rent arrears due, to comply with the court order.

We will only take action to evict tenants as a last resort where all other attempts to solve a problem have failed but please do not assume that we will not evict you because you have children or you are vulnerable. If we have to apply for a warrant of eviction, this will incur further costs to you which we will apply to your arrears account. If we have to evict you then we will also take further legal action to obtain payment of the overdue rent once you have moved out. Any significant arrears (four weeks rent or more) on a current or former rent account and/or outstanding re-charge could mean that you are considered ineligible to join the city council's housing register.

False benefit claims

The vast majority of people who get benefit are genuine and entitled to claim, however some people deliberately fail to report a change in their circumstances or lie in order to claim Housing and Council Tax Benefit and/or Social Security Benefits that they would not otherwise get. The benefit fraudster can be a claimant acting alone or with the help of a third party, for example a landlord or employer or partner.

Greedy fraudsters cost the UK tax payer £100 per second in fraudulently claimed benefits. It is your taxes that are paying for their luxuries and it's money that could be spent on improving services for people in real need.

If you suspect that someone is committing Benefit Fraud you should report them straight away.

There are a number of ways you can do this:

- Call us in confidence on the 24-hour Fraud Hotline on **01782 236800**
- Report online at the stoke.gov.uk website
- E-mail us at fraud@stoke.gov.uk
- Write to us at: Fraud Team, Stoke-on-Trent City Council, PO Box 186, Stoke-on-Trent, ST4 4RY



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