

Paying your Rent



Tenants Handbook



Our Service Standards

We will:

- offer new tenants a financial health check including benefits assessment, before they sign for their new tenancy
- tell you the different ways to pay
- give you an account reference number to use within the first two weeks of when you sign for your tenancy
- give new tenants a payment card within two weeks of the start of their tenancy and send a replacement card, on request, within two weeks
- provide you with a minimum of 28 days written notice of any changes to your rent
- give you information on where you can get help and provide advice on money and debt. We will also ask you how happy you were with the help you received
- try to make personal contact with you, send you a reminder or visit you at home within 21 days of your rent account going into arrears
- let you know before we take any legal action to get back any rent that you owe
- give you the chance to agree a repayment plan to pay back any rent that you owe over a reasonable period of time. We will confirm this in writing to you
- work in partnership with the Benefit Service to ensure claims are dealt with efficiently
- refund any credit due on rent accounts within four weeks of receiving a written request (for credit that is more than four weeks' rent).

What is Rent?

Rent is the amount of money you must pay to live in your home. In some cases it may include any inclusive charges which will be clearly laid out in your Tenancy Agreement.

How your Rent is Made Up:

Your rent is due every Monday in advance unless you have made other arrangements with a rent officer. When your rent or heating charges change, we will write to you at least four weeks before the change is due.

If you get Income Support, income based Job Seekers Allowance or, are on a low income you may be entitled to help with paying your rent by claiming Housing Benefit. You will still have to pay any charges for water rates and heating.

Why Should I Pay My Rent?

Your rent is important and without it we cannot provide an effective Housing Service. When you accept a property from the Council you sign a Tenancy Agreement. This is a legal contract between you and the Council and it includes a responsibility to pay the rent on the property that has been allocated to you.

You are required to:

- pay your rent on time
- contact us if you have any difficulty paying your rent
- claim any benefits that you are entitled to
- tell us and the Housing Benefit Service about any changes to your personal circumstances.

Paying your Rent

You can pay your rent by:

- standing order from a bank or building society account. (Please contact the Rent Service Team by telephoning 01268 882200 if you wish to arrange bank or building society payments)
- swipe card at any Post Office
- posting a cheque or postal order made payable to Castle Point Borough Council to the Council Offices in Benfleet. Please write your payment reference number on the back of your cheque or postal order. Do not send cash in the post
- debit or credit card by calling the 24-hour automated service on 01268 882310. Please note that a charge of 1.3% (this charge is subject to change) will be added to payments made by credit card. Debit card payments will not be charged
- debit or credit card on the Council's website (www.castlepoint.gov.uk). Click on "Do it online".

What Should I Do if I Can't Pay my Rent?

- speak to your rent officer or get advice before the debt gets too large
- check whether you can get Housing Benefit. Ask the Rent Services Team or the Housing Benefits Team. They will give you advice on benefits that you may qualify for or if you need more expert advice, refer you to an agency such as the Citizen's Advice Bureau (CAB). You can of course contact the CAB directly but it is advisable to keep your rent officer informed.

How Do I Apply for Housing Benefit?

If you are struggling to pay your rent because you are on low income or unemployed, you may be eligible to receive Housing Benefit. You can make a housing benefit claim by visiting the Council Office at Kiln Road, phoning 01268 882200 or applying via the Internet. In addition, if you have access to a computer you can make use of a benefit calculator on our website at www.castlepoint.gov.uk. This will help you find out what you may be entitled to.

Housing Benefit payments may cover all or part of your rent depending on your personal circumstances, for example how much income you receive, any savings or assets you have and how many people live with you. It is important you provide as much information as possible on your claim form and supply documents requested in support of your claim.

Please note that if you receive Housing Benefit, it is essential that you tell both the Council's Housing and Benefit Service, of any change in your personal or financial circumstances. In addition, you must send back any renewal claim forms you receive as quickly as possible.

If you fail to do either of these things, your entitlement to Housing Benefit may cease and you will be responsible for paying all of the rent yourself. If you are paid Housing Benefit that you are not entitled to, the Benefit Service will claim these payments back and this could mean that your rent account will be in arrears.

You must ensure the information you give to the Council's Benefit Service is accurate and up to date otherwise you could be accused of making a fraudulent claim. The Council investigates all alleged fraud and has successfully prosecuted claimants who have committed an offence.

Rent Statements

We will send you rent statements twice a year. This tells you the balance of your account, lists the charges due and shows how much you have paid in the last six months. When you read your statements please remember that some payments are not credited to your account the same week you make them.

Rent Arrears

Our Rents Services Team will usually contact you if you are up to three weeks behind with your rent. If this happens you should pay the debt straight away. If you do not and the debt continues to grow, we will arrange an interview with you at home or at the Council Offices. You will be asked to settle your debt, either by paying a lump sum or by paying weekly instalments on top of your rent. If you contact our Rents Service Team and make satisfactory arrangements to repay the money, we will not usually take legal action.

Legal Action

If you do not contact us, or do not keep to the arrangement you have made to repay the money, we may take legal action against you. If we take legal action, we will always offer to meet you first to explain what will happen and what your rights are.

The first step will be to serve you with a Notice of Seeking Possession (NOSP). This notice will tell you the amount of rent you owe and give you four weeks warning of our intention to apply to the County Court for a Possession Order.

If you have still not paid off your debt or reached an arrangement with your rent officer within the time agreed, we may apply to the County Court for a hearing date. If this happens, you will receive a summons to appear in Court. You will also receive a form for your defence which you should fill in and send back to the Court. If you get a summons you should get advice as soon as possible.

Even if you choose not to get advice, it is important to go to Court on the fixed date. If the Court is satisfied that you owe rent and you agree to pay a fixed amount each week, they will probably “postpone or suspend” the Possession Order. This means that we cannot evict you as long as you keep to the agreement. If you don’t keep to the agreement, we can then apply for an Outright Possession Order and in turn a bailiffs’ warrant to evict you. Going to Court will incur Court charges which will also be added to your rent account.

If You Are Evicted

If the Court grants us a possession order, the Council's Housing Options Team may be able to offer you help, advice and temporary housing if you are evicted. However, they may decide you have made yourself intentionally homeless and you will not be entitled to permanent re-housing by the Council.

Even if you are evicted, you will still have to pay the rent and Court cost you owe.

If you are finding it difficult to pay your rent you should:

- contact the Rent Service Team as soon as you are aware that there is a problem
- ask for money advice. Our staff are trained to give debt advice or, where necessary, help you to get independent professional advice from agencies such as Citizens Advice Bureau or Family Mosaic
- avoid making agreements to pay arrears that you can't keep to as this may lead to more problems
- choose a payment method that is convenient for you - then you won't miss further payments.

Most importantly, you should keep in regular contact with us, especially where you have a change in your circumstances.

You can help us by:

- providing all the information we ask you for so that we can help you manage your debts
- contacting the Rent Service Team immediately if you are having difficulty paying your rent
- telling us if you need to change an arrangement you have made to repay your arrears. Please do not stop paying without telling us.

Rent Changes

Your weekly rent may change during the year and if it does we will:

- give you four weeks' notice of any increase
- give you four weeks' notice of any other additional charges that occur during the year.

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How to contact us

Housing Services 01268 882200
(Housing Hot Key Press 0)

Housing Repairs 01268 882326

Housing Repairs (out of hours) . . 01268 758357

Housing Rents 01268 882481