

**Your rent is due each week and should be paid every week or month, for the following week or month, to keep your rent account clear. Your rent does not include any Council Tax or water rates, and you should pay these direct to the local authority. If you have a service charge to pay as well as your rent, you will have had a breakdown of what this is for.**

To make it easy for you to pay your rent, we have a wide variety of payment options available which means that you can choose how you want to pay your rent.

You can pay rent:

- at any post office using your allpay swipe card;
- using the same card at any outlet with the Paypoint sign;
- by using your debit card over the phone 24 hours a day, (call 0870 770 0472 seven days a week); or
- by direct debit - contact us to set one up.

### **Difficulty with paying your rent**

We recognise that everyone has money worries at some time. This may be because you have lost your job, have been off work through illness or

are waiting for a new benefit claim to be processed. It is important that if you do fall behind with your rent payments for whatever reason you **contact us straight away so we can help**. If you don't and you keep missing your rent payments, you could risk losing your home.

We are keen to help you find a solution to any money problems you are having. We can discuss why you are in debt and look at all the options that may be available. We can tell you about the benefits you may be entitled to. We can also put you in touch with other organisations that can give you specialist advice about any debts you may have and check you are claiming the right benefits.

We will work with you to try and agree a repayment plan that you can afford. This may mean that you add an extra amount on to your weekly rent until you have paid off the debt. We can also try and give you some time to sort things out.

### **Housing Benefit**

If you have ever claimed for Housing Benefit, please let us know straight away as this will affect how we deal with any missed rent payments. It can

take a while to process claims and it is your responsibility to chase this up. It is also important that you have provided all the information and proof they need in good time so that your claim is not delayed and is paid from the date of your application.

You can also call into our offices with any proof you have as we are now an approved 'verification organisation'. This means that we can copy your proof of income and so on, and stamp it to say we have seen the original documents. We can also help you fill in the Housing Benefit form.

We can also do a rough assessment of how much Housing Benefit you may be entitled to so please ask. Please remember this is only a guide and it depends on you telling us the right information about your income.

Housing Benefit is now paid every four weeks for the previous four weeks. We understand this and will not take any action if we are receiving either full Housing Benefit or regular payments to cover what you have to pay.

# Paying Your Rent

## Legal action

If we make an agreement with you to clear your debts and you do not keep to this, or do not make a satisfactory agreement, we have no choice but to start legal action.

A notice of intention to seek possession is the first stage of legal action, and lasts for 12 months when it has been served. This notice does not mean you have to leave your home, but if you do not arrange to pay your debts after this notice is served, or keep to any agreements made, we may apply to the county court for a possession order.

We normally serve a notice of seeking possession when you owe between six and eight weeks` rent or around £350, whichever is the lowest.

When we serve you with a notice, it is important that you always contact us straightaway to discuss why you have got into debt and agree a plan of repayment.

If you do not clear your debt or keep to an agreement, we will then have no option other than to apply to the county court for a possession order.

Once we have applied to court, we will arrange a meeting to discuss the hearing and again agree a repayment plan. It is very important that you come to this meeting.

Once we have got a court date, you will be asked to go to court to explain why you have not paid your rent. The judge will then make an order for you to pay your rent and something off the debt. If you then do not keep to your agreement or reduce your debt as the court has instructed, we can then apply to the court to evict you.

Please remember that you could end up losing your home if you don't pay your rent, so please contact us straightaway.

If we cannot help you, we will be able to refer you to an agency that can, such as Citizens Advice, a Law Centre or a Housing Advice Centre (please see the back of your handbook or ask us for any of these phone numbers).

Produced by

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