

# Your guide to paying your rent



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 and United Utilities. 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, 7 days a week (call 0870 770 0472); 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 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 onto your weekly rent until you have paid off the debt. We can also try and give you some time to sort things out.

## Help with your rent

If you are on a low income you may be eligible for help with paying your rent through Housing Benefit or Universal Credit.

## Housing Benefit

If you ever claim 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 an approved 'verification organisation'. This means that we can copy any evidence you need to provide, 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. Please remember this is only a guide and it depends on you telling us the right information about your income and circumstances.

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.

### **Universal Credit**

If you receive any help with paying your rent through Universal Credit this will be paid direct to you in most cases. The assistance you receive towards your rent is known as the 'housing costs element'. Universal Credit is paid monthly. It is therefore important that you make arrangements to pay your rent each month.

Please let us know if you ever claim Universal Credit. We need to know the date you submitted your claim and when your expected date of payment will be. We will then discuss the options open to you for paying your rent.

If you cannot manage a single monthly payment and as a result there would be a risk of financial harm to you or your family we may be able to request that the housing element be paid direct to Warrington Housing Association. You may need help if you have addictions, learning difficulties, severe debt, mental health problems, or you are a victim of domestic violence, etc. Having your rent paid direct to us should have been considered at your first interview with Job Centre Plus. Please contact your Housing Officer if you wish to discuss this further.

If your rent account becomes at least 2 months in arrears, we will request that your housing costs element is paid direct to us. Payments will continue to be paid to Warrington Housing Association until your arrears are cleared or the Department for Work and Pensions considers you are able to pay your rent yourself.

Please note that in the above cases, if your housing costs element does not cover your full rent then you will need to make arrangements with us to pay the shortfall.

If you have two months' rent arrears we will request that payment is deducted from your Universal Credit award each month to pay towards your rent arrears. This can take time to set up and you will be expected to pay an agreed amount each month towards your arrears in the meantime.



### **Legal Action**

If we make an agreement with you to clear your rent arrears 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 from when it has been served. This notice does not mean you have to leave your home, but if you do not arrange to pay back your debt 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 £400, 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 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).

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