

# Council tenants – having difficulty paying your rent?

## Paying your rent and other charges

---

Your obligations:

- You must pay your rent, heating, when this is provided, and all other property, service and support charges when they become due.
- You must pay, or make and keep to an arrangement to re-pay, all sub-account charges or debts. These are the costs of rechargeable repairs, recoverable heating, which would apply only if you live in a property with a communal heating system, water charges, which would apply only if you live in a property with a communal water meter, court costs, recoverable housing benefit and supporting people charges.
- You must pay, or make and keep to an arrangement to re-pay, all debts relating to any former tenancy that you have had with us.

If you miss rent payments and do not keep to repayment agreements, not only have you breached your tenancy conditions, but by not paying you run the risk of losing your home. **We will take action through the courts to recover the arrears.** The court can:

- make a County Court Judgment (CCJ) against you which may affect your ability to get credit in the future, including a mortgage, credit card or loan, and you will also have to pay court costs on top of the rent arrears that you owe
- grant a Possession Order (PO) on your home which could lead to your losing your home and you could also be liable for court costs. If you are an introductory tenant, the court has very little discretion but to grant a PO. If you are evicted is it not true that people are automatically re-housed, even when there are children involved.

## What if I am having difficulty paying my rent?

---

If you are having difficulty paying your rent **don't do nothing!** You need to sort out debts and bills before they get worse. There are lots of ways you can make the situation easier. The first thing you should do is contact your neighbourhood manager; contact details are at the end of this leaflet. Working with a range of specialist organisations, your neighbourhood manager can provide a range of support services and advice. You may also be eligible to receive help with your rent.

There are different ways that you can pay your rent. You might find that paying through direct debit helps you to avoid falling into arrears.

## Payment methods

---

You can pay your rent by any of the following methods:

### Monthly direct debit

Payments will be collected on the 1<sup>st</sup>, 15<sup>th</sup>, or 28<sup>th</sup> of each month.

### **Credit/debit card (by telephone)**

Using the 24 hour automatic payment line on 0300 456 0119

### **In person at a Post Office**

Using your rent swipe card

### **In person at the housing office**

Using your rent swipe card, in the reception at 27-29 Milford Street between 9am and 5pm, Monday to Friday – please note that this service cannot accept cash payments.

### **By post to:**

Housing Management, Department of Neighbourhood and Planning, P.O. Box 2281, Wiltshire Council, Salisbury, SP2 2HX.

Cheques should be made payable to Wiltshire Council. Quote your reference number, and name and address on the back of the cheque, or enclose your rent swipe card. You will be sent a receipt immediately; no stamped addressed envelope is required.

### **Online**

Using our secure online payments service:

<http://www.wiltshire.gov.uk/housing/councilandhousingassociations/housingrentpayment.htm>

**You will need:** Name and address, account number and rent reference number, which can be found on your rent swipe card or your rent account statement.

## **Help with budgeting**

---

It is helpful to make a list of all the money that you have coming in and going out each week. Use the form at the end of this leaflet; your neighbourhood manager can help you with this.

If your expenses are more than your income, you can increase your income by:

- obtaining part time work
- claiming benefits: for advice on which benefits you are entitled to, visit the DirectGov Benefits Advice website <http://campaigns.direct.gov.uk/benefitsadviser/> or contact your local Citizens Advice Bureau
- claiming tax credits: for advice on which tax credits you are entitled to, visit HM Revenue & Customs tax credits website <http://taxcredits.hmrc.gov.uk/> or call the helpline on 0845 300 3900
- taking in a lodger (this may affect your benefit entitlement)
- getting grown-up children living at home to help with the bills.

You could also cut your expenses by shopping around for cheaper deals on bills such as gas, electricity, telephone and insurance.

## **Managing your money**

---

There are ways of spreading costs to fit in with your income so that it is easier to manage your money:

- Contact the council tax office to re-arrange payment times.
- Gas and electricity: key or card meters, or weekly/monthly payment cards.
- Pay as you go for your phone.
- Use the TV licence payment and savings cards.
- If you are on income support, water charges can be taken from your benefit. You can also ask for a deduction to be made for arrears of rent and council tax.

## Thinking of borrowing money or buying on credit?

If you are considering borrowing money or buying on credit, make sure:

- you can afford any repayments, now and in the future
- you do so through a reputable company or credit union; do not use illegal money lenders, commonly known as loan sharks
- you read and understand all the small print

Always make sure that you have enough money left to pay your priority bills.

## What to do if you have creditors

Creditors, such as banks and loan companies, often try to persuade people to keep up their payments when they can no longer afford to do so. They can also threaten bailiffs and court action. In times of hardship it is often possible to persuade them to accept a lower figure. If you can't persuade them to accept a lower amount and they take you to court, fill in the court forms, getting help if you wish, and offer a monthly repayment that you are sure you can afford to keep up.

## Further help and advice

---

### Citizens Advice Bureau

Salisbury & District Citizens Advice Bureau, 18 College Street, Salisbury, Wiltshire SP1 3AL

Tel: 0844 375 2775 / 0300 456 8375 (from mobiles) Fax: 01722 410262

Email: [advice@cabsalisbury.org.uk](mailto:advice@cabsalisbury.org.uk)

Website: [www.cabsalisbury.org.uk](http://www.cabsalisbury.org.uk) (Salisbury) / <http://www.citizensadvice.org.uk> (general)

### Consumer Credit Counselling Service

FREEPHONE helpline open from 8am to 8pm Monday to Friday: 0800 138 1111

Website: <http://www.cccs.co.uk/>

### Housing and Council Tax Benefits

Revenues & Benefits, 27-29 Milford Street, Salisbury, Wiltshire, SP1 2AP

Email: [revsandbenssouth@wiltshire.gov.uk](mailto:revsandbenssouth@wiltshire.gov.uk) Telephone: 01722 434483

### National Debt Line

FREEPHONE helpline open from 9am to 9pm Monday to Friday and 9.30am to 1pm on Saturday:  
0808 808 4000 Website: <http://www.nationaldebtline.co.uk/>

### Wiltshire Law Centre

Free advice is available on debt, benefits, discrimination and housing, by phone or by home visit, for low income tenants.

Wiltshire Law Centre, Temple House, 115 Commercial Road, Swindon, SN1 5PL

Telephone: 01793 486926

### Shelter

Free housing advice helpline: 0808 800 4444 Website: <http://england.shelter.org.uk/>

## South Wiltshire Credit Union

Credit unions are community based local savings and loan schemes. Managed and run by trained volunteers, credit unions offer people who live or work in the area a chance to save regularly (by cash, standing order, payroll deduction or at a collection point) and to borrow at a reasonable rate of interest.

Telephone: 01722 421881

Website: [www.southwilts.com/site/South-Wiltshire-Credit-Union/](http://www.southwilts.com/site/South-Wiltshire-Credit-Union/)

Email: southwiltscu.hotmail.co.uk

Registered Address: South Wiltshire Credit Union, The Neighbourhood Centre, 60 Pinewood Way, Bemerton Heath, Salisbury, SP2 9HU

## Age UK Wiltshire

Postal address: Age UK Wiltshire, 13 Market Place, Devizes, Wiltshire, SN10 1HT

General enquiries: 01380 727767.

Information and advice: 01380 735500

Website: <http://www.ageconcernwiltshire.org.uk/>

## Contact Us

---

### Housing Management

**Postal address:** Housing Management, Department of Neighbourhood and Planning, P.O. Box 2281, Wiltshire Council, Salisbury SP2 2HX.

**Telephone:** 01722 434294 or 0300 456 0100 (low cost call)

**In person:** Housing Management, Department of Neighbourhood and Planning, 25-27 Milford Street, Salisbury, SP1 2AP.



Information about Wiltshire Council's services can be made available on request in other languages and formats such as large print and audio. Please contact the council on 0300 456 0100, by textphone on 01225 712500 or by email on [customerservices@wiltshire.gov.uk](mailto:customerservices@wiltshire.gov.uk)