

Council tenants – having difficulty paying your rent?

Paying your rent and other charges

Your obligations:

- You are required to pay your rent and all other service and support charges when they become due.
- You are required to pay, or make and keep to an arrangement to re-pay, all sub-account charges or debts.

Sub-account charges 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 or septic tank, court costs, recoverable housing benefit and supporting people charges.

- You are required to 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 any rent payments and do not keep to repayment plan, not only will you have breached your tenancy conditions, but 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 may lead to Wiltshire council repossessing your home and you could also be liable for court costs.

If you are an introductory tenant, the court has little discretion but to grant an Outright Possession Order meaning you will have to vacate your property.

If a tenant is evicted is it not true that they 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 ignore it and do nothing!** There are many ways the council can help you even if you have multiple debts. The first thing you should do is contact your income

officer; contact details are at the end of this leaflet. Working with a range of specialist organisations, your income officer 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, 8, 15, 21 or 28 of each month.

Online:

Using our secure online payments service at www.wiltshire.gov.uk/hsgcouncilhousing and click the 'pay your rent online' link. We accept debit cards, credit cards* and PayPal.

You will need to enter your name and address, account number and rent reference number, which can be found on your rent swipe card or your rent account statement.

Credit*/debit card (by telephone):

Using the 24 hour automatic payment line on 0300 456 0119

Or you can phone the Income Team in person on 0300 456 0117 – option 1

In person at a Post Office:

Using your rent swipe card

In person at Wiltshire Council contact centres:

Using your rent swipe card, in the reception at:

Bourne Hill, Salisbury between 9am and 5.30pm, Monday to Friday - Please note that this service cannot accept cash payments after 4pm.

County Hall, Trowbridge between 9am and 5.30pm, Monday to Friday

Monkton Park, Chippenham between 9am and 5.30pm, Monday to Friday

By post to:

Housing Management, Wiltshire Council, Council House, Bourne Hill, Salisbury SP1 3UZ

Cheques should be made payable to Wiltshire Council. Quote your reference number, name and address on the back of the cheque.

* Any payments made to the council by **CREDIT CARD** will be subject to a **2.0% fee** on the transaction. (Debit cards will not attract any fees).

Help with budgeting

It is helpful to make a list of all the money that you have coming in and going out each week: your income officer 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 www.gov.uk/browse/benefits 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)
- Asking adults who are living with you 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, Five Rivers Health & Wellbeing Centre,
Hulse Road, Salisbury SP1 3NR
Open Monday, Tuesday, Thursday and Friday – 10am to 3pm
Tel: 03444 111 444
Website: www.citizensadvice.org.uk

Step Change

Tel: 0800 138 1111
Open from 8am to 8pm Monday to Friday: Saturday 8am-4pm
Website: www.stepchange.org

Housing and Council Tax Benefits

Revenues & Benefits, Wiltshire Council, Council House, Bourne Hill, Salisbury SP1 3UZ
Email: benefits@wiltshire.gov.uk
Telephone: 0300 456 0110

National Debt Line

Tel: 0808 808 4000
Open from 9am to 9pm Monday to Friday and 9.30am to 1pm on Saturday:
Website: 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.
Tel: 01793 486926
Wiltshire Law Centre, Swindon Advice and Support Centre, Sanford Street, Swindon SN1 5QH

Shelter

Housing advice helpline
Tel: 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.

Tel: 01722 421881
Website: 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: www.ageconcernwiltshire.org.uk/

Contact us

If you require any further information, please contact us:

Telephone: 0300 456 0117 – option 1

Email: hsgmail@wiltshire.gov.uk

Write to us or visit us: Housing Management, Wiltshire Council
Council House, Bourne Hill, Salisbury SP1 3UZ

Information about Wiltshire Council services can be made available on request in other languages including BSL and formats such as **large print** and audio. Please contact the council by telephone **0300 456 0100**, by textphone 01225 712500, or email customerservices@wiltshire.gov.uk

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