

Paying your rent

4. Paying your rent



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When you move into one of our homes you have to pay rent for the property and service charges that are made.

Service Charges are usually made for flats or maisonettes where particular services are supplied for communal areas and facilities.

You must pay the first week's rent when you sign your tenancy agreement, unless you will be claiming housing benefit.

You must take up occupation of your home at the start of the tenancy, and pay the rent and any charges from that date.

How your rent is calculated

The Government has directed that rents for Council and Housing Association properties should be calculated in the same way, but this change is being phased in over several years. Rents are now calculated by reference to relative property valuation, and local average earning levels, and will gradually move towards what is known as "the target rent".

Your rent is used to pay for the whole range of services provided by the Housing Department, e.g. repairs and management costs.

How your rent is charged

Your rent is charged on a weekly basis, and is due on the Monday.

When you commence your tenancy, you will be advised when your rent is payable.

If you choose to pay fortnightly your payment will need to be for the current week and the next one.

At the end of each week, your rent account is balanced.

It is also perfectly acceptable to pay rent weekly, or monthly, but your rent account will need to be kept up to date so that when it is balanced it is either clear or prepaid.

Claiming Housing Benefit

Housing Benefit is available to those who have a low income. The City Treasury administers Housing Benefit for Plymouth City Council.

On signing your tenancy agreement, if you wish to claim Housing Benefit, you will be given assistance in making an application.

Housing Benefit application forms for other cases are available at any Housing Office, the Housing Benefit enquiry counter on the ground floor of the Civic Centre, or you can download a form from the Plymouth City Council website, at - www.plymouth.gov.uk

Many Plymouth City Council tenants receive Housing Benefit, so even if you have been turned down before, it is worthwhile making an application for assistance.

If you wish to make a claim, you will need to provide proof of identity, income and savings – you can bring this, with your application, to your Housing Office for checking.

How can I pay my rent?

There are a number of ways that rent payments can be made:

- Debit or credit card payment - these can be made by telephone, 24 hours a day, every day, by telephoning Plymouth 262243, or online by accessing the Plymouth City Council website - www.plymouth.gov.uk
- Direct Debit - a form can be obtained from any Housing Office
- Housing Offices
- Civic Centre
- Post Office – cash or cheque, or debit card
- Pay Point outlet
- If you are a Council employee, you can have your rent deducted from your pay – just contact the Payroll section

What if I fall behind with my rent?

If you are having difficulty in paying your rent, please contact your Housing Officer at the earliest opportunity to discuss how to resolve your situation. Do not ignore it! The problem will only become worse. Our staff will do their best to assist you and provide advice, but we will take action against those tenants who fail to address their rent obligations.

If a rent account does fall behind, the outstanding payments are known as arrears. When an account is in arrears, reminder letters are issued, showing details of the amount outstanding, with contact details of your Housing Officer.

It is very important that these letters are not ignored, even if you think there is nothing wrong, for example:

- You may have applied for Housing Benefit, but not have supplied all the evidence required. Whilst you are awaiting Housing Benefit you are still responsible to either pay the full rent or make sure that you supply all the necessary information promptly
- If you pay by standing order, sometimes an error is made by the payer's bank, resulting in rent arrears
- You may not be paying your rent as regularly as you thought

Secure tenancies

Two reminder letters are sent. If an agreement to clear the account is not made or kept to, visits to your home will be made, and a further letter will be issued advising of the intention to issue a Notice Seeking Possession.

The Notice is served if you fail to respond to attempts to contact you, or if you do not reduce your arrears. You will need to contact your Housing Officer **without delay** to agree how you will be clearing your account. If you fail to do so, after 28 days, the Council can seek a Possession Order through the County Court.

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Any costs associated with this action are charged to the tenant. These are currently in excess of £200. Subsequent action can lead to the loss of rights that a secure tenant enjoys (e.g. mutual exchange, right to buy), and ultimately loss of the tenancy by eviction.

Introductory tenancies

Two reminder letters are initially sent. If an agreement to clear the account is not made or kept to, you will have to attend an interview with your Housing Officer.

If you fail to reduce your arrears, a Notice of Termination (of the tenancy) will be served. You have a right of appeal, but if the Notice is upheld, 28 days from the service of the notice, the Council can apply to the County Court for an **Outright Possession Order**. **This will result in you being evicted from your home.**

Contact

Your Housing Officer will make personal contact by interview, telephone, e-mail or home visit.

Housing Officers are trained to deal sympathetically with any tenant experiencing genuine difficulty paying their rent. They will work with you to find a practical solution, but any wilful non-payment will not be tolerated.

Your home is at risk if you do not make rent payments or other charges for your home. If you are having money problems please contact us right away.

If you lose your home because of not paying your rent, we may not offer you another one.

Obtaining a statement of account

Statements are sent out to tenants at quarterly intervals. However, an interim one can be provided on request from your local Housing Office if needed.

If you pay your rent at a local housing office or Civic Centre the balance will normally be printed on your receipt.

If you fall behind with your rent, we will write to tell you what is outstanding; you can arrange to clear it straight away, or come to an arrangement with your housing officer.

If your account is in credit for any reason, this can be refunded to you.

Money Advice Plymouth

If you require debt counselling or advice on any benefit entitlement, you can contact representatives of Money Advice Plymouth through any of our Housing Offices.

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Plymouth City Council

Civic Centre

Plymouth

PL1 2AA

Tel: 01752 668000

www.plymouth.gov.uk

Repairs Freephone 08082 306500

Area Offices

Devonport Office

Granby Way

Devonport

Plymouth

PL1 4AB

Tel: 01752 304323

North Prospect Office

91/93 North Prospect Rd

North Prospect

Plymouth

PL2 2NA

Tel: 01752 306436

Estover Office

Leypark Walk

Estover

Plymouth

PL6 8UE

Tel: 01752 306548

Whitleigh Office

101 Whitleigh Green

Whitleigh

Plymouth

PL5 4DE

Tel: 01752 304810