



Your guide to paying your rent





DIRECT
D e b i t

Rent payments made easy...

- No cheques to write
- No paperwork or postage
- No queuing

Payments are made for you, by your Bank or Building Society. You simply complete and sign a Direct Debit authorisation then send it back to us or ring the rents team who can set the direct debit up over the telephone.

**Take the hassle out of paying your rent.
Sign up for Direct Debits today...**



**Ring the Rents Hotline
on 01670 542121 for Blyth accounts
and 01665 511667 for Alnwick accounts
for more information.**

Introduction

This leaflet explains the options available to pay your rent, and the service we provide if you have money problems or difficulty paying your rent.

Providing services fairly

We aim to ensure that our customers can use our services regardless of age, race, sex, disability, religion or sexuality.

We do this by ensuring our staff are trained to understand the different needs of customers and making sure our services are provided fairly to everyone.

Our staff will:

- help you fill in forms
- provide an interpretation service if your first language is not English
- give you information, on request, in different languages or in different formats such as large print, Braille, CD or audio tape
- use plain English
- provide you with support if you need it.
- take account of any special needs you may have
- welcome calls using Typetalk
- arrange for you to speak to or be visited by a member of staff of the same sex as you, if you wish
- provide induction-loop systems
- visit you at home if you can't get to our office
- provide you with a sign-language service if you need it.

What is the rent service?

Our rent service provides a range of payment options for when you pay your rent.

We will help you if you have any money problems. We can advise you about claiming benefits and how best to manage your money and any debts.

How often is your rent due?

You have a weekly tenancy and should pay your rent each week in advance. You can pay your rent to cover a longer period than a week, but if you wish to do this you must always pay it in advance. For 3 weeks, 2 weeks over Christmas and the last week of the financial year, we do not collect rent.

Clear Rent Account Incentive

There will be an annual £1000 pound free draw for all tenants of HFN (not garage tenancies) who have a clear rent account. The draw will take place on the first week of April every year.

How can you pay your rent?

For your convenience, we offer a range of ways for you to pay your rent:

- by direct debit or standing order
- by telephoning us and using a debit or credit card
- over the internet via our website
- through our automated telephone payment service 24 hours a day
- in person using cash, cheque or credit card at any Northumberland County Council Information Centre
- at any UK post office or PayPoint outlet. You will need your plastic payment card. You can find your nearest PayPoint outlet at www.paypoint.co.uk/locator

Never send cash through the post or put money through the letterbox at your local office.



How much rent must I pay?

We will tell you how much rent you should pay when you accept the tenancy of one of our homes.

We normally review your rent each year. If we intend to change it, we will tell you the new rent in writing at least 4 weeks beforehand. Any changes will normally start from the first week of April.

If you are unhappy with the new rent, you can give notice to end your tenancy before the change comes into effect.

How is my rent set?

Your rent is calculated using a formula that has been provided by central government and looks at:

- the value of the property you live in compared against the national average value of similar types of rented homes
- local average earnings compared against the national average earnings
- property size

The change to the new formula is being phased in over several years and will be completed by 2012. This process is known as rent restructuring

The government has set limits on rent increases during rent restructuring to protect tenants from large rent rises.

What if I have difficulty paying my rent?

Tell us as soon as possible if you have any difficulty paying your rent. It is always best to let us know as soon as you have a problem and before any rent arrears occur.

You will find that we understand your difficulties, particularly if you have money problems.

We aim to avoid rent arrears by maximising your income and providing services that help you. We can do this in several ways, for example by:

- giving you advice on benefits and checking that you receive your full entitlement
- putting you in touch with a local credit union that can offer low-cost loans
- advising you on managing your money
- helping you to set up a bank account, which will mean you can use extra financial services
- offering low-cost home contents insurance that you can pay for fortnightly
- helping with the costs of setting up a home by providing a furniture pack
- referring you to an organisation that will help you find a job, and may provide financial assistance to do this.

Help with debt

If you are:

- worried about your debts
- frightened about what may happen to you
- finding things getting out of control

then the Citizens Advice Bureau (CAB) has a qualified and experienced debt team who will be able to help. They give free, confidential and independent advice on:

- sorting out your money
- making sure you claim all the benefits you are entitled to
- taking action for you
- talking to the people you owe money to and agreeing repayments you can afford
- sharing some of your problems
- organise your finances to enable you to deal with your priorities effectively.

We have an agreement with the CAB which allows us to refer you directly to them.

Alternatively, you can contact Home For Northumberland's own expert money advisor or phone the National Debtline on 0808 808 4000

There are also lots of useful hints and advice on the Northumberland "Making Ends Meet" web page. www.hfn.uk.com

What happens if I don't pay my rent?

We will always listen to what you have to say. We will try to make a payment plan for you to repay any rent you owe at a rate you can afford.

You must pay your rent. If you don't, or you don't tell us you have a problem, we can take you to court. This could mean you lose your home.

This will not happen straight away, and we have to follow a procedure. We will write to you or visit you at home to give you every opportunity to start regular payments. At each stage we will tell you what we are doing.

The stages are as follows:

- If your rent account is in arrears, we will visit and send you a letter stating how much you owe and asking you for payment.
- If you do not pay your arrears, we will send a reminder warning you that we may take legal action to recover the amount owed.
- If you still don't pay, we may serve you with a notice of possession. This is the first step in taking legal action against you.

If you receive a letter, do not ignore it – the problem won't go away. It is always best to discuss your problems with us so we know the difficulties you are facing and have a chance to help you if we can.

Can I get help to pay my rent?

This is often possible. The Council runs a housing benefit scheme. Housing benefit helps you pay your rent if you and your family have a low income or get other state benefits.

You can get advice about housing benefit by visiting any local Northumberland County Council Information Centre

You will need to give some details of your family and financial circumstances. We will treat any information you give in confidence.

How do I know if I qualify for housing benefit or other benefits?

Call into your local Northumberland County Council Information Centre or contact us and we will check to see if you can claim housing benefit.

We can also tell you about other benefits you could claim. A free welfare benefits check is available from our website at www.hfn.uk.com

How do I claim housing benefit?

- You must complete an application form, which you can get from your local Northumberland County Council Information Centre or download from the Northumberland Country Council or our website. If you have difficulty completing the form, we will be pleased to help you.
- You will need to give us proof of any income you have, so please bring documents like your latest wage slips, pension or benefit book and bank books and proof of identity with you when you make your claim
- It is important that you apply for housing benefit as soon as possible. Any delay could mean that you lose money.
- You must tell us if there are changes in your circumstances, for example if your income goes up or down or if someone moves in or out of your home
- Any delay in reporting your change could mean that you lose much benefit. If you are entitled to or that you get too much benefit. If you get too much benefit, you will have to repay it and there could even be legal action against you for making a fraudulent claim.

Help stop benefit fraud

If you suspect anyone of making a fraudulent claim for housing benefit or any other State benefit, you can ring the Fraud Hotline on 01670 502444 or the National Benefit Fraud Hotline on 0800 854 440

You do not need to give your name, and they will treat any information in the strictest confidence.

Former tenants

If you are no longer our tenant and owe us rent arrears, you must still repay this debt. We may use any of the methods below to recover the money:

- telephone calls to your home
- letters to your new or last known address
- contacting a family member or your employer
- using debt-collecting agencies, who could visit you at your new address
- using tracing agents if we do not know your new address.

If you don't respond or fail to keep to your payment plan, we will use a range of methods, including court action, to make you pay the debt owed. To avoid further action, please contact us to arrange payment.

Your rent service - our promise to you

We are committed to providing you with excellent services. These are the standards of service all our customers can expect us to meet.

We will publish our performance against these standards to make sure that we continue to provide a high level of service to our customers, and take action to improve our services where we do not meet these standards.

We will:

- offer a wide range of payment methods
- discuss the ways that you can pay your rent, and provide you with any support you need, before the start of your tenancy
- contact you within 5 working days if there is a problem with your rent account
- if you pay too much rent and want it refunded, arrange for this within 5 working days
- send you a rent statement every 3 months
- if you end your tenancy, contact you within 14 days with details of any money you owe us.

Spending money wisely

We aim to get the most out of the money we have available.

You can help us by:

- paying your rent on time
- paying your rent by direct debit as this is the most convenient and efficient way of paying
- keeping any appointment we make with you
- providing all your information when applying for housing benefit
- contacting us as early as possible if you have a change in your circumstances that may affect your housing benefit.

Improving our service

We will always try to provide the best services that we can so we make sure we learn from any complaints and compliments.

If you are not satisfied with our service, please let us know and we will try to sort out your complaint immediately. Our complaint leaflet explains how to complain.

We also welcome your comments and suggestions and regularly ask for your views on our services.

For more information, please contact us at:



Homes for Northumberland
Civic Centre
Renwick Road
Blyth
Northumberland
NE24 2BX



Phone: 01670 542121 (Blyth Office)



Phone: 01665 511667 (Alnwick Office)



RNID Typetalk service –
prefix numbers with 18001



Text: 07950 080908



Fax: 01670 542420 (Blyth Office)



Fax: 01665 510352 (Alnwick Office)



Email: incomemanagement@hfn.uk.com



www.hfn.uk.com

Visit any Northumberland County Council Information Centres:

- Avenue Road, Seaton Delaval
- Keel Row Centre, Blyth
- Forum Way, Cramlington
- Greenwell Lane, Alnwick
- The Fourways Centre, Amble.

Other useful contacts

- You can contact the Citizens Advice Bureau at:
Blyth on 01670 367779
Cramlington on 01670 367452
Alnwick on 01665 604135
or visit www.citizensadvice.org.uk
- National Debtline: 0808 808 4000
- Rents Hotline: 01670 542121 Blyth
01665 511667 Alnwick
- Fraud Hotline: 01670 502444
- Housing Benefit and Council Tax Benefit
0800 6006400

Tenants Insurance Scheme



Looking for home contents insurance?

Why not check out our low-cost home contents insurance scheme which is open to all council tenants and leaseholders?

Competitive quotes and weekly payment facilities are available at no extra charge.

Peace of mind at an affordable cost.



For more information phone
01670 542121 Blyth Accounts
01665 511667 Alnwick Accounts

We can provide this information in alternative formats and languages. If you would like information in another format or language, please contact one of our offices.

Arabic

يمكننا تقديم هذه المعلومات بتنسيقات ولغات أخرى. إذا كنت ترغب في الحصول على هذه المعلومات بتنسيق أو لغة أخرى، برجاء الاتصال بمكاتبنا

Bengali

আমরা এই তথ্য বিকল্প ফরম্যাট ও ভাষায় প্রদান করতে পারি। আপনি যদি এই তথ্য বিকল্প ফরম্যাট বা ভাষায় পেতে চান, তাহলে অনুগ্রহ করে আমাদের যে কোনো একটি অফিসে যোগাযোগ করুন

Chinese (simplified)

我们可以提供此资料的其它格式和语言版本。如果您希望获取其它格式或语言版本，请与我们的任一办事处联系。

Chinese (traditional)

我們備有此資訊的其它格式和語言版本。若您需要其它格式或語言版本，請聯絡我們的辦事處。

Hindi

हम यह जानकारी वैकल्पिक फार्मेटों और भाषाओं में मुहैया करा सकते हैं। अगर आप अन्य फार्मेट या भाषा में जानकारी चाहते हैं तो कृपया हमारे कार्यालयों में से किसी एक में संपर्क करें

Polish

Możemy udostępnić Państwu te informacje na różnych nośnikach i w różnych językach. Gdyby chcieli Państwo otrzymać informacje na innym nośniku lub w innym języku prosimy skontaktować się z jednym z naszych biur.

Portuguese

Podemos disponibilizar esta informação em formatos e linguas alternativas. Se gostasse de receber informação noutro formato ou lingua, por favor contacte um dos nossos escritórios

Punjabi

ਅਸੀਂ ਇਹ ਜਾਣਕਾਰੀ ਬਦਲਵੇਂ ਫਾਰਮੈਟਾਂ ਅਤੇ ਭਾਸ਼ਾਵਾਂ ਵਿਚ ਪ੍ਰਦਾਨ ਕਰ ਸਕਦੇ ਹਾਂ। ਜੇ ਤੁਸੀਂ ਜਾਣਕਾਰੀ ਨੂੰ ਕਿਸੇ ਹੋਰ ਫਾਰਮੈਟ ਜਾਂ ਭਾਸ਼ਾ ਵਿਚ ਪਸੰਦ ਕਰੋਗੇ, ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਦਫਤਰਾਂ ਵਿਚੋਂ ਇਕ ਨੂੰ ਸੰਪਰਕ ਕਰੋ

Slovak

Môžeme poskytnúť tieto informácie v ďalších formátoch a jazykoch. Ak budete chcieť informácie v iných formátoch a jazykoch, prosím, kontaktujte jednu z našich kancelárií.

Turkish

Bu bilgileri başka formatlarda ve dillerde sağlayabilmekteyiz. Bilgiyi başka bir formatta veya dilde almak isterseniz, lütfen ofislerimizden biriyle irtibat kurunuz.

Urdu

ہم یہ معلومات متبادل شکلوں اور زبانوں میں فراہم کر سکتے ہیں۔ اگر آپ کو یہ معلومات کسی دیگر شکل یا زبان میں مطلوب ہو تو، براہ کرم ہمارے کسی دفتر سے رابطہ کریں



In partnership with Northumberland County Council.

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