What to do if you are struggling to pay your rent

We are here to help – so if you are struggling to pay your rent you must contact us straightaway.

We have a number of ways in which we can help you to cope with your rent payments and to reduce the risk of action being taken against your tenancy or ultimately you losing your home.

If we think you need specialist money or debt advice, we can refer you to specialist agencies that can assess your financial position and help you to manage debt.

If you are struggling, remember to:
• Contact us straightaway – our Rent Officers are trained to help identify whether you should be able get help with your rent through Housing Benefit, and to negotiate repayment arrangements to repay any arrears on your account
• Do not ignore letters about money you owe – ignoring correspondence does not made the problem go away. Those letters could involve starting legal proceedings and the sooner you tackle the problem, the easier it is to resolve it
• Do your very best to keep to any arrangements to pay – if you make an arrangement to pay your rent and any arrears, and keep to it, we will not take any further action against you. If you repeatedly break arrangements to pay, we will not be confident that the matter will be resolved without taking legal action.

Not paying your rent could result in you being evicted from your home. This may make it difficult for you to get rehoused in the future, but also may affect your ability to get credit, other products and financial services.

Help and Advice

Your Rent Officer is your first point of contact if you are having problems paying your rent.

If you struggle to deal with your financial affairs generally, you may be eligible to receive support from the Tenancy Support Worker. To get support, you must be referred by your Rent Officer or Neighbourhood Manager.

There are other local agencies who offer specialist support to help you to maintain your tenancy and financial affairs:

- Accommodation Concern 01536 416560
- Citizens’ Advice Bureau 0845 855 2122
- National Debt Helpline 0808 808 4000

Rent And Charges
As a tenant of Kettering Borough Council, your total weekly rent figure can include a number of different charges. These are explained below:

Rent
Rent is the weekly amount you must pay to us for the tenancy of your home.

Service Charge
If we provide other services in the block of flats or scheme where you live, such as communal area heating and lighting, cleaning, or a laundry, you will have to contribute towards the costs of providing these services through a service charge. Service charge amounts vary from block to block and relate directly to the amount the Council spends on providing the services where you live.

Lifeline
The Lifeline emergency alarm service is provided to elderly or vulnerable tenants who wish to stay in their home, but have the benefit of an alarm service linked to a 24-hour alarm monitoring centre. The cost of providing the Lifeline service will be added to your weekly total rent.

How are Rents and Service Charges set?
Your rent and service charges are reviewed every year, with the new amount taking effect from the first Monday in April.

Service charges are calculated using the amount the Council has spent in the previous full financial year and are therefore based on true costs. If you pay a service charge, you will be sent a statement showing you how your service charge has been calculated with your annual rent review information.

Paying your Rent
Your tenancy agreement states that you must pay your total weekly rent on a Monday in advance for the week ahead.

If you are entitled to help with your rent through the Housing Benefit scheme, you will be notified of your weekly rent liability after Housing Benefit is paid to your rent account.

If you wish to pay your rent monthly using your rent payment card, bank standing order or cheque, you must ensure that your rent account is paid monthly in advance so that your account does not go into arrears at any point during the month.

likely to affect your entitlement to Housing Benefit, to the Benefit Section
• If the number of people in your household change, leaving you with a spare bedroom, your Housing Benefit may change.

Fraud
All departments within the Council work together to tackle benefit and tenancy fraud.

We also take part in the National Fraud Initiative and assist the United Kingdom Border Agency to identify possible benefit and tenancy fraud and the illegal claiming of public-funded benefits or services.

Therefore:
• If you give false information to gain a tenancy, or claim benefits, the Council may take action against you which could involve court action
• We may check or share information we hold with other departments, agencies or organisations. If we are asked to do this we will only do so if the law allows
• Your personal information may be used for debt collection purposes.

HomeMove
If you are a secure tenant having financial difficulties because your property is too large and expensive, you should consider our HomeMove Scheme.

HomeMove provides practical support during the moving process and specific financial packages, subject to conditions. The financial package can be used in a variety of ways including paying rent arrears and/or any other monies owed to us. We will still give you all the help and advice that you may need during your move.

To be eligible for HomeMove you need to be under-occupying family accommodation by one or more bedrooms. The table below gives an indication of the types of property we consider suitable for a family to live in.

<table>
<thead>
<tr>
<th>Moving From</th>
<th>Moving To</th>
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<tr>
<td>House with 2, 3 or 4 bedrooms or a 2 bedroom flat with a garden.</td>
<td>*1 or 2 bedroom flat without a garden, sheltered accommodation/bungalow. (For bungalows you need to be 60+. Sheltered varies 55+ and 60+).</td>
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<tr>
<td>* Other rented properties may be eligible.</td>
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If you are thinking of moving, but are not sure if this applies to you, please call Customer Services and ask for the HomeMove Advisor.
Ways to Pay your Rent

Our Customer Service Centres do not take cash so please do not bring cash payments to our offices.

We offer a number of easy ways for you to pay your rent:

Direct Debit

The easiest way to pay your rent is by Direct Debit on either the 15th or 28th of the month.

We automatically recalculate your Direct Debit payments if your total rent or entitlement to Housing Benefit changes, or when your rent is reviewed each April.

The Direct Debit guarantees you an immediate refund by your bank if we take the wrong amount from your bank account, and it guarantees you no less than ten working days’ notice of any changes in payments to be collected from your account.

Rent payment card

Our rent card payments are operated by Allpay, the UK’s largest social housing rent payment network.

As a new tenant, you will receive a rent payment card within the first week of your tenancy even if your rent is to be covered in full by Housing Benefit.

You can make payments using your rent card at any Post Office or Paypoint outlet in the UK showing the following logos:

Payments made in these outlets usually take 2 to 3 working days to show on your rent account, so bear this in mind when paying your rent.

Housing Benefit

If you have a low income, you may be entitled to help with your rent through the Housing Benefit scheme.

Housing Benefit takes into account your income including state benefits, earnings and savings, and your family circumstances in deciding whether or not you are entitled to help with your rent.

As a Council tenant Housing Benefit is paid directly to your rent account.

If you think you might be entitled to Housing Benefit there are two ways in which you can obtain an estimate of your possible entitlement:

You can contact or visit one of our Customer Service Centres and ask one of our Customer Service Advisors to carry out a benefit entitlement check based on your circumstances.

If it appears you may be eligible you can then take away and complete a Housing Benefit claim form.

You can go online at: www.kettering.gov.uk and click on:

Council Tax, Benefit and Business Rates, then Benefit Information, and choose Entitlement calculator, to see if you would be entitled

Remember, the earlier you make your claim, the quicker you may get help. Housing Benefit is generally paid from the Monday after receipt of the claim form, unless there has been a good reason for not claiming earlier.

There are some important things to remember about making a claim for Housing Benefit:

• You remain responsible at all times for ensuring your rent is paid on time, regardless of whether or not you get help through the Housing Benefit scheme
• You must co-operate with the Benefit section to ensure your claim is processed quickly and accurately, and you must notify them immediate of any changes in your circumstances that could have an effect on your entitlement to Benefit
• If you are overpaid Housing Benefit and at any time it is recovered by deductions from any ongoing or future benefit, you must make up the difference through your rent payments
• Any employee of Kettering Borough Council, including our Rent Officers and Neighbourhood Management staff, as officers of the Council, are obliged to report any known changes of circumstances or other information

To enquire about setting up a Direct Debit on your account, simply contact Customer Services.

Payments by cheque/post

As we do not accept cash, you can bring in or send us a cheque.

Cheques should be made payable to Kettering Borough Council and you should write your rent reference number on the back.

You should post your cheque to:
Municipal Offices
Bowling Green Road, Kettering, Northants, NN15 7QX

If you hand your cheque in at one our Customer Service Centres in Burton Latimer, Rothwell or Desborough, your payment will be posted to your account the next working day.
Standing Order Payments

You can use your bank account to send regular payments to the Council.

A Standing Order is an instruction by you to your bank to make a payment to the Council on a set date. This differs from a Direct Debit in that the Council has no control over a Standing Order so cannot make any changes on your behalf if your entitlement to Housing Benefit or your rent changes.

To set up a Standing Order, ask your bank to make payment to the Council's bank account, the details of which are given below. You will need to tell your bank how much and how often to send money to the Council.

Online Bank Payments

An Online Bank Payment is a one-off instruction to your Bank to send money to the Council using your internet online banking service. You tell your Bank how much and when to send to the Council using the bank account details below.

To set up a Standing Order, ask your bank to make payment to the Council's bank account, the details of which are given below. You will need to tell your bank how much and how often to send money to the Council.

For any bank or online payments you must make sure your rent reference number is quoted.

This appears on your rent statement as 14 digit number, e.g.: 10626310011012. It is not the number beginning 9826 that shows on the middle of your rent payment card.

Internet Payments

You can make payments online at the Council's website at: www.kettering.gov.uk by clicking on:

Payments can also be made at www.allpay.net and then clicking:

You will need your rent payment card to make a payment this way.