

3 Paying your rent



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The rent you pay is used to fund the housing service we provide, such as repairs, improvements and housing management. Paying your rent is a condition of your tenancy agreement and it is important it is paid on a regular basis and on time.

Non payment of rent could result in us applying to the court for an eviction.

The charge is usually reviewed on an annual basis. If your rent does change we will write to you at least four weeks before the change is due to take effect.

Universal Credit

If you claim for welfare benefit it may be awarded under Universal Credit. This will mean that you will be responsible for paying all your rent. The Department of Work and Pensions (DWP) will assess both your personal element and your housing entitlement and pay this directly to you in one lump sum on a monthly basis. If you need help and advice regarding this matter please get in touch with your rent arrears team as soon as possible.

Making a payment

The preferred payment method for housing is Direct Debit. Your rent is automatically paid from your bank account; Dudley Council will send you a schedule of the payments and we will advise you 10 days in advance if your payment amount changes.

If you sign up for Direct Debit you will be automatically entered into our monthly prize draw to win a £100 supermarket voucher (T&C's apply)

Direct Debit: call the housing Direct Debit team on **01384 815024** to apply. Alternatively, forms are available from Dudley Council Plus, or download a form from our website

www.dudley.gov.uk/housing .

If you rent a garage the required payment method is Direct Debit.

You can also use these alternative payment methods to pay your housing accounts (except garage rental):

- **Online** at **www.dudley.gov.uk/housing** click “Pay” and follow the instructions
- **Over the telephone** using a credit or debit card. To use the council’s 24-hour automated line “CallPay” telephone **0300 555 7000**
- **Standing order** forms are available from the income management officer or can be downloaded from **www.dudley.gov.uk/housing**
- **In person** at
 - **PayPoint, Payzone** or **Post Offices;** a minimum payment amount of £5 applies at these shops
 - **Dudley Council Plus** by using your barcode payment card (cash payments)

Payments by credit card

If you make a payment by credit card (not debit card) you will automatically incur a charge. This is a bank charge which is passed onto the customer.

Rent statements

 You can view your account online by registering with eHousing at **www.dudley.gov.uk/housing** .

Help to pay your rent

If you are on a low income, or in receipt of a welfare benefit, you may be entitled to housing benefit to help pay your rent.

You can apply for housing benefit and council tax benefit online. Please go to **www.dudley.gov.uk/advice-benefits** .

You can apply over the telephone by ringing **0300 555 8100**.

If your housing benefit does not cover all your rent you will have to pay the remaining amount. It is very important you inform the benefits office of any changes to your circumstances, for example a change in income or the number of people who live in the property.

For details about welfare reforms please refer to section 9 of the tenants’ handbook.

Non-dependent adults

If you have an adult living in your home who you do not claim benefit for and who is not your partner, they will be expected to pay towards the running costs of the home and your benefit will be reduced - this is called a non-dependent deduction.

An adult is someone aged 16 years old or 18 if in full-time education.

The minimum deduction is £14.65 a week (for standing HB claims) for UC claims it is £68.00 per month and is likely to be greater if the non-dependent is working. This deduction rate will increase year-on-year.

If the non-dependent leaves home leaving a spare bedroom, you may then be affected by the under-occupation rules.

Please contact the rent arrears team on **01384 811689** if you require more information regarding this matter.

If you fall behind with payments

If you are having problems paying your rent please contact us as soon as possible so we can help. If you do nothing the problem will only get worse.

If you do not respond to our letters, texts, phone calls or visits and the arrears continue to increase, you may be served with a ‘Notice of Seeking Possession’. This is the first step in legal proceedings to end your tenancy. You can still contact us to make an arrangement to reduce your arrears, however, if your debt does not reduce, the council will commence court

action. You will incur further costs which will be added to the amount you owe.

If you are having problems paying your rent, please contact us as soon as possible. Call the rent arrears team on **01384 811689**.

Help with money advice

If you need independent advice the Citizens Advice Bureau (CAB) or a solicitor may be able to help you. Your local CAB can go through your circumstances and advise you on what to do next. They have offices located throughout Dudley borough. You can access their website at **www.adviceguide.org.uk**, or call **03444 111444**.

Your income management officer, or the housing support team, can also make a referral to CAB on your behalf. To contact the rent arrears team, please telephone **01384 811689**.

Dudley Council has a learning for adults and families team which offers courses across the borough which can help individuals brush up on their skills, including computer skills, maths, English

and learning for work - as well as interest associated. Their prospectus is available to view at **www.dudley.gov.uk/resident/learning-school/learning-for-adults-and-families/courses-and-learning-opportunities/**

For information

Dudley Council's website **www.dudley.gov.uk** includes a wealth of information about all council services and events taking place in the borough.

If you require any assistance with regards to the tenants' handbook or would like to request an interpreter, large print version, or audio tape, please contact Dudley Council Plus on **0300 555 2345**.

The photos used in this publication are for illustrative purposes only. All information included in this handbook was correct at the time of printing.

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Approved  by tenants

Are you receiving the correct amount of housing benefit?

We are encouraging residents who receive housing benefit or council tax reduction to keep the council up to date with changes which may affect their benefit and avoid penalties for incorrect claims.

Anyone receiving either of these benefits has a legal responsibility to notify the Council of a change in circumstances as it could affect the amount which should be received. Any delay in reporting changes may mean residents miss out on additional benefits, or they could incur an overpayment, which would then need to be paid back.

Such a change can include, but is not limited to:

- changes in income, or savings, for anyone in the household
- changes to benefits a person may be receiving
- changes in the number of people living in the property
- anyone in the household starting or stopping work
- a child leaving school
- changes in the cost of your rent
- a change in pension

For more information, or to report a change in circumstance, complete an online form at www.dudley.gov.uk/benefits, call 0300 555 8100, or call Dudley Council Plus.

CLAIMING HOUSING BENEFIT?

WE NEED TO KNOW OF ANY CHANGES TO YOUR CIRCUMSTANCES

You must keep your records up to date and tell us if your circumstances change

If you do not keep your records up to date or inform us of a change of circumstance you may risk a fine or prosecution

For more information, or to report a change in circumstance complete an online form by visiting www.dudley.gov.uk/benefits

or call 0300 555 8100 or visit Dudley Council Plus

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