

A Guide to Paying Your Rent and Managing Your Debt





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Living costs explained

You are responsible for making sure that any costs related to living in your home are paid on time.

Rent

Rent is the money you pay to Hounslow Homes to live as a tenant in a council home.

Every penny received in rent is used to look after your home. We are not allowed to spend this rent on anything else. If tenants do not pay their rent, we cannot make day-to-day repairs on properties or provide services such as dealing with anti-social behaviour and keeping neighbourhoods clean.

Other charges

You also have to pay some charges such as heating and your water rates. (These are not covered by benefit payments.)

If you owe any money on a council home you used to live in, you will need to pay this on top of your rent for your current home. This is called "differential

rent" which is former tenant arrears.

We will let you know by letter how much this charge is and give you 28 days to appeal it. The amount will be shown separately on your rent card which will be sent to you as soon as the charge is added.

Rechargeable repairs

Rechargeable repairs are raised when a tenant requests a repair for their property which is not the responsibility of Hounslow



Homes. For example, if a tenant locks themselves out and a new lock needs to be fitted or a tenant leaves rubbish to be cleared from a property they have left.

An estimate will be sent to you followed by a final repair bill. As with all debts, it may be possible to pay your bill by instalments. Contact Hounslow Homes if you wish to discuss this.



How to pay your rent

You can choose to pay your rent using any of the methods below:

1. Use our website

www.hounslowhomes.org.uk

There is a leaflet available at your local housing office called "Pay Your Rent and Garage Charges" with a step-by-step guide on how to pay your rent online.

2. By credit/debit card

You can pay by credit/debit card by phoning the 24-hour automated telephone payments system on 020 8583 5959.

3. By payment card at any post office

Just take your card and payment to the post office and say how much you want to pay. You can pay either by cash or cheque. Cheques must be made payable to Post Office Ltd.

4. By direct debit through your bank/building society

Payment must be monthly in advance. A one-off incentive payment of £35.00 will be credited to your rent account if you decide to pay using this method for a period of at least 12 months. To obtain a direct debit form, please contact Hounslow Homes on 020 8583 3806.

5. By standing order through your bank/building society

This can be set up on a weekly, fortnightly or monthly basis. A one-off incentive payment of £25.00 will be credited to your rent account if you decide to pay using this method for a period of at least 12 months. Please remember to tell us when you have set up your standing order so we can ensure that your rent account is credited.

To obtain a standing order form, please contact Hounslow Homes on telephone number 020 8583 3806 or pick up a form from

your bank. You will need to quote the bank details of London Borough of Hounslow, which are:

Bank	HSBC
Sort Code	40-25-02
Account number	40545155

6. By cash or cheque

You can do this either in person at any Hounslow Homes office or send a cheque in the post. If you visit us in person, please come between 8.45am to 4pm on any weekday. Cheques must be made payable to London Borough of Hounslow.



How to deal with debt

Rent arrears are what you owe in unpaid rent and are caused by late, missed or part payment of your rent. If you are waiting to receive housing benefit to help pay your rent, you must let us know.

Lots of people have problems paying bills because of money or personal problems. It can happen to anyone and it's not normally anyone's fault. It is important that you let us know if you are having problems so we can help you deal with them.

What to do

1. Contact your local housing office, without delay.

We may suggest an interview. This will allow us to:

- Talk about the problem causing the arrears.
- Give advice on what you can do.
- And/or agree a way you can afford to pay what you owe us.

Details of any actions agreed will be confirmed in writing immediately after the interview.

2. Talk to a debt adviser

We can arrange for you to speak to the **Hounslow Welfare Benefits and Money Advice Unit** at Hounslow Homes' offices or contact them by telephone on **020 8583 5016** (minicom / textphone for people who have hearing or speech problems is **020 8583 5013**). They are able to offer advice at the following times:

Tuesday's from 2.00pm to 5.00pm

Thursday's from 4.00pm to 7.00pm

Friday's from 10.00am to 1.00pm

We can also give you a contact number for your local Citizens Advice Bureau (CAB).

They can provide confidential benefit and assessment advice and debt counselling.

3. Check to see if you can get housing benefit

Housing benefit can help you pay your rent if you are on a low income. The amount you get will depend on your income, savings and your family circumstances.

You can get housing benefit by filling in a form and handing it into your local housing office or Revenue Services at the Civic Centre, Hounslow.

To avoid delays with the payment of your housing benefit you must do the following without delay:

- Try and hand in your completed form direct to Revenue Services at the Civic Centre in Hounslow or at your Area Housing Office. (Ask for a receipt when you hand it in as proof that you have given it to them.)
- Provide proof of your income and savings, and the income of any other adults living in your home (such as grown-up children), without delay.
- The amount of benefit you get is worked out from the Monday following the date your form is received at the housing benefit office. Back dating is not always possible unless you can show special reasons like family illness.
- If you are claiming a benefit from Jobcentre Plus and they give you a housing benefit claim to fill in yourself, try not to leave this form with them at the job centre. (This could



lead to long delays in your claim getting back to housing benefit to work out. Instead you can hand it in at any of our Area Housing Offices.)

- Keep a copy of all forms for your own records as this makes it easier to track any problems.

You must tell Revenue Services at the London Borough of Hounslow if your circumstances change in anyway (either in your income or family circumstances). Your benefit may change if your income increases, drops or if you

have someone else living with you.

If you are paid too much because you told them about changes too late then you will have to pay back the benefit you have been overpaid.

4. Paying your rent arrears in instalments

If you cannot pay off the whole of what you owe us in one go, we can arrange for you to pay by instalments with an amount you can afford. This will be on top of your rent each week.

Are you missing out on benefits?

Emma's story:

Emma is a widow with a child at school. Emma used to get widowed parent's allowance but she was still having problems paying her rent. By contacting us about this, she found that she could receive extra money such as child tax credit. She can get this backdated to a maximum of three months.

5. Using your benefit payments to help pay your debt

If you are on Income Support or income based Jobseeker's Allowance, we can ask Jobcentre Plus to deduct a set amount from your benefit and pay it directly to us. If you have rent arrears because housing benefit has not been paid or has been reduced, we can arrange an appointment with a benefit assessor.

6. Prioritise your debts

It's often difficult to pay everything you need to at once. That is why you need to prioritise your debts. You should pay the most important ones first, and the less important ones in small instalments.

We will help you manage your debts by:

- Advising you on which debts are most important.
- Making sure that we take into account the other debts that you have when you are repaying debts owed to us.
- If you have many debts, we will suggest debt counselling.
- We will transfer money you pay us on other debts to try and ensure that rent arrears related to your current home are paid. This is to try and help avoid legal action which may lead to you losing your home.
- We will end garage, insurance and other non-essential services to help you save money.

Any information we exchange about your financial situation with other companies will be with your permission and in line with data protection law.

NOTE: Housing benefit overpayment

Some tenants have to pay back money to the government for claiming more housing benefit than they should have received. We understand that this can be costly. As long as the extra housing benefit was received by

accident (rather than on purpose) it may be possible to reduce the amount of instalments.

What are priority debts?

Priority debts are those that you MUST pay because the result of not paying them would be very serious.

Credit card debts

Many people worry about credit card debts but these debts are not as important as your priority debts because credit card companies' powers are not as strong if you do not pay.

Priority debts	Action that can be taken if you don't pay
Rent	You could lose your home
Mortgages or loans secured on your home	You could lose your home
Council tax	You could be sent to prison, or money could be taken from your wages
Gas, electricity etc	Your power could be disconnected
Magistrates fines for criminal offences	You could be sent to prison
Child support	You could be sent to prison

What to do if you are threatened with bailiffs

- Don't be frightened into paying more than you can afford.
- Ask to negotiate with the bailiffs to pay in instalments.
- You can ask the court to stop them coming (if they are collecting for credit card debts) by filling in the court form N245.
- If the bailiffs do arrive, you do not have to let them in.
- If you do allow them into your home, remember that some basic household items are protected from removal.

Do you have lots of debts you can't handle?

Rob's story:

Rob had many debts and was being pressured to pay debts from book and record clubs he belonged to in the past. He tried to end his agreement but the letters demanding payment kept arriving. After discussing his problems confidentially with an advisor, Rob now knows that he must prioritise his most important debts first. So, he is making sure that he pays his rent arrears in instalments and is also offering small payments to the other people who are chasing him.

If you have multiple debts please ask for independent and confidential debt advice at your local Hounslow Homes office.

How to pay-off your debts

- First, list your income and outgoings.
- Pay off your priority debts.
- Make small instalments, if possible, on your non-priority debts, especially those charging the most interest. It may also be possible to ask them to stop charging interest while you are clearing your debts.

7. Could you move to a smaller and more affordable home?

If you find that your rent and other costs of your home are too much, you might want to think about moving to a smaller home. If you do this, we will pay you a one-off sum called a "trading places allowance" of £1000 for every bedroom you give up. For example, if you move from a 3-bedroom to a 1-bedroom home we will pay you £2,000.

What happens next?

Visiting your new home

We will take you to the properties

on offer. When you come to view the property, we will check how much benefit, if any, you will receive and help you fill in a benefit claim form if you are on a low income.

Your offer letter

We will send you an offer letter telling you how much rent you will have to pay in your new home.

Signing your Tenancy Agreement

When you come to sign-up for your new home, we will give you a Tenancy Agreement which tells you what we expect you to do as a Hounslow Homes tenant. This includes paying your rent on time. We will also give you a handbook, with more information about being a Hounslow Homes tenant. We can refer you for more independent confidential money advice from the Welfare Benefits and Money Advice Unit from Hounslow Council or tell you who else can give you advice about benefits, tax credits and debt.

Checking that you are happy

We also carry out a resettlement visit six weeks into your tenancy to check how you are settling into your new home. This gives you a chance to discuss any problems that may have come up, including paying your rent.

For more information

All our Area Housing Offices have housing staff to deal with claims and enquires.

At the Hounslow Homes Brentford office, a walk-in housing benefit service is available on Mondays and by appointment on Tuesday and Friday 8.45am - 4.00pm.



What happens if you get into rent arrears

Early arrears: 2-4 weeks owed

We will send you a letter if your account is more than 2 weeks in arrears and if the debt is over £10. If you do not get back to us, we will send you a second letter once your account is 3 weeks in arrears and more than £50 is owed. If you do contact us and are having problems paying your rent, we can refer you to the Welfare Benefits and Money Advice Unit who offer free confidential advice for Hounslow Homes tenants.

You will be informed that if you break the arrangement you have agreed with us then Hounslow Homes will issue a Notice of Seeking Possession (NOSP). This is the first stage in the legal process to evict you from your home. It is very important to keep to the agreement, or contact us again if your circumstances change.

Notice Of Seeking Possession (NOSP): after 4 weeks

If your rent arrears are still increasing after 4 weeks and the amount owed is more than £80, we will issue a NOSP. This will be given to you by hand, if possible, and the housing officer will try and discuss the arrears with you. The housing officer will make a note of particular problems you have and arrange for you to have money and benefits advice if they think this would be useful. There are various agencies who offer confidential assistance, for example, Citizens Advice Bureau, Hounslow Law Centre, Genesis Money Advice, Hounslow Asian Community Advice Service and Hounslow Welfare Benefits and Money Advice Service.

Court action: at 8 weeks

If arrears are still rising 28 days after the issue of a NOSP, we will take the case to court. We will offer you an interview beforehand so that the arrears can be discussed and any problems resolved. Before beginning any legal action, we will endeavour to have interviewed you at least once.

What happens at court?

If you have made a pre-court arrangement and you don't keep to it, and your rent debt still goes up, we will go to court. Hounslow Homes will rarely ask for immediate possession of your home in arrears cases. We will agree to what is called a "Suspended Possession Order" (SPO). This requires you to pay your current rent plus an agreed amount towards the rent arrears. We will not take further action as long as you keep to the terms of the court order. If the case gets to court, you will have to pay the court costs and this will be added to what you owe us on your rent account. We will monitor this court order and write to you if we find you have broken it.

What happens if you break the court order?

This could have serious results:

- You will no longer have a secure tenancy in your home and you will lose all rights as a council tenant - including your Right to Buy and your opportunity to transfer to a different home.
- We will go back to the court if you do not pay us what the court have agreed you owe us. You will also have a County Court judgement against you that will make it difficult for you to get a loan, credit card or mortgage reference in the future.

- As a last resort, we will get a date from the court to evict you from your home. The court will then give us a date and we will arrange for the bailiffs to call and evict you from your home.

Formal Warning Letters

Hounslow Homes believes that tenants must be warned of the likely results of their actions or inaction. We tell tenants this at interviews and Hounslow Homes also gives written warnings:

- When we issue a Notice of Seeking Possession.
- Before a court hearing.
- Before eviction.

These are personal letters that say why the warning is being given, the steps Hounslow Homes will take if you take no action, and a request for you to contact Hounslow Homes to discuss the situation in more detail.

Communication with you

As well as the letters we send you, we may contact you by telephone. This could be in the evenings, early morning before people leave for work and/ or on Saturdays. We may also leave text messages, arrange interviews at our offices and may visit you in your home.

Our aim is to get you to talk about the problem causing the arrears then we can work out with you what to do to solve the problem. This may include a referral to independent debt advice agencies for confidential advice and to agree on a plan for you to

pay us back what you owe in amounts you can afford to keep to. We will confirm with you in writing what we have agreed straight away. We will make sure that agreed actions by estate managers are carried out as soon as possible and that you are told about these agreed actions.

Before beginning any legal action, we will have made a minimum of two calls to the property.

Losing the right to transfer to a new home

If you do not pay your rent, and do not discuss arrangements with us to repay it, you could lose the chance to apply for another council home in the future. For example, if you wanted to move to a bigger home or a home suitable for a person with disabilities, we would not be able to transfer you unless there are exceptional circumstances such as welfare, domestic violence or harassment issues.

If Hounslow Homes agrees to a move, tenants would be expected to pay their rent arrears as well as their rent. This would be organised in affordable instalments. (See p3 on differential rent.) If tenants on differential rent fail to pay the additional charge, the amount owing will be treated as current arrears and will be recovered in the same way as rent arrears.

PLEASE REMEMBER, HOUNSLOW HOMES IS HERE TO HELP YOU. WE WILL ONLY USE COURT ACTION AS A LAST RESORT.

We do not want you to lose your home through court action. This is why we have told you in this leaflet about the help that we will offer if you have personal or money problems which affect your ability to pay your rent.

Contacts to support you

Your local Hounslow Homes Area Housing Office:

Central Area: Heston, Cranford,
Hounslow and Isleworth **020 8583 4382**

East Area: Brentford and Chiswick, **020 8583 4220**

West Area: Feltham, Bedfont and Hanworth **020 8583 4383**

Citizens Advice Bureau: Hounslow **020 8570 2983**

Citizens Advice Bureau: Brentford and Chiswick **020 8994 4846**

Citizens Advice Bureau: Feltham **020 8707 0077**

Welfare, Benefits and Money Advice **020 8583 5016**

Minicom / textphone for people with hearing and speech difficulties
020 8583 5013.



Interpretations and translations

English

If you require a copy of this booklet about your rent, how to pay and services available to help you, in another language or format, please contact 020 8583 2299 or mincom 020 8583 3122

Albanian

Nese keni nevojte per kopjen e kesaj broshure lidhur me qirane tuaj, si te paguani dhe sherbimet te cilat jane ne dispozicion per te ju ndihmuar, ne ndonje gjuhe tjeter ose format, ju lutemi kontaktoni 020 8583 2299 ose minikom 020 8583 3122.

Arabic

اذا كنت تحتاج للحصول على نسخة من هذا الكتيب حول الإيجار، كيف يمكنك الدفع و الخدمات المتوفرة لمساعدتك بلغة اخرى او بشكل اخر، الرجاء الاتصال على 020 8583 2299 او المينيكوم 020 8583 3122.

Farsi

اگر شما احتیاج به یک نسخه از این کتابچه درباره اجاره تان، نحوه پرداخت و خدمات فراهم شده برای کمک به شما، به زبان دیگر و یا شکل دیگری دارید، لطفاً با شماره 020 8583 2299 و یا برای ناشنایان با شماره 020 8583 3122 تماس بگیرید.

Gujarati

આ પુસ્તિકામાં મકાનના ભાડા વિષે, તે કેવી રીતે ચૂકવવું અને ઉપલબ્ધ થતી સેવાઓ જે તમને મદદરૂપ થાય, વગેરે બાબતોની વિગત આપેલી છે, જે તમને આ પુસ્તિકાની નકલ ગુજરાતીમાં અથવા બીજા પ્રકારમાં જોઈતી હોય તો મહેરબાની કરી આ નંબર પર ટેલિફોન કરો: 020 8583 2299 અથવા ચિનિફોમ: 020 8583 3122

Hindi

यदि आपको इस पुस्तिका जो आपके किराए, अदा करने के तरीके और उपलब्ध सेवायों के बारे में है, की कॉपी हिन्दी में या किसी और रूप में चाहिए तो 020 8583 2299 पर फोन करें या 020 8583 3122 पर मिनीकॉम करें।

Panjabi

ਜੇਕਰ ਤੁਸੀਂ ਕਿਰਾਏ ਬਾਰੇ, ਇਸ ਦਾ ਭੁਗਤਾਨ ਕਿਵੇਂ ਕਰਨਾ ਹੈ, ਬਾਰੇ ਅਤੇ ਸੇਵਾਵਾਂ ਦੀ ਮੌਜੂਦਗੀ ਬਾਰੇ ਇਕ ਕਿਤਾਬਚਾ ਪੰਜਾਬੀ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਸ਼ਕਲ ਵਿਚ ਲੈਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਕ੍ਰਿਪਾ ਕਰਕੇ ਇਸ ਨੰਬਰ 'ਤੇ ਫੋਨ ਕਰੋ: 020 8583 2297 ਜਾਂ ਮਿਨੀਕਾਮ ਕਰੋ: 020 8583 3122

Somali

Haddii aad baahantah koobbi ah buugyarahan ku saabsan kiradaada, sida loo bixiyo iyo adeegyada la hayo ee kugu caawin kara luqado kale, ama qaab kale fadlan la soo xidhiidh 020 8583 2299 ama minicom 020 8583 3122.

Urdu

اگر آپ کو کرایے کے بارے میں اس کتابچے، کرایے کی ادائیگی اور مہیا شدہ سروسز کی ایک کاپی اردو زبان یا کسی دوسری صورت/ساخت میں درکار ہے، تو براہ کرم فون: 020 8583 2299 یا مینی کوم: 020 8583 3122 پر رابطہ کریں۔