# A guide to the Vale of Glamorgan Council's Rent Arrears service



3.

4.



## ow Can I pay my Rent?

You can pay your rent in four different ways.

- **In a Council cash office**—There are cash 1 offices at::-
- Civic Offices, Holton Road, Barry
- West House, Penarth
- 4 Barons Close, Llantwit Major
- 79 Eastgate, Cowbridge œ

These cash offices are open 8.45 am – 4.30 pm Monday to Thursday & 8.45 am – 4.00 pm on Friday

- 2. By Standing Order through your Bank or Building Society. You will need to complete a Standing Order form to do this. A form is available from Income Assistants on 01446 709512/3. Or by calling into the office at 2-8 Holton Road, Barry.
  - **Post Office.** All Post Offices in the Country can accept rent payments, providing that you have your rent payment card with you. If you pay in the post office, your payment takes longer to reach the Council, so you will need to pay your rent at the beginning of each week that it is due.
  - **By Credit** /**Debit Card.** To pay in this way, you need to telephone the Council cash office on **01446** 709239. The offices open the same hours as all other Council Offices.

**hen Should I be paying my rent?** You must pay your weekly rent including any other charges in advance. If you do not do this, your account will be in debt and we will have to send you notification letters that you are in arrears. You must pay your rent on the Monday of the week to come.



hat happens if I cannot pay my rent? If you cannot pay the rent, then you should contact the Income Management Team on 01446—709512/513 immediately. We will treat your case in confidence and fairly. If we know there is a problem, we can often help you. If you delay action it will lead to serious problems and it is very important that you do not ignore any of the letters we send you.

## Remember, the earlier you contact us, the easier it is for us to help you.

# have received a letter showing I am in debt. What should I do?

∽ Read the letter carefully.

C C

- $\backsim$  Check that you are receiving all the Housing Benefit you are entitled to.
- Check that any other payments you have made have reached your rent account (Giro payments can take a few days to reach us and be recorded on your account).



- F If you know you are in debt, pay off what you owe the Council **As Soon As Possible**.
- If you cannot pay off what you owe, contact the Income Management Team As Soon As Possible. We can arrange an appointment to suit you to discuss and resolve these matters.

**ent statements** If you disagree with the balance of your rent account then you should contact us immediately. We will send you a copy of your rent statement detailing all the payments received onto your rent account. You should check any receipts that you have against this statement. You should always keep the receipts that you have, for rent that you have paid. Once a year the Council will send you a letter confirming the balance on your rent account.

**ow do I get help with my rent?** If you receive Benefits from the Department of Work and Pensions, (which used to be called the Benefits Agency or Department of Social Security), you may be eligible for rent rebate to assist with paying your rent. The

#### A guide to the Vale of Glamorgan Council's Rent Arrears service



amount of rent rebate received depends on what type and amounts of Benefit that you receive. If you want to apply for rent rebate, you will need to complete an application form and supply information about your personal financial situation to the Housing Benefit Section. Council staff will be happy to assist you in completing the form. This will enable the Housing Benefit Section to calculate the amount of rent rebate that you are entitled to.

If you are a new tenant, your Housing Assistant will be able to give you a Housing Benefit application form and help you complete your application. You must return the completed form to the Housing Benefit Section immediately, as Housing Benefit can only be paid from the Monday following the date on which your application is received. The address of your Housing Benefit Office is: **The Vale of Glamorgan Council, The Civic Offices, Holton Road, Barry (Telephone — 01446 709244). Remember :-**

- To always ask the Housing Benefit Section for a receipt for any information that you give them.
- That until the Housing Benefit section tells you how much Housing Benefit you will get, you are still responsible for paying the full amount of rent.
- Part of the rent that the Council charges includes elements for Water and Sewerage which are collected on behalf of the utility company. These parts of the rent are not eligible for Housing Benefit and must be paid by every tenant regardless of their income.

# **7** hat help can I get if I have difficulty paying my

**rent?** If at any time you fall into rent arrears for whatever reason, it is very important that you contact your Income Assistant immediately. They will be pleased to offer friendly, constructive and sympathetic advice, help you budget your money effectively and ensure that you are in receipt of all the Benefits that you are entitled to. So that the Income Assistant can offer this help effectively, you will need to be completely honest about your income and any debts that you have with any other agencies. Based on your ability to pay, the Income Assistant will discuss and agree

with you, a weekly amount to be paid off arrears. You must make sure that you keep to the agreement and pay every week. You can contact your Income Assistant on 01446 709512/513 to arrange an appointment convenient for you or call into the Offices at 2-8 Holton Road, Barry.

**hat will the Council do if I do not pay my rent?** The consequences of falling behind with your rent can be serious. As well as being a breach of your responsibilities in the tenancy agreement, having rent arrears will prevent you being registered for a transfer or exchanging your home. The Council normally writes to tenants who have outstanding balances on their rent accounts every two weeks. If arrears continue or if they increase, this may result the Council issuing a Notice of Seeking Possession, and eventually taking legal action against

### <u>ಎಗುಗಿಸುಗಗಳಿಸಿಗಳಿಗಳಿಗೆ ಮುಗಿಸಿದೆ.</u>

hat is a Notice of Seeking Possession? This is a legal notice which warns you that if you do not do something to sort out the problems with your rent account, then the Council is formally notifying you that they may apply to the County Court for a possession

order for your home. The Notice of Seeking Possession is normally hand-delivered to your property. If you receive a Notice, it is very important that you make contact with the Council to agree arrangements to clear any outstanding arrears. If you do not do this then the Council will commence proceedings in the County Court for possession of your home. At this stage, you will be summoned to appear in Court and provide information as to why you have failed to make payments to clear your rent arrears.



### 

**ourt Action** The County Court judge will decide on what action will be taken against you. The Court may award the Council immediate possession of your home or may suspend the possession

order on condition that you pay the rent plus something from your arrears on a regular basis. If once you have been to court you break the terms of the Court Order, the Council can return to Court to request an eviction order to make you leave your home. Any order made against you constitutes a County Court judgement. This may prevent you obtaining credit or a mortgage in the future. The Council will also seek the costs of the action, which **you will be responsible for paying**. The costs are currently **£130.00**.



### <u>.ml?k=n^kinines^n^l\_^l2</u>

If you are in arrears and need help you can also contact the following independent advice agencies who will be happy to discuss your case in confidence:-

- <mark>~ CAB, 119 Broad</mark> Street, Barry—<u>01446-733310</u>
- <mark>~ Shelter Cymru, PO Box 5002, Cardiff CF5 3YY— <u>02920 556124</u></mark>
- <mark>~ Age Concern—</mark>Free phone <u>0800 009966</u>
- <mark>∽ National D</mark>ebt Line—<u>0808 8084000</u>
- Department of Works & Pensions, Benefits Agency, Provident House, Kendrick Road, Barry—<u>01446-731700</u>



The Vale of Glamorgan Council

Housing & Community Safety 2/8 Holton Road Barry Vale of Glamorgan

Phone 01446—709512/3 Fax 01446-421481

