

Chapter 2: Rent, Council Tax and Housing Benefit



Your tenancy agreement sets out Haringey Council's responsibilities and your responsibilities for paying your rent. [There is a copy of the tenancy agreement on page 166.] We are responsible for collecting income on behalf of the council.

Rent account statement

We will send you a statement of your rent account every 13 weeks. This is similar to a bank statement, showing your weekly rent and the amount paid to Haringey Council. It also shows the balance, which will be the amount you owe to Haringey Council or an amount in credit when you have already paid your rent. If you have any questions about your rent account statement, please contact us.

Rent increases

Haringey Council is responsible for setting the level of your rent. Your rent is worked out using a formula based on property values and local average earnings, which means that in some parts of the borough you will pay more for a similar-sized property.

We will give you four weeks' notice of any rent increase. We will tell you, usually in March or April, how we work out the rent you pay every year. The amount of rent you have to pay will be less if you receive Housing Benefit.

If you need any more information or have any questions, contact your local Customer Services Centre.

What you pay and how often

You must pay your rent and other charges on or before each Monday.

The rent that you pay each week will probably include water rates and sewerage charges. Your income collection officer will be able to tell you if water rates and sewerage charges are included. If these

charges are not included in your rent, you will have to pay them direct to the supplier, usually Thames Water.

The rent that you pay may also include charges for heating or a garage.

You must pay your rent regularly and on time, so that we can provide you with the services you need, such as repairs and maintenance.

How you can pay

We don't come round to your home to collect your rent. If anyone comes to your door saying that they are collecting rent for the council, don't give them any money and don't let them in. You should contact the police and tell us immediately if this happens.

Warning – Anyone working for the council or doing work for us will show you an identity card with his or her photograph. If you are in any doubt, do not let them in and contact the police.

1 Through your bank account by direct debit

This is the easiest way to pay your rent. Once you set up a direct debit, your rent is paid automatically. Direct debit is also the best way to pay as your payment is guaranteed and will always be regular.

If you want to set up a direct debit, you can ask for a form at your local Customer Services Centre or you can print the form from our website. When you set up a direct debit, we work out your monthly rent instalment and ask for the payment from your bank or building society.

You will still be in control as we have to tell you the amount beforehand and cannot make any changes without telling you. You can also get your bank or building society to stop the direct debit whenever you want. If you owe us rent when you set up your direct debit, you must talk to your income collection officer first.

If you choose to pay by direct debit, to say thank you, we will make a one-off payment of £10 into your rent account.

2 Housing rent and charges card (rent payment 'swipe card')

When you first move into your home, we will send you a housing rent and charges card. The card comes with a pack which explains how the card works and where you can use it.



You can use the card to pay your rent anywhere that displays the Post Office, E-pay, PayPoint and Payzone logos (see opposite). This includes all post offices, many supermarkets, newsagents, grocers and petrol stations throughout the country. You can also use the card to pay at Haringey Council payment services (see below).

When you go to make a payment, simply hand your card to the person behind the counter and tell them how much you want to pay. You can pay in cash, by cheque or by debit card. Keep your receipt as proof of payment.



3 By visiting Haringey Council's Payment Services

Haringey Council offers a counter service, based in Wood Green, where people can pay for any services and bills. The counter service will accept payments for things like Council Tax, parking tickets, business rates and, of course, rent.

If you want to pay your rent at Haringey Council's Payment Services, you will need to have your account number with you (preferably on your housing rent and charges card or rent book) and be able to pay in cash, by cheque, by postal order or by credit card or debit card.

You will be given a receipt which you should keep as proof of payment.

Haringey Council Payment Services

247 High Road, Wood Green, London N22 8HF

Contact details

Phone 020 8489 1234 or visit our website at www.homesforharingey.org for details of opening times.

Payment methods accepted

Cash, cheque, postal order, debit card or credit card

4 Paying by cheque using the handy till at any of Haringey Council's Customer Services Centres

In the reception of Customer Services Centres, you will find a self-service handy till. You will need to fill in a rent book slip or enclose a covering letter with your cheque explaining the payment is for rent

and giving your rent account number, your full name and address, and a contact phone number.

5 Over the phone using your credit or debit card

If you have a credit or debit card, you can pay your rent by phoning the call centre. You will need to have your full account number.

Contact details

Phone 0800 195 3404.

Payment methods accepted

Debit card and credit card

6 On our website using your credit or debit card

You can pay your rent on-line on our website at www.homesforharingey.org. You will need to have your card details and your rent account number. You must put your rent account number where the form asks for a reference.

Payment methods accepted

Visa card, MasterCard, Visa Electron, Maestro [including Switch cards], Visa Delta [debit], and Solo card.

7 By asking your employer to pay us direct from your wages or salary

It may be possible to have your rent taken from your wages and paid to us direct. You need to ask your employer about this. Any tenant who works for Haringey Council or Homes for Haringey may ask to pay in this way.

If you want to pay by this method, please contact us.

8 By asking to have your rent paid directly from your Income Support

If you are claiming Income Support and owe rent of more than four times your weekly rent charge, you may be able to have money taken from your benefit and paid into your rent account.

This method of payment is known as **rent arrears direct**. You will have to give us your permission to collect payments in this way. If you would like to know more about this method of payment, staff in your local Customer Services Centre will be pleased to help.

9 By standing order

Standing orders are another way to automatically pay your rent. If you want to pay by standing order, please contact:

Rent Accounts Team

13-27 Station Road
Wood Green
London N22 6UW.
Phone: 020 8489 3449

If you are already paying by standing order, your income collection officer will tell you each April how much your monthly payments will be for the coming year. You are responsible for contacting your local bank to adjust the amount.

Direct debit is a better way to pay than standing order, as payments will always be for the right amount and your bank guarantees to refund any incorrect payments.

Housing Benefit

Housing Benefit is a payment which helps people to pay their rent. It is managed by Haringey Council and paid direct into your rent account.

The amount of help you can get depends on your income, your savings and the size of your family. If you receive Income Support or Jobseeker's Allowance [income based], you should qualify to have the whole of your rent paid. Housing Benefit does not cover water rates or heating costs, which you will always have to pay yourself.

If you have another adult living with you, such as a son or daughter who is over 18, there may be a deduction taken from your Housing

Benefit entitlement. This is known as a non-dependant deduction. The actual amount of the deduction depends on the income and circumstances of the non-dependant.

The council will not make any deductions if the non-dependent adult is on Income Support or Jobseeker's Allowance [income based], or they are a student. However, you are responsible for paying your rent and we will take action against you if you do not pay.

Council Tax

Council Tax is paid by homeowners and tenants. It pays for some of the costs of services in Haringey. If you are on a low income, getting Income Support, Jobseeker's Allowance or receiving Pension Credit, you may be entitled to Council Tax Benefit. How much you get will depend on your income, savings and the size of your family.

How to claim

You will need to fill in a Housing Benefit and Council Tax Benefit claim form. The form is the same even if you are only claiming Council Tax Benefit. You will need to tell the council and provide proof about your income, your savings, your rent and the income of other people who live with you.

You can download a claim form from the council's website at www.haringey.gov.uk, or write to the Benefits Service at:

Benefits Service

PO Box 10505

Wood Green N22 7WJ.

Phone: 0845 071 2800

E-mail: benefits@haringey.gov.uk

If you need help in filling in the form, visit one of the council's Customer Services Centres where staff will be pleased to help.

When your Housing Benefit or Council Tax Benefit has been assessed, we will write to you to tell you how much benefit you will receive. You will receive this amount until there is a change in your circumstances. In some cases, the Department for Work and Pensions [DWP] will ask the council to review some claims.

If you think you may be entitled to Housing Benefit or Council Tax Benefit, make sure you claim as soon as possible because claims cannot be **backdated** unless there is a good reason for your late claim.

Backdating

If you want Housing Benefit or Council Tax Benefit paid from a date before you made your claim, you should ask the Benefits Service to backdate your claim in writing. You will need to say why you were not able to claim earlier and the date you think you should be paid from.

Your claim will only be backdated if you can show that you had a good reason for not claiming earlier and that you claimed as soon as you were able. The most your claim can be backdated is 52 weeks before the date you asked to backdate your benefit.

Change of circumstances

If your circumstances change, for example, if you start work or someone moves in or out of your home, you must tell the benefits and local taxation service in writing immediately. If you fail to do this, you may be overpaid Housing Benefit and you will have to pay the overpaid benefit back.

Always respond to any requests for information straight away if you are claiming Housing Benefit or Council Tax Benefit – otherwise you may lose benefit.

Civil partnership

The law relating to same-sex couples changed on 5 December 2005. You can now gain legal recognition for your relationship by forming a civil partnership - a new legal relationship for two people of the same sex. Your entitlement to Income Support, Jobseeker's Allowance, Pension Credit, Housing Benefit or Council Tax Benefit could be affected if you are living with a civil partner, or living with someone as if you are civil partners.

There is more information about civil partnerships on the Department for Trade and Industry, Women and Equality Unit's website at www.womenandequalityunit.gov.uk. You can also visit Customer Services Centres or your local Citizens Advice Bureau for more advice.

Your right to appeal

If you disagree with a Housing Benefit or Council Tax Benefit decision, you must first contact the Benefits Service in writing within one calendar month of the date on our decision letter. An appeals officer will check the decision again and let you know in writing whether the decision can be changed.

If you are still not happy with the decision, you must write to the Benefits Service, giving your reasons for disagreeing with the decision of the appeals officer. You may also have the right to appeal to an independent tribunal. You can get more information about your rights to appeal against a benefit decision in a leaflet from the Benefits Service.

How to stop rent arrears building up

Contact your income collection officer immediately if you can't make a payment. Your income collection officer will discuss the best way to deal with any arrears and will be able to check if you are entitled to any help. Do not ignore the problem – arrears increase quickly if you miss payments and can become hard to clear.

If you are in rent arrears

Being in rent arrears can affect you in a number of ways. You:

- may not be able to transfer to another council property;
- may not be able to transfer to a housing association property;
- cannot complete a mutual exchange;
- cannot get a transferable discount grant; and
- cannot use your right to buy your home until you clear the arrears.

Debt and welfare benefit project

You can get confidential debt advice and finance counselling from your local Citizens Advice Bureau. You can phone the call centre or visit your local Customer Services Centre for more information.

We have a special arrangement with the Citizens Advice Bureau to provide help and advice to tenants. They can give you free, independent advice on:

- paying rent;
- keeping control of your bills;
- managing your debt and benefit entitlement;
- making the most of your income; and
- dealing effectively with people you owe money to.

Your income collection officer can refer you to a fully trained **Citizens Advice Bureau** adviser who will work with you to improve your financial situation, especially if you owe rent.

Remember to get help quickly. You can lose your home if you do not pay your rent.

What we do if you do not pay your rent

If you are in arrears, we will try to see you either by inviting you into the office for an interview or by visiting you at your home.

During a rent arrears interview we will try to make a reasonable

agreement with you to pay your rent arrears by instalments. We will offer to help you if you are having problems with debts or in claiming benefits.

If you are on Income Support, we may ask for extra money to be taken from your Income Support to pay your debt.

If you do not come to interviews and do not make any effort to clear your debt, we will serve you with a notice of seeking possession. If you come to an interview and agree to clear your rent arrears, which you then do not do, we will serve you with a notice of seeking possession.

Once we have served a notice of seeking possession, you have **four weeks** to make an agreement to pay the rent and an amount from the debt. If you do not make an agreement or you break an agreement, we will take you to court on behalf of the council.

If we get a court order against you and you do not keep to its conditions, it is likely that we will evict you. If we issue court proceedings, you will also have to **pay our legal costs**. If a court order is made against you for rent arrears, it can be difficult to find a company, bank or building society who will lend you money.

Eviction

Every year council tenants are evicted from their homes because they owe rent. If your debt continues to increase, we will take court action against you on behalf of the council to recover any money you owe, and you could lose your home.

We use eviction as the last resort when you fail to make regular payments. If you are evicted for not paying your rent, you may be assessed as having made yourself intentionally homeless and the council may not rehouse you.

Remember – if you are a joint tenant you are each responsible for all the rent arrears, not just a share of it.