



# *Rent and Housing Benefit*



## **Paying your rent**

This leaflet tells you about:

- How your rent is worked out
- The different methods by which you can pay your rent
- Getting help with your rent
- What to do if you have difficulty paying your rent

## **How is my rent worked out?**

The rent payable is calculated using the value of your property, the average county manual wage level compared to national averages and also takes into account the number of bedrooms you have.

The annual rent for your home is normally divided into 48 rent-paying weeks during the financial year (April-March). No rent is due for a fortnight over Christmas and for the last 2 weeks of March. You will be told each year of the exact dates when no rent is due.

## **How can I pay my rent?**

Your rent is due weekly and is payable in advance. You can pay your rent by the following methods:

- Direct debit
- Via the Internet
- Touch Tone Telephone Payments (Telephone 0845 0501734)
- By debit card over the telephone.
- Using a Post Office/Allpay payment card
- Via the SLDC website
- By posting a cheque or postal order (*not cash*) along with your account number to South Lakeland District Council, South Lakeland House, Lowther Street, Kendal, Cumbria LA9 4DQ

Please remember that it is your legal responsibility to ensure that your rent is paid on time. If, for instance, your standing order/direct debit fails, then you must make other arrangements for the rent to be paid. Please contact your Housing Officer at your local housing office who will be happy to make an arrangement with you.

Please note that if the Council intends to alter your rent, you will receive a minimum of 4 weeks written notice.

## **Can I get help with my rent?**

**Housing Benefit** is a Social Security benefit to help you to pay your rent. The Housing Benefit scheme is run by local councils, including South Lakeland District Council.

Housing Benefit is sometimes called **rent rebate** or **rent allowance**.

You need to make a claim to get Housing Benefit. Housing Benefit cannot be backdated, so it is very important that you make a claim quickly. Housing Benefit is awarded for limited periods set by the Council. These are known as benefit periods. You will have to make a fresh claim at the end of each benefit period.

## **Can I claim Housing Benefit?**

You can make a claim for Housing Benefit no matter what your own circumstances are. It makes no difference if you are in work or not, and you do not need to have paid any National Insurance contributions.

## **How much will I get?**

The amount of Housing Benefit you get depends on the amount of money coming into your home, plus any savings you have. The Council also looks at the number and ages of people living in your home.

If you do get Housing Benefit, your rent will be automatically reduced. You will get written details of this.

## **What if I'm getting Income Support?**

If you get Income Support you may get all the rent covered by Housing Benefit. However, if you have adults living with you, you may still have to pay some rent.

You may be able to continue to get all the rent paid after your Income Support stops because you or your partner start work or increase your hours or wages. The extra help is called extended payment. Please contact the Housing Benefit Section for further details.

## **What if my circumstances change?**

If the information you have given the Council on your application form changes, you must tell the Housing Benefit Section immediately. Changes such as a rise or cut in your wages, or someone moving in or out of your home, may affect the amount of benefit you get.

## **How do I make a claim?**

There are two ways to claim Housing Benefit, but all claims are worked out by the Council.

- If you make a claim for Income Support, you can claim Housing Benefit at the same time. A form to claim Housing Benefit (and Council Tax Benefit) is included inside your Income Support claim form.
- When you have filled it in you should return it to your local Social Security office. They will then pass the form to us.
- If you do not make a claim for Income Support, you should get a form for claiming Housing Benefit from any of the Council's offices or from South Lakes Housing's offices. Please return the form directly to the Housing Benefit Section at South Lakeland House, Lowther Street, Kendal.

Please note that confidentiality regarding your application and its details is strictly observed.

## What if I have difficulty paying my rent?

If you have any problems with paying your rent, please contact your Housing Officer immediately to talk about the problem (see section on contact numbers for details). You will be able to get advice and, where possible, make an arrangement to help overcome your difficulties.

It is important to contact us **before you get behind with your rent**. We are not prepared to accept persistent arrears, but do understand that problems may arise occasionally from sickness, short time working and unemployment.

## What if I get behind with my rent?

If you fall into arrears with your rent, and do not have an existing arrangement with us that you are keeping to, we will contact you to make an agreement with you to pay the arrears along with your current rent. We aim to be as fair as possible by making an arrangement that you will find manageable.

However, South Lakes Housing is very firm in dealing with persistent non-payers. If you are in arrears with your rent and have broken agreements to pay, or have refused to make an agreement, we may take legal action in the County Court against you. This may lead to South Lakes Housing asking the Court for an eviction order as a last resort for wilful non-payers.

If you are having problems keeping up payments with other bills (apart from your rent), you should get help as quickly as possible. The sooner you face it, the easier it will be to solve. You can get free help to deal with debts from the **Citizens' Advice Bureau** and the **Connexions Cumbria** (13 - 19 years only).

## **Contact Telephone Numbers**

### **Rent Collection and Arrears Recovery:**

Kendal (01539) 717717 or 0845 057 0080

Ulverston (01229) 584424

### **Housing Benefit Section:**

Kendal (01539) 733333 (for all areas in South Lakeland)

### **Citizens' Advice Bureau:**

Grange (015395) 33100

Ulverston (01229) 585585

Kendal 0870 126 4061

Windermere (015394) 46464

### **Connexions Cumbria:**

(01539) 730045

## Rents and Service Charges Standards

- We will give you at least 4 weeks written notice before we make any change to your rent or service charge.
  
- We will provide you with a wide range of payment methods as follows:-
  - Direct Debit
  - Swipe Cards
  - Internet Payments
  - Cash or cheque
  - Touch Tone Telephone Payments
  - Debit Card
  
- We will provide you with a rent statement every 3 months.
  
- We will provide an annual breakdown of service charges.
  
- We will notify new Direct Debit accounts of their payments within 10 working days of receipt of their mandate and give 10 days notice of any changes of the amount to be collected.
  
- We will provide a new or replacement payment card within 3 working days of request.

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 0845 057 0080

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