

# NNCASTER CITY COUNCIL

# **Council Housing Services**

# Rent first please

How we can help

**Tackling rent arrears** 

This information can be made available in large print, braille, audio and other languages.

For further details please contact us on (01524) 582929.



www.lancaster.gov.uk

# **RENT FIRST PLEASE**

### What should I do if I have rent arrears?

You need to pay them as quickly as possible; ideally in one payment, to clear the whole amount. However, we realise this is not always possible. If you cannot do this, you should contact your rent arrears officer to make an agreement to repay the money you owe. This agreement should be at a level that you can afford.

If you know you are going to have difficulty paying your rent or keeping to your agreement, you should contact your rent arrears officer immediately as they may be able to help.

If you do have problems, you should keep your rent arrears officer informed. Don't ignore your arrears and don't ignore any letters from us. Ignoring your arrears may result in you losing your home.

# What should I do if I think there is a mistake on my rent account?

If you think there has been a mistake, you should contact your rent arrears officer. He or she will be able to examine your rent account and sort out any problems. If a payment you made is not showing on your account, you will need to bring or send) your receipt into the office so we can ensure that the correct amount is put onto your account.

# What should I do if I am waiting for Housing Benefit to be paid?

If you are waiting for Housing Benefit to be paid, you should tell your rent arrears officer.

Your rent arrears officer may be able to advise you whether you will be entitled to Housing Benefit. We may not take legal action against you if we know you are waiting for claim to be sorted out, and you are making payments.

You can contact the Housing Benefit helpline on:

Phone: 01524 582965

# What should I do if I cannot pay my rent?

If you are having difficulty paying your rent, you should contact your rent arrears officer as soon as possible. Your rent arrears officer may be able to help or refer you to the local Welfare Rights Service provided by Lancashire County Council. The Welfare Rights Service will be able to advise you on available benefits and how you can make the most of your income.

If you are not already receiving Housing Benefit, you may be entitled to it. To find out if you are entitled, you can contact the Housing Benefit helpline.

You can also get advice on managing any debts from a Citizens Advice Bureau.

If you do have problems, please contact us before we start taking legal action against you. If we don't know there is a problem, we can't help you. Ignoring the problem will not make it go away.

# What will the council do if I do not clear my arrears?

If you do not clear your arrears, we will take legal action to recover your debt. We will do this as the last course of action. Our first step will be to contact you to discuss your arrears, and to make an agreement. If you do not keep to your agreement, or clear your arrears, we will serve a Notice on you.

This is a legal notice telling you that we intend to take legal action if you do not pay your arrears.

The Notice is the first step to you losing your home. We will try to contact you when we serve this notice to discuss your case. If you do not respond to the notice, we will invite you in for an interview.

If we do ask you to come in for an interview, please do so as it is for your benefit. If you cannot attend on the interview date, please contact your rent arrears officer to arrange another time.

# What happens if I am a joint tenant and one of us leaves the property?

As joint tenants, you are both responsible for the property and for the payment of rent. If one of you leaves the property, the remaining tenant must pay the full rent. If this happens you should tell your rent arrears officer or estate manager and the Housing Benefit section (if you receive Housing Benefit).

### Do's and don'ts!

- Don't ignore your arrears.
- Don't ignore letters from the council.
- Do what the letters ask you.
- If you have problems do contact your rent arrears officer.
- Not paying your rent can lead to you losing your home.

• If a joint tenant leaves – the remaining tenant is responsible for all of the rent.

# **PHONE NUMBERS & ADDRESSES**

## **Housing Benefit**

Benefits Section Revenue Services Lancaster and Morecambe Town Hall Email: benefits@lancaster.gov.uk Phone: 01524 582965

### **Citizens Advice Bureaux**

Lancaster CAB 87 King Street LANCASTER LA1 1RH Phone (24 hour automated service): 0870 126 4035

Morecambe & Heysham CAB 87 Queen Street Morecambe LA4 5EN

Phone: 0870 126 4076

# **Welfare Rights Service**

Welfare Rights Service Room 1.2.8. White Cross South Road Lancaster LA1 4XQ

Phone: 01524 37200

# **CONTACT INFORMATION**

### **Council Housing Services**

38 Cable Street LANCASTER LA1 1HH



@: councilhousing@lancaster.gov.uk

Our office hours are 9.00 am to 5.00 pm weekdays (10.00 am to 5.00 pm Wednesdays)

In an emergency ring the Council's Central Control Centre, which is open 24 hours a day, 365 days a year.

The number to call is 01524 67099

Calls may be recorded to help improve our standard of service and accuracy of information