

HIM

Council Housing Services

Rent first please

How we can help

Tackling serious rent arrears

This leaflet can be made available in large print, on tape, in Braille and in other languages

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 will the Council do if I am in serious rent arrears?

If you are in serous rent arrears, and you have either not cleared your arrears, or not kept to an agreement you made to clear your arrears then we can take legal action to get payment of your arrears and re-possession of your home.

The type of action we take is dependent upon the type of tenancy you have.

You should always seek to make a payment agreement. Please contact your rent arrears officer.

Introductory tenancy?

Notice to Terminate

The first step the Council has to take to bring your tenancy to an end is to serve a notice of the Council's intention to terminate your tenancy. You have a right to ask to the decision to terminate your tenancy to be reviewed by a panel of senior officers. The Council still has to obtain a possession order from the court to bring your tenancy to an end.

If you want a review of the decision to terminate your tenancy you should fill in the **Request for a Review** form that came with the notice, and return it to Council Housing Services. The **Request for a Review** must be received within **14 days** of the date written on the bottom of the Notice to Terminate.

If you receive a Notice to Terminate, you should contact your rent account manager immediately to make a payment agreement.

The Review

We will write to you at least **five days** before the review telling you where and when it will happen. You can come to the review and bring someone with you if you want. Senior housing officers will review the case. The officers will not have been involved in the original decision to end your tenancy. The review will look at any information you give us, and check that we have correctly followed the legal procedure for ending your tenancy. We will send you the final decision within **two weeks** of the review.

Taking Possession of Your Home

If the review agrees with the original decision, we will ask the Court for permission to evict you. The court has to grant the Council a possession order.

The Court will tell you the date by which you must leave your home.

Secure tenancy?

Notice of Seeking Possession

The first step the Council has to take to bring your tenancy to an end is to serve a notice of the Council's intention to seek possession of your tenancy.

It is a formal notice that we have to serve, and it tells you that we intend to take legal action against you. This gives you four weeks to either pay your arrears or make an agreement with us to do so. If you do neither we will apply to Court for a Possession Hearing.

If you receive a Notice of Seeking Possession, you should contact your rent arrears officer immediately to make a payment agreement.

Court action

Receiving a summons

If we are going to apply to Court, we will let you known. You will receive a summons from the Court that tells you the time and date of the Court Hearing, and what you should do. We will also send you a reminder shortly after the summons. If you receive a summons you should contact your rent arrears officer immediately. You should be aware that if the Council applies to the Court for a Court Hearing you will also incur additional costs called Court Costs.

You may also want to get independent advice from the Citizens' Advice Bureau.

Court hearing

We strongly advice you to attend the Court Hearing. At the Hearing, we will ask the judge to grant a Possession Order (this may enable us to take back your home). You will be able to tell the Judge why you think he or she should not grant a Possession Order.

What should I do if I am waiting for housing benefit to be paid?

You should contact the Housing Benefit section.

You can contact the Housing Benefit Section with enquiries between 1pm and 5pm from Monday to Friday by personal visit or by telephone on (01524) 582965. You may also leave documents at the Benefits Receptions between 9am and 5pm Monday to Friday.

If you are waiting for housing benefit to be paid, you should also urgently contact 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 a claim to be sorted out, and you are making interim payments.

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 estate manager
- 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 AND 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

01524 582929

@: 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 2 01524 67099

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