

Rent Arrears

Do You Need Help?

Your rent is due to be paid weekly and in advance. As your landlord, Wakefield and District Housing (WDH) has a duty to make sure all rent is paid up to date. We use your rent to manage and maintain all our properties. It is important for all WDH tenants that you ensure you pay your rent on time.

Having trouble paying your rent? We want to help

We understand the problems of getting by on a limited budget and there may be times when you can't pay all of your bills. We want to help you sort it out and would much prefer that you contact us as soon as possible when problems begin.

- Contact your local Estate Officer, Service Access Point (contact details are in your tenants handbook) or OneCALL on 0845 8 507 507. The sooner you speak to us the sooner we can help.
- For debt and money advice you can visit our ask:ted website.

We know there are many reasons financial problems can start:

- Unemployment.
- Illness.
- Family or relationship breakdown.
- Housing benefit issues.
- General debts.

If you do fall into arrears you should pay them as quickly as possible, ideally in one payment to clear the whole amount. If you cannot do this you should contact us to make an agreement to repay the money you owe.

Together we will work with you to agree a repayment plan at a level that you can afford. We can also refer you to specialist agencies, who can offer help, such as debt counselling, and make sure you are getting your full benefits entitlement. If you don't tell us you have a problem paying your rent, or if you don't keep to an agreement to pay off the debt, you could face court action to recover the arrears.

Housing Benefit

Housing Benefit is paid by the local authority to help you with your rent. How much you receive depends on your income and savings. Most people choose to have it paid directly into their rent accounts. If you think that you may be entitled to Housing Benefit, make a claim as soon as possible. Payments will only be made from the date of the claim. Claim forms are available from:

- Service Access Points (contact details are in your tenants handbook).
- Wakefield Council Housing and Council Tax Benefit Section, Civic Centre, Ferrybridge Road, Castleford, WF10 4JH.

If you are waiting for Housing Benefit to be assessed and paid, you should tell us. We can help you calculate whether you will be entitled to it. We will not usually take legal action against you if we know you are waiting for a claim to be sorted out, providing you are making regular agreed payments.

Housing Benefit does not cover water rates. If water rates are included in your rent, you still have to pay them.

You are responsible for ensuring you continue to receive Housing Benefit not WDH.

If you don't pay your rent

- We will contact you to discuss your arrears, and where suitable make an agreement.
- If you still do not pay off your rent arrears, or keep to your agreed repayment plan to reduce them, we will serve a Notice of Seeking Possession. This tells you that we intend to start legal action to recover money outstanding, and your home, through the County Court.
- You could receive a County Court judgement, bailiffs become involved and you could lose your home. These can all seriously harm your future chances of getting credit and finding somewhere to live.
- At the court hearing the judge will be asked to make an Order for the Possession of your home. You will be liable to pay court costs. If you do not comply with the Court Order, WDH will ask the County Court to issue an eviction warrant, which may mean you losing your home. You will be given notice of eviction. At this point, to stop the eviction from going ahead you must pay your arrears and court costs in full.
- WDH will add legal costs on to your rent.

Court cost fees

All court action will result in WDH adding the legal costs on to your rent. Court costs at the first stage of legal proceedings and at eviction stage are:

- Possession hearing fee - £170
- Warrant for possession - £ 95

(These fees are a guide and are subject to annual increases.)

If a joint tenant leaves

As joint tenants, you are both responsible for the home and paying rent. If one of you leaves the property, the remaining tenant must still pay and the absent tenant remains jointly liable for any arrears even after they leave. Only when the tenancy has legally ended will this liability end. It is important that you tell WDH of any changes that affect your tenancy.

Debts information and advice

If you have other money worries we can refer you to expert debt advisers and advice agencies. They can contact the other people you owe – banks, catalogues, loan companies, door collectors and so on – and help you sort out your priorities. They may be able to arrange for you to make smaller payments until your finances improve.

We are committed to providing equal access to information. If you would like this information in another format, please phone us on 0845 8 507 507.



www.askted.org.uk

08/09

Helpful Advice

Wakefield and District Housing
Phone – 0845 8 507 507

OneCALL
www.wdh.co.uk

ask:ted

www.askted.org.uk

Wakefield Citizens Advice Bureau
Phone – 0844 499 4138

27 King Street, Wakefield
www.wakefielddistrictcab.co.uk

CHAS Housing Aid Centre
Phone - 01924 324990

Unit 8 Empire House
Wakefield Old Road, Dewsbury
www.kirklees.gov.uk

Springs Advice Centre
Phone - 01924 302085

4 The Springs
Wakefield
www.wakefield.gov.uk

Consumer Credit Counselling Service
Freephone - 0800 138 1111

www.cccs.co.uk

National Debt Line
Freephone – 0808 808 4000

www.nationaldebtline.co.uk