

Failure to pay your rent will result in the Rent Arrears Procedure being implemented.

There are various stages to this process and the action we will take will depend on whether you have a Starter or Assured Tenancy, more detailed information can be found in the Tenants' Handbook.

You will be contacted at each stage either in writing, by telephone or by a visit from the Rent Management Officer and/or an Estate Management Officer.

Every effort will be made at each stage for you to reduce your arrears and therefore prevent the procedure from going to the next stage.

However failure to reduce your arrears will result in court action being taken – **you will then be at risk of losing your home.**

If you have an Assured Shorthold starter tenancy, you have less rights than an Assured tenant.

- You will be served with a notice to quit
- You must clear your rent account in full or application will be made to the court for possession of the property
- If you do not leave, you will receive a warrant of possession with an eviction date

You will be liable for any costs including court costs, bailiff costs, costs incurred if locks have to be changed.

If Court Action is taken and a Suspended or Immediate Possession Order is granted you may have difficulty obtaining credit as the order includes a money judgement.

If you are evicted for rent arrears you may be classed as intentionally homeless and Derwentside Homes or any other Registered Social Landlord may not rehouse you.

If you leave your tenancy with rent arrears (known as Former Tenant Arrears) and apply to have your name added to the waiting list of Derwentside Homes at some future date, your application may be deferred.

WE DO ACT TO RECOVER ANY FORMER TENANT ARREARS



Derwentside
Homes



DERWENTSIDE HOMES
rent
advice

Starter and Assured Tenants

This document is available in large print, audio, Braille and different formats on request from 08458 505 600.

www.derwentsidehomes.co.uk

Tenants Guide

This leaflet provides you with information and advice on how to pay your rent and information on the rent recovery procedure.

More detailed information is contained in the Tenants' Handbook.

Tenants' responsibility for paying rent

Any rent and charges due is added to your account on a weekly basis. Your rent must be paid fortnightly or, by arrangement, monthly in advance. At the beginning of your tenancy you will be informed as to what rent and other charges are due.

You will receive a regular rent statement and will be informed at the beginning of each new financial year of any changes in the amount of rent due.

This may change if you are eligible for Housing Benefit and you will be informed in writing as to what this will be once your claim has been assessed.

Methods of payment

- Using a swipe card at any pay point facility
- By Standing Order
- By Direct Debit
- Over the telephone using a debit or credit card
- Over the internet using a debit or credit card



Housing Benefit

You may be entitled to Housing Benefit – even if you work.

You will be given a Housing Benefit form to complete at the beginning of your tenancy. You must return this form to Derwentside District Council as soon as possible to avoid any breaks in your payments

Assistance in completing this form is available at any Customer Service Point.

Remember a Housing Benefit claim may take a few weeks to process – it is still your responsibility to pay your rent during this time. Advice is available on approximately how much rent may be due – ask at any Customer Service point.

REMEMBER failure to complete a Housing Benefit form or annual renewal or failure to report any change in circumstances will affect your benefit, which may result in your rent account falling into arrears.

Difficulties in paying your rent

If you have any problems paying your rent please contact:

Derwentside Homes: Tel: 0845 850 5600

Citizens Advice:
Consett Tel: (01207) 582852
Stanley Tel: (01207) 237858

Prevention of rent arrears

Every assistance will be given during your tenancy to prevent your rent account from falling into arrears and therefore reduce the risk of you losing your home.

- A Starter Tenant will be visited at least three times during the 12 months probationary period
- Early contact will be made if a rent payment is missed
- We can provide Floating Support – which is practical support to help you maintain your tenancy
- Referral to the Citizens Advice Bureau who can offer practical advice and assistance
- Rent Incentive Scheme – a way of rewarding tenants who pay by swipe card or direct debit and standing order and have a clear rent account