



YOUR MONEY

Housing Services

Paying Your Rent



Information about the
rent you pay for your
Council house

Sheffield
City Council



This leaflet tells you about paying your rent and how Sheffield City Council deals with rent arrears. It also lets you know about advice and support that is available if you are struggling to pay your rent. In the second part of the leaflet we explain how your rent is worked out.

As well as current tenants of Sheffield City Council the leaflet contains some important information for former council tenants who still owe money. Information about renting a council garage is also included.

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Rent is due on a Monday. If you wish to pay your rent other than weekly for example fortnightly or monthly you should do so in advance and not in arrears. If you pay by Direct Debit this will automatically be calculated by the Revenues team.

How can I pay my rent?

Paying your rent by Direct Debit is one of your tenancy conditions. It is the easiest way to pay, and we now provide a range of payment dates to suit your needs, including weekly, fortnightly and monthly.

Call us on **0114 293 0000** with your bank details and we will be happy to set this up.

If you have difficulty paying your rent by Direct Debit call us on the above number to discuss.



How do you keep me informed about my rent account?

You can view your rent statement at any time online. More information can be found at www.sheffield.gov.uk/councilhousing

Alternatively, we will send you a rent statement once a year (4 times a year if you specifically request this). Or please contact the call centre on **293 0000** and ask for your balance.

Can I claim Housing Benefit?

If you are on a low income, whether you are retired or working age, or if you receive other welfare benefits, you may be able to get help towards paying your rent. This is called Housing Benefit. To check whether you qualify visit www.sheffield.gov.uk/benefits and complete the online claim form.

The Sheffield Benefits service are also available on **0114 273 6777**.

Universal Credit

Universal Credit will in time replace benefits with one monthly payment for claimants of working age benefits. You will be asked by the DWP to claim this benefit rather than JSA, ESA or Income Support when you meet the criteria. Visit www.gov.uk/universal-credit

Further advice on all welfare benefits is available on the council's website at www.sheffield.gov.uk, or call into any of our First Point offices. Alternatively staff will be happy to advise you on any possible entitlement to benefits and carry out a trial calculation based on your current circumstances. You can contact us through the call centre on **293 0000**.

Money you owe - rent arrears

We recognise that sometimes people have difficulties in paying their rent and consequently fall into rent arrears. If this happens you should contact us immediately as we can offer help and advice in these situations; as well as making affordable arrangements to get you back on track with your payments.

If you do not pay your rent Sheffield City Council will take firm action against you. If we take you to court you will be charged legal costs and ultimately you could lose your home.

How we can help you:

- If you are a new tenant we will contact you within 4 weeks of you taking a tenancy with help and advice. We can help you set up a regular payment pattern to suit your needs.
- We can offer help and advice on maximising and managing your income. We can do this at the start of your tenancy or at any time during your tenancy.
- We can advise you on your entitlement to welfare benefits and Housing Benefit, and help you to complete a Housing Benefit claim form.
- We will always discuss issues sympathetically and confidentially with you.
- We will ask you if you have any disabilities or illnesses or take any medication that could affect your ability to pay your rent, so that we can advise you accordingly.
- We have a specialist Money Advice Team who can provide advice and support if you have debts or need help with budgeting. They can also refer you for in depth advice at Citizens Advice or the Credit Union.



- Further advice and a list of organisations who provide help is available in our Debt Problems leaflet. Or you can contact the Money Advice Team via our call centre on **293 0000**.

Is money a problem?

If you're worried about debts and in a muddle with your cash our Money Advice Team can help.

Contact 0114 293 0000



How we manage rent arrears

If your rent account is in arrears we will:

- Contact you to offer advice on what you need to do.
- Try to reach an affordable arrangement with you to repay your arrears; taking into account your income and expenditure.
- Offer to refer you for independent advice.
- Before taking any legal action, we will make sure advice is available, and that we have given you sufficient warnings both verbally and in writing.
- We will treat vulnerable tenants sensitively and try to resolve any issues affecting rent payment before legal action is taken.

Having rent arrears could affect you in the following ways:

- Prevent you from being rehoused with Sheffield City Council.
- You may not be able to register to be rehoused by the Council, or any registration you already have may be cancelled.
- Details of the arrears will be given to a mortgage company or housing association if a reference is requested.
- Affect your credit rating.
- Affect your right to buy your council house.
- We may cancel your Council Home Contents Insurance.
- We may end any garage tenancies you hold.



What if I am a former tenant who owes rent arrears?

If you are no longer a current council tenant but still owe rent arrears, we will pursue this debt. We will use a wide range of methods to recover the arrears, which may include:

- Telephone calls to your home.
- Letters will be sent to your new or last known address.
- If we have details, we could contact a family member or your employer.
- Debt Collecting Agencies, who will visit you at your new address.
- Tracing agents if we do not know your new address.

The debt will be pursued until it is cleared. When you leave a Sheffield City Council tenancy and you still have rent arrears on that property

it is important you contact our Former Tenants Team via the call centre on **293 0000**. We will make an affordable repayment arrangement with you in order to avoid further action being taken.

If you do not make a repayment agreement we may disqualify you from the Housing Register.

What is the Credit Spreader?

If you have other accounts such as court costs, garage rent or tenants insurance we use a process called 'credit spreading'. Normally we will ask you to make payments due onto the current rent account for your property. 'Credit spreading' automatically distributes money you have paid to your current rent account to your other accounts once the current account is in credit.

When the other accounts are paid in full, money left over will remain as credit on your current main account.

Money you pay us is used to pay off any debts in the following order:

- Main current account
- Current garage / garage site account
- Former Insurance
- Current Insurance
- Current court costs
- Current Housing Benefit overpayment
- Current former tenancy arrears.
- Debts will then be cleared from the oldest former tenancy first through to the most recent, in the following order:
 - Main former tenancy Account
 - Former garage/ garage site
 - Former court costs
 - Current Housing Benefit overpayment
 - Previous former tenancy arrears.

How we calculate the rent for your home

The Government sets out the criteria for how councils and housing associations calculate rent.

For new tenants, starting rent is worked out by the Government's formula, using the current national average rent and adjusted to reflect three things:

1. The number of bedrooms in your home. The more bedrooms you have the more the rent will be.
2. The average wage in South Yorkshire.
3. The value of your home at January 1999 prices.

70% of your rent will be based on the number of bedrooms in your home and average wage in South Yorkshire, and 30% on the value of your home.

For existing tenants the Welfare Reform and Work Act 2016 requires us to reduce



the rents that we charge for our council homes each year by 1% until 2019/20.

Affordable rent

Affordable rent, is the rent charged to a small minority of council properties. It is higher than social rent but not as high as private rents. It is based on 80% private rent and was brought in by the Government in 2010 to make the delivery of new/replacement council homes more viable. The council has set an Affordable Rent on most new council homes delivered since 2013.

What about other charges?

We will tell you about any increases to other charges that you pay with your rent, like water rates and heating charges prior to April each year.

We do offer a competitive insurance scheme that can be paid alongside your rent, for

further details see our Home Contents Insurance pack or ring **293 0000** to discuss.

Your right to appeal

If you think your home has been valued incorrectly you have the right to appeal.

Please visit **www.sheffield.gov.uk/councilhousing** or contact our call centre on **293 0000** for more detailed information about how your rent has been worked out, or your right to appeal.

Contact Housing Services

Some calls may be monitored by Sheffield City Council and its partners for quality and training purposes.



Online:

Enquiries: www.sheffield.gov.uk/contacthousing

Website: www.sheffield.gov.uk/councilhousing

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Phone:	Call Centres	0114 293 0000
		0114 205 3333
	Repairs	0114 273 5555



Write: Sheffield Council Housing Service
PO Box 10589
Nottingham
NG6 6DN



Visit Us: To find your local office please telephone us or alternatively you can visit our website.



Need help accessing our services?

A translation of this leaflet is automatically available in the languages below. It can also be made available in other languages on request.

Arabic

تتوفر نسخة مترجمة من هذه الكراسة باللغة العربية

Farsi

ترجمة ان برگچه در فارسی دستیاب است

Somali

Turjibaanka guub-yarahaan waxaa lagu heli karaa Soomaali

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Sheffield City Council
www.sheffield.gov.uk/councilhousing



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