



## **Housing & Neighbourhoods Service**

# **Paying your rent**

Information about the rent  
you pay for your Council house



# Contents

<b>How can I pay my rent .....</b>	<b>4</b>
<b>How do you keep me informed about my rent account .....</b>	<b>4</b>
<b>Can I claim Housing Benefit .....</b>	<b>4</b>
<b>Universal Credit .....</b>	<b>5</b>
<b>Money you owe - rent arrears .....</b>	<b>5</b>
<b>What if I am a former tenant who owes rent arrears? .....</b>	<b>7</b>
<b>What is a Credit Spreader? .....</b>	<b>7</b>
<b>How we calculate the rent for your home .....</b>	<b>8</b>
<b>Affordable rent .....</b>	<b>9</b>
<b>What about other charges? .....</b>	<b>9</b>
<b>Your right to appeal .....</b>	<b>10</b>
<b>Contact us .....</b>	<b>12</b>

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.

**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/home/council-housing](http://www.sheffield.gov.uk/home/council-housing)**

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 **0114 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/home/benefits](http://www.sheffield.gov.uk/home/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, Income Support, Child and Working Tax Credits and Housing Benefit, when you meet the criteria. Visit **[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)**

Further advice on all welfare benefits is available on the council's website at [www.sheffield.gov.uk](http://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 **0114 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 can support you with help and advice from the outset. 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 can also provide advice about Universal Credit and how to claim this.
- 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 can help you with specialist advice if you have debts or need help with budgeting. We 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 us on **0114 293 0000**.

**Is money a problem?**

**If you're worried about debts and in a muddle with your cash then we can help. contact 0114 293 0000.**

# 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 Debt Recovery Team via the call centre on **0114 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 a 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.

## **Affordable rent**

A very small number of council rents are Affordable Rents. Affordable Rent is up to 80% of the market/private rent for equivalent property in an area. It is higher than social rent and was brought in by the Government in 2010 to provide social landlords with financial capacity to deliver new affordable homes. This means, in some circumstances, someone could be paying a higher affordable rent for their council home than nearby properties on a social rent.

## **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.

# 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/home/council-housing](http://www.sheffield.gov.uk/home/council-housing)** or contact our call centre on **0114 293 0000** for more detailed information about how your rent has been worked out, or your right to appeal.



# Contact Housing Services

**Phone:** Call Centres 0114 293 0000  
Repairs 0114 273 5555

## Online:

**Enquiries:** [www.sheffield.gov.uk/home/council-housing](http://www.sheffield.gov.uk/home/council-housing)

**Website:** [www.sheffield.gov.uk/home/council-housing](http://www.sheffield.gov.uk/home/council-housing)

**Follow us:**   

**Write:** Housing and Neighbourhood Service  
PO Box 5967  
Sheffield  
S2 9GH

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

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

This document can be supplied in alternative formats, please contact 0114 293 0000

Sheffield City Council  
[www.sheffield.gov.uk/home/council-housing](http://www.sheffield.gov.uk/home/council-housing)



When you have finished with  
this document please recycle it