

SECTION C

RENT AND HOUSING BENEFIT

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HOW YOUR RENT IS CALCULATED

Each year the Council works out how much money it needs to run the housing service and decides where this money can be raised from.

The Government has an influence on this process by setting targets for spending and for rent levels. From 2002 the Government introduced a new way of setting rents for council homes based on their value. All Councils must now set their rents with a view to meeting the “target rents” set by the Government by 2010. The Council therefore has very limited control over the rents tenants are asked to pay.

Service Charges

Some tenants may have other charges to pay as part of their total rent. These will usually be for heating in those flats where heat or hot water comes from a shared boiler, or for warden services in sheltered accommodation.

If you are not sure why you have additional charges please contact your Housing Officer.

HOW TO PAY YOUR RENT

There are several ways in which you can pay your rent:

At a Neighbourhood Housing Office or Council Cash Office

You can pay your rent by cash, cheque, or postal order at any of the Neighbourhood Housing Offices and at several other locations. At the start of your tenancy you will be sent a rent payment card. You will need this card until the end of your council tenancy. If you choose to pay by Direct Debit or don't pay rent please do not throw the card away.

Some of the offices do not have cash collection facilities all of the time. Overleaf is a list of opening times as at 2008.

ADDRESS	Monday	Tuesday	Wednesday	Thursday	Friday
Bilton Housing Office, Albany Avenue, Harrogate	9.30 - 12.30 and 1.30 - 4.30	9.30 - 12.30 and 1.30 - 4.30	9.30 - 12.30	9.30 - 12.30 and 1.30 - 4.30	9.30 - 12.30 and 1.30 - 4.30
Knaresborough House, Knaresborough	Closed	9.00- 4.30	9.00 - 4.30	Closed	Closed
Ripon Town Hall, Ripon	9.00 - 4.30	Closed	Closed	9.00 - 4.30	9.00 - 4.30
Kennion Road Housing Office, Harrogate	9.30 - 12.30 and 1.30 - 4.30	9.30 - 12.30 and 1.30 - 4.30	9.30 - 12.30	9.30 - 12.30 and 1.30 - 4.30	9.30 - 12.30 and 1.30 - 4.30
Housing Needs Centre, Victoria Park House, Harrogate	9.00 - 4.00	Closed	Closed	9.00 - 2.00	9.00 - 4.00
Scottsdale House Springfield Ave Harrogate	8.30 - 4.30	8.30 – 4.30	8.30 - 4.30	8.30 - 4.30	8.30 - 4.30
Community Office, Little Market Place, Masham				2nd Thurs of month 9.30-12.00	
Library, Pateley Bridge		2 nd Tues of month 9.30 – 1.30			

Any retailer showing either the Paypoint or Payzone logo

You may also pay at any retailer in the United Kingdom displaying either the Paypoint or Payzone logo. There are several shops, newsagents and garages in the Harrogate District that have this service. Please pay by the end of Thursday to ensure that you are not in arrears. Please take your payment card with you.

By Direct Debit

If you have a bank account, you can pay your rent by monthly Direct Debit. When you start paying by Direct Debit the Council will give you £10 which will be paid directly into your rent account. (This £10 will be reclaimed if your Direct Debit is stopped by you). This will only be paid once. When you pay by Direct Debit the Council will work out how much rent you have to pay for the whole year and divide it by twelve equal instalments and the money will come out of your bank account on about the 15th of each month. Your Neighbourhood Housing Office can advise you how much your payments will be.

If your rent changes during the year as a result of housing benefit, this figure will be recalculated by the Council for the remaining instalments and you will be sent a letter telling you what the new monthly payment will be.

By Automated Telephone

Please ring 0845 129 55 99. You will need your Rent Account Reference or Invoice number and debit or credit card details to make payment using this method. This service is available 24 hours a day. Please note Housing Rents cannot be paid by Credit Card.

By Phoning your Neighbourhood Housing Office

Tenants can call their local area office and pay by debit card.

Through The Internet

Payment can now be made using our website www.harrogate.gov.uk You will need your Rent Account Reference or Invoice number and debit card details to make payment using this method. Please note housing rents cannot be paid by credit card. You can also pay for council tax and other council charges on line.

By Bank Standing Order

If you have a current account, you can set up a Standing Order through your bank or building society to pay your rent weekly or monthly. If your rent changes whilst you are paying by Standing Order, you must contact the bank or building society and ask them to change the amount to be paid.

There is a time delay in the money being taken from your bank account and reaching your rent account by this method. So you may be asked to make extra payments in advance to ensure that your rent account does not fall into arrears whilst the Standing Order is being set up.

At the Post Office

You can pay your rent by cash or cheque at any Post Office in the Harrogate District. Please note that if you are paying at a Post Office, you must pay by the end of Thursday for the payment to reach your rent account that week. Please take your payment card with you.

By deduction from your wages or salary

If you work for the Council you can arrange for your rent to be deducted from your salary or wages. Please ask your Neighbourhood Housing Office for details.

By post

You can send cheques or postal orders through the post to one of the Neighbourhood Housing or Council Cash Offices. Please make cheques payable to "Harrogate Borough Council" and remember to write your name, address and your rent reference number on the back of your cheque. (Please do NOT send your payment card). We will send you a receipt for your payment by return of post. If you are paying for a garage please make this clear and remember to give the reference number for the garage and not your home.

Please note, however, that Ripon and Knaresborough Cash Offices and the Housing Needs Centre are not open every day and there may be a delay before a receipt is sent to you.

NON-RENT WEEKS

There are several weeks each year when you do not have to pay rent if you use your payment card unless your account is in arrears.

As at 2008/2009 the last week of March & first week of April are set as non-rent weeks to allow the Council time to finalise all accounts for the previous financial year and tell you how much rent you should pay. There is also one non-rent week at Christmas and one at the end of August.

WHAT HAPPENS IF MY HOUSING BENEFIT CHANGES?

The Council's Benefit Services Section will notify you of any changes to your housing benefit during the year. Housing Benefit changes can be applied retrospectively and in this case you may have to make arrangements to make good any arrears that may arise.

WHAT SHOULD I DO IF I LOSE MY RENT PAYMENT CARD OR IT DOESN'T WORK PROPERLY?

If you lose your rent payment card or you need a new one you should contact your Neighbourhood Housing Office. You should receive a new card within 2 working days.

HOW OFTEN IS MY RENT DUE?

Your rent is due weekly and your payment must reach your account by Friday of each week to keep your account up to date.

If you pay your rent weekly, you can pay at any time before close of business on Friday at a Council Cash Office; or before the close of business on Thursday at a Post Office or retailer displaying the Paypoint or Payzone logo (the payment will be credited to your account for that week).

If you wish to pay fortnightly or monthly (other than by Direct Debit), you must pay in advance. If you have arranged to pay your rent by Direct Debit, the money will be requested from your bank around the middle of each month.

HOW DO I KNOW WHETHER MY RENT ACCOUNT IS UP TO DATE?

We will send you a rent statement each quarter. If you are unsure of the balance on your rent account please contact your Neighbourhood Housing Office.

WHAT HAPPENS IF I DON'T PAY MY RENT?

If for any reason you are unable to pay your rent you should contact your Neighbourhood Housing Office immediately. It is an obligation of your tenancy that you pay the rent

promptly and when it is due. The Council will only be able to help if you contact us immediately.

Most problems can be resolved quickly without the need for formal action but even if you plan to catch up in the following week, for example if you are going to be away on holiday on the day that you normally pay, you should still let your Housing Officer know.

When you contact your Housing Officer you will normally be asked to agree a suitable arrangement to catch up any missed payments. If your income has changed, your Housing Officer will also be able to give you advice about applying for benefits.

If you do not contact us or you fail to keep to any arrangements, the Council will take formal action against you as described below.

FORMAL ACTION

Notice Of Seeking Possession

If you do not make and keep satisfactory arrangements to pay your arrears, the first step in legal action against your tenancy is a Notice of Seeking Possession. This Notice will state that the Council intends to take you to Court for an Order to repossess your home - in other words to evict you. The Notice will give a date, at least 28 days ahead, after which you may be summoned to appear in Court where the Judge will consider your reasons for not paying your rent.

If you make and keep a satisfactory arrangement during the Notice period, the Council may agree not to take further action whilst you are keeping to the arrangement. However, once a Notice of Seeking Possession has been served it remains in force for twelve months and the Council can take the case to Court at any time during this period.

Orders for Possession

If your case is taken to Court, the Council will normally ask for a Postponed Possession Order, requiring you to make a payment of a weekly amount to reduce your arrears in addition to your normal rent. This means that, providing you keep to this Court Order, you cannot be evicted even though the Court has agreed that the Council has a legal right to possession of your home.

However, if you fail to keep to the Court Order, the Council can ask the Court for a Possession date and then a Warrant of Possession to evict you from your home unless you have paid your debt in full to the Council. A County Court bailiff will then attend on the day set by the Court and you will be evicted.

In exceptional cases, the Council may ask for an outright Possession Order straight away and the Judge may give the Council possession of your home immediately, with no conditions attached.

The Council does not take Court action against tenants lightly and we will always contact anyone falling into arrears in plenty of time to resolve the matter, without the need for legal action. Some tenants, however, persistently fail to make regular payments. In these cases, the Council will not hesitate to take Court Action if necessary.

It is important to stress again that if you are in any difficulty with your rent payments you must contact your Housing Officer immediately. If you have debt problems the Citizen's

Advice Bureau may be able to advise you, but please always let the Council know of any decisions you have made. Problems are best dealt with as soon as they occur rather than waiting until the amount of arrears is so high that the Council has to take legal action against you. The Council will only resort to eviction if all attempts to help have failed and the tenant has regularly failed to pay their rent.

COUNCIL TAX

As well as collecting rent from its tenants, Harrogate Borough Council also collects an amount from every household in the Harrogate District to pay for other services - Council Tax. The money goes toward services directly provided by Harrogate Borough Council such as refuse collection, parks and gardens, sports and leisure facilities. An amount is also collected on behalf of the Police, Fire service and North Yorkshire County Council which pays for services including the Children and Young People Services and Adult and Community Services. If you live outside the Harrogate town boundary you may also pay an amount towards the services provided by your Parish Council. This is known as a "parish precept". Further details are included with your Council Tax Bill. Online payments can also be made at www.harrogate.gov.uk.

HOUSING BENEFIT

If you are on a low income you may get help toward the cost of your rent and Council Tax by applying for Housing and Council Tax Benefit. How much benefit you may get will depend on:

- the amount of rent and Council Tax you pay;
- your income and any savings that you may have;
- the size of your household and their ages.

If you think that you may qualify for benefit please contact your Neighbourhood Housing Office for advice and an application form, or contact the Benefit Services Section on 01423 556455.

If you claim Housing Benefit or Council Tax Benefit you must always notify the Benefit Services Section of any change in your circumstances and you must reply quickly to their requests for further information.

If you need any help with benefit forms or letters, please contact the Benefit Services Section or your Neighbourhood Housing Office.