

Paying your rent

Struggling to pay your rent since the Covid pandemic?

If you know that you are in arrears but have been struggling to find help, or are just too worried to deal with it, please ensure you read this.

Coronavirus (COVID19) information and guidance for tenants

Since the start of the pandemic, Tamworth Borough Council has reached out to all of its customers to offer help and support when it comes to paying their rent. The government's temporary ban on evictions that was in place through the coronavirus (COVID19) lockdown ended on Sunday 20 September. Officers are now reviewing those cases that have gone into serious arrears and resuming court action where appropriate. However, **SUPPORT IS STILL AVAILABLE** and it is never too late to get in touch. Court action will only be taken as a last resort if you fail to engage.

If you know that you are in arrears, you should:

TALK TO US. If you are in arrears due to coronavirus, we will not take court action against you so long as you have been in touch with us to talk about it and make an arrangement to pay this debt.

Problems paying? Act now!

There are many ways that we can help you to begin resolving the financial problems that you may be facing and we remain committed to doing everything we can to support our customers whose finances have been most affected by the pandemic. You can contact us via telephone or email.

So please call us now on **01827 709514** or email us at:
IncomeTeam@tamworth.gov.uk

You may be entitled to claim benefits including Universal Credit, which may assist with covering the cost of part or all of your rent.

IMPORTANT NEWS – Rent Free Weeks for Tamworth Borough Council Tenants:

Weeks commencing Monday

■ 23 Aug 2021 ■ 20 Dec 2021 ■ 21 March 2022 ■ 28 March 2022

Tamworth Borough Council's Opening Times:

Monday to Thursday 8.45am - 5.10pm

Friday 8.45am - 5.05pm (closed bank holidays)

Please note: Marmion House offices, Lichfield Street, are currently closed to the public but officers are home working and continue to provide a full service.

How we can help you

- ✓ We can work with you to agree an affordable repayment plan.
- ✓ We will discuss issues sympathetically and confidentially with you.
- ✓ We can offer help and advice on maximising and managing your income at the start and during your tenancy.
- ✓ We can advise you on your entitlement to welfare benefits including help towards your housing costs and council tax.
- ✓ We can help with Discretionary Housing Payment Applications (This is not a benefit, it is a discretionary payment and is paid to the rent account. You must be in receipt of Housing Benefit or Universal Credit Housing Costs to apply.)
- ✓ We can refer you for Food Bank Vouchers, if you are struggling to afford to buy groceries.
- ✓ We can refer you for independent specialist advice to help you put together a budgeting plan and give you debt management advice and solutions.
- ✓ We can refer you for advice on reducing fuel bills and energy saving tips.

Your rent account

Please keep your rent account up-to-date. We will receive a statement every 3 months and we will contact you promptly if you fail to pay.

We ask that you pay your rent weekly but if you prefer to pay your rent either fortnightly, 4 weekly, or monthly you can do so providing payments are made in advance.

A wide range of convenient and easy options to pay your rent can be found at the back of this leaflet and on the website at www.tamworth.gov.uk

Checking your rent balance and recent transactions

Your quarterly rent statement will show you what you have paid, what additional benefits have been paid to your rent account and whether you are in arrears or credit.

You can also check your rent balance by:

- Contacting us on Tel: 01827 709514
- Visiting www.tamworth.gov.uk and entering your rent reference number

Rent arrears

If you fall into rent arrears, the Income Team will write to you. Please contact the Income Team, Tel 01827 709514 immediately, if you receive an arrears letter. We recognise that sometimes people have difficulty in paying their rent and consequently fall into rent arrears. We can offer help and advice in these situations. Do not ignore any arrear letters as the problem will not go away and could lead to formal legal proceedings being taken against you. This could also result in you having to pay court costs and places your tenancy at significant risk. If you move out while you have rent arrears or ordered to leave your property by the court, you will still have to pay the rent that is outstanding.

Repayment plan

Contact the Income Team on Tel 01827 709514 or email Incometeam@tamworth.gov.uk. We can help you pay off your arrears in full with a repayment plan that you can afford.

Managing debt

As you know, your rent is a priority and one of the most important bills to pay. If you find yourself in debt, we can advise you on paying an affordable amount per week towards your debt, in addition to continuing your regular rent payments.

Help with benefits and debt advice

The Tamworth Advice Centre (TAC) will check you are getting all the benefits you are entitled to, help you apply for those benefits you are not getting, assist you in setting up a bank account if needed, help you deal with your debts and assist with budgeting within your means. Tamworth Advice Centre (TAC) can also help you with benefits and specialist debt advice and can be contacted on their advice line:

- Tel: 0300 330 9002, Monday to Friday, 10.00am - 4.00pm
- E-mail: citizensadvice@citizensadvicemidmercia.org.uk
- Website: citizensadvicemidmercia.org.uk/support-in-tamworth

Or for help and advice on managing debt, you can contact:

National Debt Line – 0808 808 4000 (Mon-Fri: 9am-9pm, Sat: 9.30am-1pm)

Universal Credit

If you claim Universal Credit and are eligible for help with your housing costs, these will be paid direct to you and you will be responsible for paying your rent. However, if you are finding it difficult to pay your rent, struggling financially or are in rent arrears, the council or you can apply to Universal Credit to have your rent paid direct to the council. In addition, if you have rent arrears, the council or you can make a request for a payment to be deducted from your standard allowance each month to clear the arrears. This will make it easier for you and help you keep your home.

Customers seeking help or advice about Universal Credit can contact the UC help line 0800 328 5644, which is a free call, Mon to Fri, 8.00am to 6pm. Alternatively queries regarding UC can be directed to the Citizens Advice helpline Tel: 0300 330 9002.

Discretionary Housing Payment

If you can show that you are struggling to pay your rent, we can assist you to apply for a Discretionary Housing Payment (DHP). You can claim this extra payment in addition to your standard universal credit or housing benefit. An application form can be found on Tamworth Borough Council's website: www.tamworth.gov.uk, that you will need to complete and forward to the Council. Please note that you must already be receiving help towards your rent from either Universal credit or Housing Benefit to be considered for this payment. Discretionary Housing Payments are not a benefit, they are paid from a limited fund and are only paid for a temporary period.

Council Tax

If there is only one adult living at the property then you will be entitled to a discount of 25% off the full charge regardless of your income. If you are on a low income, you may also be entitled to a Council Tax reduction. Please complete a Council Tax reduction form that can be found on Tamworth Borough Council's website www.tamworth.gov.uk. Please note both these Council Tax benefits are not included in a claim for Universal Credit so have to be claimed separately.

Changes

It is your responsibility to inform Housing Benefit or Universal Credit of any changes to your income or household. For example:

- Increase/decrease in the income of any member of your household
- Birth of any children
- Anyone leaving or joining the household
- If you move to another property

Budgeting

During this time of financial uncertainty, it is more important than ever to build a budget that works for you.

- ✓ **Assess your current financial situation:** If you are looking at reduced hours, have been furloughed, or lost your job entirely due to the current pandemic you need to figure out what funds are coming in and out of your home. The budget planner from the Money Advice Service should help get you started:
www.moneyadviceservice.org.uk/en/tools/budget-planner
- ✓ **Explore the benefits available to you:** Whether you are currently in or out of work or are on a low income and affected by the economic impacts of COVID-19, you can obtain advice yourself about benefits you can claim on www.gov.uk/benefits-calculators. Alternatively, you can contact the Tamworth Advice Centre.
- ✓ **Identify your essential expenses:** What must you continue paying for during the covid-19 crisis? These commonly include rent payments, grocery costs, and utility bills, i.e. gas & electricity. A number of sites have issued free guidance relating to your finances and Covid19, which can be found below:
 - The Government has issued **Covid-19 Guidance for Landlords and Tenants:** www.gov.uk/government/publications/covid-19-and-renting-guidance-for-landlords-tenants-and-local-authorities/coronavirus-covid-19-guidance-for-landlords-and-tenants
 - **Ofgem** have some guidance to help you manage your energy supply during the outbreak: www.ofgem.gov.uk/coronavirus-covid-19/coronavirus-covid-19-and-your-energy-supply
 - **MoneySavingExpert** also has some great guidance on Coronavirus and Your Rights which details which banks are offering payment holidays on their loans and credit cards:
www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights

Useful Contacts

Home Energy Advice Tamworth (HEAT)

Tel: 0800 043 2815 or email advice@mea.org.uk for help and advice regarding:

- ✓ Making your home more energy efficient
- ✓ Grants for heating and insulation
- ✓ Dealing with installers
- ✓ Cheaper fuel bills

You can make direct contact with HEAT or the Income Team can refer your case to them on your behalf.

Step Change

Debt advice charity - Tel: 0800 138 1111 www.stepchange.org

Christians Against Poverty

Tel: 01827 260019 www.capuk.org.uk

National Debt line

Tel: 0808 808 4000 www.nationaldebtline.co.uk

Consumer Credit Counselling Service

Tel: 01827 305950 www.cccs.co.uk

Tamworth Samaritans

Tel: 01827 66664 or email: tamworth.samaritans@gmail.com

www.samaritans/tamworth.org

Helpline for those who are in crisis including feelings of suicide.

Services provided: Abuse & Survivor (inc Domestic Violence) support, Health / Social Welfare, Advice / Information / Advocacy / Legal, Carer Support, Bereavement Services, Alcohol / Substance Misuse / Behaviour addiction

Citizens Advice Mid Mercia

FREE Digital and Internet skills training and online support

Do you need help and support with:

- Internet Safety Emails
- Online Shopping
- Job searching
- Social Media
- Media information
- And much more ...

PLUS

- Free Benefit Calculation Check
- Council Tax Support Claims
- Blue Badge Applications and other support forms

Tel: 07960433977 or email digitaltraining@citizensadvicemidmercia.org

Latest updates

“Entitled To” - online benefits checker

Staffordshire County Council are providing “Entitled To” an online benefits checker that enables residents to easily input their details and find out what benefits they may be entitled to.

This benefits checker can be accessed via:
<https://staffordshire.entitledto.co.uk/home/start>

The calculator is free to use, and it should only take 10 minutes to complete - all details provided are anonymous. Anyone who is worried about their financial situation or want to check they are receiving all the benefits they are entitled to are advised to use this website.

Benefit payments to Post Office card accounts will stop on 30 November 2021

If your benefit is paid to a Post Office card account, you must arrange for your payments to be transferred to your bank or building society account. Call the Department for Work and Pensions to arrange for the payments to be transferred.

Post Office card account transfers:

Telephone: 0800 085 7133
Monday to Friday, 8am to 6pm

PLEASE BE AWARE - Stop Loan Sharks

Tamworth Borough Council works in partnership with the England Illegal Money Lending team to stop loan sharks operating in Tamworth. If you are a victim of a loan shark or wish to report a suspected loan shark you can contact the Illegal Money Lending team for confidential help and advice on telephone number 0300 555 2222.

Contents Insurance

Tamworth Borough Council has negotiated a home contents insurance scheme for its tenants and leaseholders. The prices are competitive and contents insurance is worth considering. It is important to protect your personal contents in your property against loss or damage caused by fire, flood and burglary. The council's insurance policy only covers the building not your personal contents. Further information is available at: www.tamworth.gov.uk/contents-insurance

Look Out! NEW online platform for tenants coming soon

Coming soon is a new online digital platform available to all Tamworth Borough Council tenants. This will provide 24 hour a day / 7 days a week access to tenancy information including rent account balances, repairs history, personal contact details, and housing applications. More information will shortly be available on the Council website www.tamworth.gov.uk

Get information on coronavirus – STAY SAFE

You can read the latest information on the UK coronavirus situation at www.gov.uk

Visit the NHS coronavirus web page at www.nhs.uk for information on:

- Symptoms
- How to protect yourself
- What to do if you think you might have coronavirus

Ways to pay your rent



Monthly Direct Debit
1st or 16th of the month
Or Weekly Direct Debit
Every Friday

If you would like to set up a monthly or weekly Direct Debit please contact the Income Team directly on **01827 709514**.

You can also download a Direct Debit mandate form from our website **www.tamworth.gov.uk**.



If you prefer to make a manual payment you can do this with an **Allpay card** at any shop offering a Paypoint service or any Post Office.

*If you require or have lost / damaged your Allpay card, please contact us on **01827 709514** to order a new or replacement card.(Free of Charge)



Phone
24hrs

To make a telephone payment, contact the automated service on **03452 307 709**.



MyStaffs app. We have a FREE app which allows people to access council services while on the move.

The MyStaffs app is free and can be downloaded from the Apple App Store and Google Play Store.



Don't forget you can use Tamworth Borough Council's website **www.tamworth.gov.uk** to make payments over the Internet.



Contact the Council income team **01827 709514** for our account details, then you contact your bank or building society to set up a standing order.

If you require this document in an alternative format or language, please contact us on 01827 709709 or email: enquiries@tamworth.gov.uk