

Rent and benefits



The Gateshead Housing Company
Working with Gateshead Council

**The Gateshead Housing
Company needs tenants
to pay rent on time to
help maintain the many
services it provides.**

The company aims to make it as easy as possible to pay rent.

We do this by providing different payment methods and offering help and advice for those with difficulties.

We will also help tenants obtain benefits they may be entitled to.

What does my rent include?

The rent you pay each week includes charges for basic rent and water rates.

For some properties it may also include charges for furniture, insurance, heating, communal rooms, concierge services, wardens, caretakers, communal alarm changes and TV licence.

What do we use the money for?

The rent you pay goes towards providing many services including:

- An efficient repairs service
- An extensive housing office network
- Experienced and qualified employees
- Concierge and warden services.

When is the rent due?

Your rent is due weekly every Monday.

If paying weekly is not convenient, please contact your housing office to make other arrangements.

How can I pay?

There are a number of ways to pay your rent. They are:

Direct Debit

This is the simplest and safest way to pay your rent and you can choose from four preferred payment dates.

To start paying this way simply complete a Direct Debit mandate, which is enclosed with this leaflet.

At our payment offices

Rent can be paid using debit cards, postal orders or cash at payment offices, including Gateshead Civic Centre.

See our 'How to contact us' leaflet for details of payment offices across the borough.

Debit card

You can use a debit card at any payment office or Gateshead Civic Centre.

You can also pay online at www.gatesheadhousing.co.uk/payments or over the phone to any housing office.

By phone

You can pay your rent with your debit card by phone, 24-hours a day, by calling **0845 149 0002**.

It's automated, safe, fast and easy.

Post Office

You can use your rent payment card at any UK Post Office.

Salary deduction

If you work for The Gateshead Housing Company or Gateshead Council, your rent can be taken directly out of your salary.

PayPoint

You can pay your rent by cash at any PayPoint outlet.

All you need to do is take your payment card and money to anywhere you see the PayPoint sign including newsagents, supermarkets, convenience stores and garages.

Find your nearest PayPoint at www.paypoint.co.uk

By post

Cheques or postal orders can be sent to any payment offices.

Please do not send cash by post.

How is my rent calculated?

Your rent is calculated over a 50-week basis, with two weeks non-collection, usually at Christmas and New Year.

Please note, if you owe money, you must make payments during those two weeks to reduce the arrears.

Rents are calculated using a formula set by the government:

- 70 per cent of the rent will be based on relative local earnings
- 30 per cent is based upon the relative value of the property
- A bedroom factor will also apply so that, other things being equal, smaller properties have lower rents.

How can I get help paying my rent?

If you are on a low income, you may be entitled to Housing Benefit.

Even if you are working, you may qualify for some benefit - it doesn't cost anything to apply.

You should make a claim as soon as possible, as any delay may lose you benefit and could put you in arrears.

Complete and return the form with all of your income recorded and proof of your identity.

Housing Benefit is usually awarded from the Monday after your claim is received.

If you are a new tenant, Housing Benefit will only be paid if you have actually moved in.

Many more people are entitled to benefits than actually receive them.

Please make sure that you are not one of those to miss out.

You should continue to make payments whilst waiting for your claim to be processed.

You can discuss the amount with your Rent and Income Team.

Speak to a Housing Benefit Advice Officer who can tell you the approximate amount you need to pay.

If your circumstances change you must contact the Housing Benefits section and the Department for Work and Pensions immediately.

For further information about the surgeries, contact your nearest housing office.

You can also contact the Housing Benefits section of Gateshead Council at Gateshead Civic Centre on **0191 433 4646** or visit www.gatesheadhousing.co.uk/benefits

What should I do if I can't pay my rent?

It is important you contact us as soon as you start having problems paying rent.

You should contact your Rent and Income Team or your nearest housing office.

You will find your rent team's contact details at the end of this leaflet.

Please remember:

- Don't ignore the problem - help is available
- Get in touch as soon as you realise you are falling behind with your rent
- If you don't tell us you are having difficulties we won't know.

What happens next?

We can discuss the problems you are facing.

We can help if you are having genuine difficulties and remember:

- We want to help
- We can offer you practical advice
- We will try and make an affordable and reasonable agreement to reduce arrears.

Who else might be able to help me?

Our Rent and Income Teams deal with rent problems.

They may be able to arrange for you to pay off your rent arrears over a period of time and remember:

- They can work with you to solve your problems and bring the situation under control at an early stage
- They can make a reasonable repayment agreement with you
- They can give advice about benefits and budgeting
- They can refer you to others who can help.

Our Rent and Income Teams are also trained to offer debt advice and you should contact them in the first instance.

I have other debts - what should I do?

Debt advice services are available should you have problems with paying your rent and other debts.

These are provided by both Gateshead Council and the Citizens Advice Bureau.

In addition to advising about your debts, both services can also provide benefit advice and practical assistance in more serious cases.

They are specialists that operate independently to the housing company and are there to help.

All advice is free and confidential.

You may also seek independent advice from the organisations listed on page 13 of this leaflet.

If you receive Income Support or Jobseeker's

Allowance, it may be possible to have some benefits paid directly to reduce your arrears.

Our Rent and Income Teams can help you make an application to the Department for Work and Pensions to do this.

I have received a letter showing I owe rent. What should I do?

You will receive a reminder letter if you owe us two weeks or more rent and have not made an agreement with us to repay it.

It is important you reply within five days of this letter.

By doing this we can help stop your debt getting too large and remember:

- Read the letter carefully
- Do not ignore it
- Contact the sender
- We want to help.

What happens if I ignore the first letter?

If you have not contacted us to make an agreement within five days of the first letter, we will send a final reminder before we take any further action.

Remember, if you do not tell us you are having problems, we will have no option but to take further action.

Will an officer call about my rent?

An officer will visit if there is no reduction in the arrears after we have written to you for the second time, or you failed to make an agreement.

The officer can discuss the situation with you, give you advice and make an agreement to reduce the arrears.

Please remember:

- Do not ignore the problem
- Make payments as agreed
- Contact the officer if you are unable to pay. They will help, or arrange for you to see someone who can.

What happens if I break an agreement?

We will begin legal action by serving a 'Notice' against you.

Please remember:

- Tell us if you can't pay
- Don't ignore the problem, and please contact us
- Always try to make some payment
- It is not too late to make an arrangement to pay.

I have received a 'Notice'. What should I do?

This is a legal document showing our intention to proceed with court action to gain possession of your home, and recover money you owe.

It is not an eviction notice, but remember:

- Do not ignore it - it is the first step in legal proceedings
- Contact the sender - don't delay
- It is not too late to make an arrangement to pay.

I have received a Court Summons. What should I do?

Even though you have received a summons, this does not mean you will automatically lose your home.

You should keep paying your rent, and an agreed amount off the arrears, until the hearing.

Please remember:

- Do not ignore this summons
- Contact your Rent and Income Team for advice and assistance

They can make sure you are receiving benefits, if you are entitled to do so

- Your Rent and Income Team can also give you basic advice about managing other debts
- Complete and return the forms sent to you by the Court
- Attend the Court hearing
- After the hearing, continue to pay as ordered by the Court.

Can I be evicted?

We will apply for an eviction if you do not keep to your Court order.

We will make every effort to contact you before we take this course of action.

But remember:

- The earlier you take action or get advice the better
- If we take Court action, the costs of doing so will usually be added to your account
- It is more difficult to make arrangements at a later stage
- It is still possible to retain your tenancy, but you must take steps to help resolve the arrears.

Our aim is to keep tenants in their home and not evict them, but this needs your co-operation.

Remember that employees of The Gateshead Housing Company are always available to give advice and guidance.

Finally, please remember:

- Do not ignore the problem
- The earlier you contact us, the more help we can give
- We can offer you practical advice and assistance
- Make regular payments, no matter how small they are
- Apply for benefit to help with your rent payments.

Who can I contact for help?

These organisations can also give you independent advice:

- Department for Work and Pensions -
0191 220 4000
- Citizens Advice -
0844 848 7990
- National Debtline -
0808 808 4000
(freephone)
- Consumer Credit Counselling Service -
0800 138 1111
(freephone)
- Tyneside Housing Aid Centre -
0191 232 3778
- Community Legal Advice -
0845 345 4345.

**Housing and Council Tax
Benefit is financial help
towards rent and/or
Council Tax paid by
Gateshead Council,
based on government
rules.**

Who can apply for benefit?

Anyone aged 16 or over on a low income who is liable to pay rent and/or Council Tax.

You can be a full or part-time worker, including those who are self-employed, unemployed or retired and still look to claim.

How do I claim the benefits?

You need to fill in an application form, which you can get from:

- Gateshead Council's Benefits section on **0191 433 4646**
- Any of our housing offices

- By visiting www.gateshead.gov.uk/benefits
- By e-mailing benefitenquiries@gateshead.gov.uk
- The Pension Service when you apply for Pension Credit
- At a Job Centre when you apply for Income Support or Job Seeker's Allowance.

Gateshead Council has a comprehensive guide, 'Your guide to Housing and Council Tax Benefits'.

The guide is available at all of The Gateshead Housing Company's offices or by calling **0191 433 4646**.

Important

Please do not ignore any problems you may have in paying your rent.

Contact your rent team or housing office as soon as possible for advice and assistance.

Benefits surgeries

Benefits surgeries are held at some housing offices.

Please contact your rent team or housing office for further details.

The services you can expect from us - rent payments and advice

In addition to the support and assistance we offer before you become a tenant, you can expect the following services thereafter.

We offer a wide range of payment methods so you can choose the method best for you.

This includes Direct Debit, Standing Order, payment cards to use at local shops, Post Offices or housing offices and paying by telephone or internet.

We will contact you within the first week of your tenancy to offer advice and assistance regarding your rent and any benefit issues you may have.

If you find you are having difficulty managing the cost of running your home, we can help you to get in touch with specialist debt and money advice agencies.

If we write to you about your rent account, we will explain clearly why we are writing, and will give you a named point of contact within the Rent and Income Team who you can speak to about any queries or concerns about your rent.

We will send you a rent statement every 13 weeks that is easy to understand, and give you at least 28 days written notice about any changes to your rent or service charges.

If you fall behind with your rent we will write to you the first week that your payment is overdue requesting you contact us to discuss this.

If you are experiencing difficulty paying your rent or any of your household bills, we can refer you to independent free debt and financial advice services.

If we need to take action for outstanding rent, we will always attempt to visit you first to discuss the matter and will write to you before we take legal action.

We will always write to you to tell you the outcome.

Our service standards

We will:

- Offer a range of ways to pay your rent and service charges
- Produce clearly written rent letters, including an easy-to-understand statement, which we will send every 13 weeks

- Give at least 28 days' notice of changes to rent or service charges
- Offer help to customers who are having financial difficulty, including help from specialist debt and welfare benefit advice services.
- Report back to customers through our newspaper and on our website.

How we measure them

We will:

- Ask if you are satisfied with the methods of paying rent, and the information on how much to pay
- Ask if you find our rent letters and statements useful and easy to understand
- Ask if you are satisfied with the advice available on rent or on debt

Paying rent should always be top of your shopping list

For free, confidential advice about rent arrears call:

- Birtley, Springwell, Wrekenton, Leam Lane, Low Fell, Old Fold or Felling - call 0191 433 5811 or e-mail rentenquiries@gatesheadhousing.co.uk
- Gateshead town centre, Teams, Dunston, Whickham, Sheriff Hill or Lobley Hill - call 0191 433 2685 or e-mail rentenquiries@gh@gatesheadhousing.co.uk
- Blaydon, Ryton, Rowlands Gill, Chopwell or Highfield - call 0191 433 6235 or e-mail rentenquiries@gh@gatesheadhousing.co.uk
- Former tenants - 0191 433 5364 or 0191 433 5834 or e-mail formertenant@gatesheadhousing.co.uk

- You can pay at any PayPoint outlet or Post Office using your rent payment card
- You can call 0845 149 0002 using your debit or credit card 24-hours a day
- Why not sign up for Direct Debit? It's safe, easy and quick - ask at your housing office for a form
- You can pay online or get a balance at www.gatesheadhousing.co.uk/payments



Got a smartphone?
Scan here to pay
your rent online



**Rent arrears –
don't let it end in tears**



