



Blenheim Gardens RMO Guidance Leaflet

Rent: How to deal with rent arrears and other debts

in partnership with



If you are having difficulty paying or you have fallen behind with the rent or service charges, get advice as soon as possible. Even a small amount of arrears can be difficult to pay off, especially if you are on a low income or benefits. If you are waiting to receive Housing Benefit to help pay your rent, you must let us know.

Lots of people have problems paying bills because of money or personal problems. It can happen to anyone. It is important that you let us know if you are having problems so we can help you deal with them.

What to do

1. Contact your housing office without delay

We may suggest an interview. This will allow us to:

- Do a financial expenditure assessment, so we can see clearly what your incomings and outgoings are
- Give advice on what you can do
- And/or agree a way you can afford to pay what you owe us
- Refer you to a debt counsellor or for independent debt advice

Details of any actions agreed will be confirmed in writing immediately after the interview.

2. Talk to a debt counsellor

We can arrange for you to speak with our partner organisation Twinpier, by telephone on 01273 486650. They will be able to offer you debt counselling over the phone. The Clapham Community Project is another debt advice agent on 020 7627 0240. The National Debtline can be reached on **www.nationaldebtline.co.uk** or 0808 808 4000.

You must tell Lambeth Benefit Service if your circumstances change in anyway (either your income or family circumstances). Your benefit may change if your income increases, drops or if you have someone else living with you.

3. Maximise your income

Are you claiming all the benefits you are entitled to: Could you claim Tax Credits? Are you sick or have a disability? You can use the online benefits calculator at www.entitledto.co.uk or at www.rightsnet.org.uk to work out if you have entitlement to any benefits. You can also telephone the office on 020 7926 0158.

4. Claim Housing Benefit

Housing benefit can help you pay your rent if you are on a low income. The amount you get will depend on your income, savings and your family circumstances.

You can get a Housing Benefit claim form by contacting Lambeth Benefit Service on 020 7649 9311. You can also get a form from the estate office or at the Lambeth Benefit Service at Olive Morris House.

You must give proof of your income and savings, and the income of any other adults living in your home (such as grown-up children), without delay.

5. Apply for Discretionary Housing Payment

The council has a limited fund from which it can make discretionary housing payments (DHPs). DHPs can be made to people who receive housing benefit but who need extra help with their housing costs. In Lambeth these costs are administered by Lambeth Benefit Service, which considers each request on an individual basis. You

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can get an application form from the benefits service by telephoning 020 7649 9311, or from any Lambeth Service Centre.

6. Check your tax code

Check with the Inland Revenue that your tax code is correct for your circumstances. You can enquire online at **www.hmrc.gov.uk**

7. Switching suppliers

You may also be able to save money by switching to better deals on a range of goods and services and comparing prices when you buy goods on a website such as **www.kelkoo.co.uk** or **www.pricerunner.co.uk** to make sure you always get the cheapest price.

8. Paying your rent arrears in instalments

If you cannot pay off the whole of what you owe us in one go we can arrange for you to pay by instalments with an agreed amount. This agreement will be on top of your rent each week.

9. Using your benefit payments to help clear your rent arrears

If you are on Income Support or income based Jobseeker's Allowance, we can ask Jobcentre Plus to deduct a set amount from your welfare benefits.

Credit Unions

Joining a credit union may also be an option you could consider. Credit unions encourage members to save and give them access to borrowing at reasonable rates of interest. You can usually borrow two or three times what you have saved.

Prioritise your debts

It is often difficult to pay everything you need at once. This is why you need to prioritise your debts. You should pay the most important ones first, and the less important ones in small instalments.

What are priority debts?

Priority debts are those that you **must pay** because the result of not paying them would be very serious.

Priority debts are those that could lead to you losing your home, being evicted, having your gas or electricity cut off or lead to fines, such as:

- Rent or service charges
- Mortgages or loans secured on your home
- Gas, electricity etc.
- Magistrates fines for criminal offences
- Child support

We will help you manage your debts by:

- Advising you on which debts are most important.
- Making sure that we take into account the other debts that you have when you are repaying debts owed to us
- Suggesting debt counselling and/or Lambeth Tenancy Support Service if you have multiple debts
- Ending garage and other non-essential services to help you save money.

Housing benefit overpayment

Some tenants have to pay back money to the government for claiming more Housing Benefit than they should this can be costly.

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However as long as the extra housing benefit was received by accident (rather than on purpose) it may be possible to reduce the amount of instalments.

Please also refer to our guidance leaflets:

- Means-tested benefits
- Non-means-tested benefits
- Going to court

Paying your rent

You can choose to pay your rent using any of the methods below:

- Online using our online payment service please visit our website on **www.bgrmo.org.uk** or Lambeth's website **www.lambeth.gov.uk**
- By using our 24-hour telephone hotline **0845 3000 328**.
- Swipe card at the post office or at any retailer displaying the **PayPoint** sign.
- Direct Debit. Payment must be monthly in advance. If you sign up to pay by direct debit for 12 months you will be entered into a prize draw, with the chance to win £100. To register or find out more call **Lambeth Service Centre on 020 7926 8894**.
- Standing Order through your bank or building society. You can request a standing order form by calling **Blenheim Gardens RMO office on 020 7926 0158**. There is a £10 incentive if you choose to pay by standing order.
- By Post cheques and money orders should be made payable to 'London Borough of Lambeth' and sent to:

Lambeth Revenue Service
PO Box 22003
London SW2 1WS

Please write your rent account number on the back of the cheque or money order. **Please do not send cash through the post.**

- In person at the cashier's office at:

Olive Morris House
Cashiers Office
18 Brixton Hill
London SW2 1RL
Open Monday to Friday 09.00 – 16.15

Useful contacts

Clapham Community Project

St Anne's Hall, Venn Street, Clapham, London SW4 0BN. They are open for general enquiries Mondays, Tuesdays and Thursdays from 9.30 – 17.00

Phone: 020 7627 0240

Website: www.claphamcommunityproject.org.uk

Email: admin@claphamcommunityproject.org.uk

JobCentre Plus

For welfare benefit claims for people of working age, contact your nearest Jobcentre Plus. To find out where the nearest offices are to you telephone **0800 055 6688**, if you have a hearing or speech impaired **0800 023 4888** or online at www.jobcentreplus.gov.uk

Pension Service

For pension credit enquiries and enquiries about other benefits for people of retirement age please call **0845 60 606 265** or you can find further information online at www.thepensionservice.gov.uk

Brixton Advice Centre

167 Railton Road
London SW4 0BN
Phone: 020 7733 4674

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Community Legal Services

They will direct you to the nearest agency that can help you and will also be able to direct you to free legal advice under the legal aid scheme if you qualify for this help. You can call them on **0845 345 4345** or online at **www.clsdirect.org.uk**

Ways to contact us:

Blenheim Gardens RMO
24 Prague Place
London SW2 5ED

Phone: 020 7926 0158
Website: www.bgrmo.org.uk
Email: blenheimgardens@lambeth.gov.uk

If you would like this information in large print, Braille, or in another format or language, please contact us on 020 7926 0158.

Español: *Si desea esta información en otro idioma, rogamos nos llame al 020 7926 0158.*

Français: *Si vous souhaitez ces informations dans une autre langue veuillez nous contacter au 020 7926 0158.*

Português: *Se desejar esta informação noutro idioma é favor telefonar para 020 7926 0158.*

Twi: *Se wope saa nkaeboy yi wo kasa foforo mu a fre 020 7926 0158.*

Yoruba: *Tí ẹ ba fẹ imoràn yíí, ní èdè Òmíràn, ẹjọ, ẹ kàn wà l'ágogo 020 7926 0158.*

