



Paying Your Rent

This leaflet explains the different methods of payment that can be used to pay your rent and gives advice on Housing Benefit and Universal Credit.

Help available	Housing Officer	Telephone email
If you have any queries about your account or you're struggling to pay your rent, please contact us as soon as possible. We're here to help.	Carol High <i>Housing Officer</i>	(01229) 876397 carol.high@westmorlandandfurness.gov.uk
	Emma Johnston <i>Housing Officer</i>	(01229) 876469 emma.johnston@westmorlandandfurness.gov.uk
	Katie Barker <i>Housing Officer</i>	(01229) 876471 katie.barker@westmorlandandfurness.gov.uk
Queries regarding housing benefit/ Universal Credit	Amanda Morris <i>Benefit Liaison Officer</i>	(01229) 876581 amanda.morris@westmorlandandfurness.gov.uk
Supporting tenants to manage finances to maintain tenancies	Jo Hughes <i>Money Management Advisor</i>	(01229) 876534 jo.hughes@westmorlandandfurness.gov.uk
Processing rechargeable repairs & services	Jo Worrall <i>Business Support Officer</i>	(01229) 876488 joanne.worrall@westmorlandandfurness.gov.uk

Westmorland & Furness Council | Housing Department

Town Hall | Duke Street | Barrow-in-Furness | Cumbria | LA14 2LD

www.westmorlandandfurness.gov.uk
email: housing@westmorlandandfurness.gov.uk

TOWN HALL OPENING TIMES: Monday to Friday: 9am - 4pm

Telephone enquiries: Mon to Thurs: 8:30am-5pm (4:30pm Friday)



Your rent is due on a weekly basis from the start of your tenancy and it is your responsibility to ensure the rent is paid. This also applies to you if you normally have your rent paid by Housing Benefit. Failure to pay rent may result in you losing your home.

Different ways to pay your rent

• Direct Debit

You can choose any date on a monthly basis or every two or four weeks to pay. **We offer an annual £5 credited to your rent account if you pay your water rates by Direct Debit.** Download a Direct Debit request form from our website and return it completed to the Housing Department or ring us on (01229) 876578, email: housing@westmorlandandfurness.gov.uk or call in to see us at the Town Hall.

• Council's Online Payments Service

Payments can be made online using the Council's 24-hour secure Internet payments service:

<https://www.barrowbc.gov.uk/residents/council-housing/your-rent>

Credit/Debit Card Payment Hotline

Payments can be made instantly over the telephone on (01229) 876390. Alternatively, there is an automated 24 hour Touch Tone service. Call 0845 603 1510 with your rent account number and credit/debit card details. Accepted cards: Visa Credit/Charge • Visa Debit • Mastercard • Switch.

• Online Banking/Standing Order

Payments may be made directly into the Council's bank account:

- NatWest Bank
- Account Number: 37973517
- Sort Code: 01 04 66
- Account Name: Westmorland and Furness Council

Please quote your full Payment Reference Number to ensure the payment reaches your rent account.

• Post Office or Paypoint Outlets

Payments can be made at any Paypoint outlet or Post Office. At the start of your tenancy a letter will be produced with a barcode. Take this letter with your payment - the barcode will be scanned when you make payment. **Always ask for a receipt and keep it safe as this is your only proof of payment.**



If your letter becomes damaged and cannot be scanned, please us for a replacement. If you already have a plastic Allpay Card you can continue to use it. If your card is lost, damaged or stolen, please phone or call in to the Housing Department in the Town Hall to collect a barcoded letter.

• Cheque

Cheques should be crossed and made payable to 'Westmorland and Furness Council'. Post-dated cheques will not be accepted. Please write the relevant Rent Account Number on the reverse of the cheque; a receipt will be generated and returned to you. Post your payments to the Borough Treasurer, Town Hall, Barrow-in-Furness, Cumbria, LA14 2LD. **Please do not enclose cash.** The Council does not accept responsibility for any losses of cash sent through the post.

Please make sure you keep all receipts safely as proof of payment.
Disputes cannot be investigated without proof of payment.

Housing Benefit

You may be eligible for some help towards your rent. If you wish to apply for Housing Benefit, a form can be obtained by calling the Housing Service on (01229) 876581 or emailing: housing@westmorlandandfurness.gov.uk The form should be completed and returned to the Housing Department along with any proof of income and savings required. Failure to provide proof may result in your claim being cancelled and may result in rent arrears.

It is your responsibility to ensure that your rent is paid whether by housing benefit or personally.

Any changes in circumstances must be reported to us immediately as you will be liable to repay any overpayment. Changes such as stopping or starting work, increases or decreases in your wages, someone moving in or out of your home, may affect the amount of benefit you get. Whatever the circumstances, if the information you have given on your application form changes at any time, you must tell Revenues & Benefits immediately. Failure to do so may result in you being overpaid.

Should you require any help or advice, please contact Revenue & Benefits direct on (01229) 404242 or our Benefit Liaison Officer on (01229) 876581.

Universal Credit

If you are in receipt of Universal Credit you must ensure you claim the housing element of Universal Credit for your rent. This will be paid direct to yourself or direct to your rent account through an Alternative Payment Arrangement - if you meet the criteria. You must ensure you are receiving the correct amount of housing element and must notify DWP of any errors or change in circumstances.

Water Rates

With effect from April 2013 Water Rates are included within your rent charge.

Increase/Decrease in Rent

Every April, rent is reviewed and you are notified at least four weeks prior to the beginning of April of the amount your rent will be changed by and how much your new rent will be.

Changes to Housing Payments

We inform Revenues & Benefits of any change in your rent and benefit will be adjusted automatically at the beginning of April. If you receive Universal Credit you must notify DWP direct.

Standing Orders

If you are not in receipt of housing benefit, a letter regarding your standing order will be sent to you before 1st April detailing the new amount to be paid. If you are in receipt of housing benefit you will receive a letter during the second week of April. Please note it is your responsibility to ensure your standing order is amended at your bank.

Managing your Money

Our Money Management Advisor, Jo Hughes, offers a wide range of support to help tenants budget and manage their tenancies, including their rent/water charges by assessing their income and helping them budget. She also helps with issues such as housing and welfare benefits, lending and savings plans, energy and utility savings, contents insurance, setting up basic bank accounts/payment arrangements and arranging access to specialist debt advice agencies.

If you could benefit from this help, please call Jo Hughes on (01229) 876534.

Money Advice from the CAB

The Citizen's Advice Bureau offer comprehensive money management advice online at www.adviceguide.org.uk/ or tel. 03444 889 624. The Advice Guide has an interactive budgeting tool and has lots of helpful information including:

- How to deal with your debts
- How to borrow money without getting into debt; and
- How to work out the best options for saving money.

If you have problems with debts or managing you're your outgoings, you can get help from Barrow Citizens' Advice on (01229) 830367.

If you require this leaflet in large print/audio or another language please contact the Housing Service and we will arrange for this to be carried out tel. (01229) 876578