Garage arrears

When renting a garage from the Council, the rent is also due weekly or monthly in advance. If you

fall into arrears we will serve a Notice to Ouit. If after the expiry date, no satisfactory arrangement has been made, the garage tenancy will be ended. If you rent a Council property and you have rent arrears on your home you will not be allowed to rent a garage. If you rent a Council property and a garage then go into rent arrears, action will be taken to terminate the garage agreement.



How we can help if you have special needs

We will:-

- interview you at a convenient place, if you are unable to come to our office
- ensure that you only see an officer of the same sex if you prefer
- arrange for an interpreter if necessary
- provide audio tapes of our leaflets for people with visual problems
- provide wheelchair accessible offices and facilities
- make appropriate arrangements for people with hearing difficulties



Money advice

Your Income Management Officer will always be willing to help in giving general advice. The Council's Benefit Service offers more specific advice on housing benefit matters.

Housing Benefit Hotline 01543 464292



If you are having general difficulties and need debt advice contact your local Citizens Advice.

Cannock & Rugeley Office 0344 411 1444

If you are working, but on a low wage, you may still be entitled to help with living expenses in the form of tax credit payments. For more information contact

Primary Benefit 0800 169 0310

Universal Credit 0800 328 9344

Job Centre Enquiry Line 0800 169 0390

Personal Independence Payment Help Line 0800 121 4433

State Pension and Pension **Credit Enguiries** 0800 731 0469

This leaflet can be provided in Braille, on audio cassette tape/disk and large print on request to Cannock Chase Council on 01543 462621.



Cannock Chase Council Civic Centre, PO Box 28, Beecroft Road Cannock, WS11 1BG www.cannockchasedc.gov.uk **f** Search for 'Cannock Chase Life' **Search** @CannockChaseDC



Rent Collection and Arrears Management



The Council's objective is to maximise rent collection and minimise rent arrears. We have increased the ways in which you can pay your rent, they now include:

- Any Post Office
- Direct Debit
- Internet
- Postal payments
- Payzone Outlets
- Automated Telephone payments -0845 2340080
- Standing order/bank order
- payment by card at Council Offices

Debit and credit card payments are also accepted at the Council Offices, Post Office or via the Internet and over the telephone.

Rent is due weekly in advance or monthly in advance by agreement with your Income Management Officer.

Rent Arrears

Cannock Council adopts a fair but firm approach to rent arrears recovery. We understand that illness or unemployment can sometimes make it difficult to pay your rent. Our policy is therefore, to make contact at the earliest opportunity and the first contact is made when an account is 1.75 weeks in arrears, or has been in arrears for more than two periods.

Help

We can offer advice on housing benefits, supply contact numbers for debt and welfare advice and make repayment agreements that are affordable and sustainable.



If you have difficulties paying your rent you should contact your Income Management Officer immediately - we cannot help unless we know that you need assistance.

If you are unable to attend office appointments, home visits can be arranged.

If you are on a low wage or are receiving other state benefits e.g. Universal Credit, you may be eligible for housing benefit, however because of the time taken to process claims, rent arrears may occur and it may be necessary to make interim payments on your rent account. Therefore it is important that you keep your Income Management Officer informed of any application for benefit. You must remember that you are responsible for providing information to the Benefit Services and should do so promptly, remember your benefit entitlement will not be paid until all information and proofs have been received and the Benefit Services have calculated vour claim.

It is also your responsibility to inform the Benefit Services and your Income Management Officer of any change in circumstances.

Court Action

If there are arrears on your account we may consider court action, the first step in this process is the serving of a Notice of Proceedings for Possession which is a legal document that enables the Council to apply to court for possession of a property. It remains active for 12 months. Court action cannot be commenced until 28 days after the Notice has been served. This gives you 28 days to make an agreement and/or clear your rent account.



Possession of your property

If your agreement is not maintained then it may become necessary to apply to the court for possession of your property. The Court may order;

• Suspended possession of your property with terms agreed to clear the arrears, this allows you to remain in the property providing the terms of the order are kept. If you do not keep to the terms of the order an application for a warrant of eviction will be made to the court, the bailiff will set an eviction date. Information on how to appeal the eviction date will be sent to you with the notification of the eviction date.

Court costs

If court action becomes necessary the judge will be asked to award the costs incurred. This means that you could be ordered to pay court cost in excess of £394 for a suspended possession order; and if an application to suspend a warrant is successful in excess of £121 warrant costs. These costs are in addition to the rent and arrears payments.

If you have any worries or concerns about paying your rent please contact your Income Management Officer at the earliest opportunity call 01543 462621 and ask for the Rent Section.

