

Paying your rent and rent arrears



If you owe rent you put your home at risk

Paying your rent on time is a condition of your tenancy. Your rent is due every Monday. However, arrangements can be made to pay it either fortnightly or monthly in advance.

We provide free advice on how to keep up to date with your rent. We can also make sure you receive the benefits you are entitled to.

LMH will take legal action to recover the debt, or evict you if you fail to pay rent owed.

How to take control of your rent

- Contact us if you are having difficulty in paying or if you are not sure how much rent to pay. We can offer free advice and can agree a suitable arrangement for getting up to date with your rent
- Visit your neighbourhood area housing office for advice
- Direct payments from income support can be used to reduce rent arrears
- Non-dependents living with you can affect your benefit entitlement. Non-dependents are expected to contribute to the rent - the amount will depend upon your circumstances and the non-dependents' income.

You must inform us immediately of any changes in your circumstances.

Rent payment card

We have introduced a new plastic payment 'swipe' card which you can use to make quick and easy rent payments.

There is no payment charge and you can pay your rent at any Post Office branch or any of the 411 Payzone outlets across Merseyside.



Payzone outlet points can be found at:

- post offices
- supermarkets
- convenience stores

Many Payzone outlets have extended opening hours and are also open at weekends. This makes it much easier to decide when and where you pay your rent.

We will order a rent payment card at the start of your tenancy which will be sent to you within a couple of weeks.

A choice of ways to pay

We recommend you set up a **Direct Debit** to pay your rent. This can be set up for you by contacting your neighbourhood housing office.

You can also pay your rent by:

- **rent card** - using your 'swipe card' at any Payzone outlet
- **debit card** - these payments can be made at the LMH head office, Commutation Plaza, 1 Commutation Row, Liverpool L3 8QF or your neighbourhood housing office
- **telephone** - call an LMH office and pay with your debit card
- **online** - go to www.liverpoolmutualhomes.org
- **payroll deductions** - if you work for Liverpool Mutual Homes.

Can I receive help with my payments?

Housing Allowance is financial help towards paying your rent. It can be claimed by people who are not working, on a low income, or retired.

If you wish to make a claim for Housing Allowance, contact your neighbourhood housing office for advice. You can also make an appointment for advice at one of the City Council's one stop shops by calling 233 3016.

Change in circumstances

You must inform the City Council's Benefits Service immediately if your circumstances change. For example, if someone moves in with you, leaves home, or if your income changes. You can do this by booking an appointment at one of the City Council's one stop shops by calling 233 3016.

Housing Allowance Review

As a result of changes to Housing Allowance and Council Tax Benefit legislation, you no longer need to fill in an application form every year. However, the Benefits Agency does review 50% of all claims by either sending you a review form or by visiting your home.

If you receive a review form you must fill in the form so the Benefits Agency can look at your entitlement again. If you fail to do so, they will stop your current benefit award and you may lose benefit.

14 Day Promise

If you provide the Benefits Agency with a claim form (or details of a change in your circumstances) and all the evidence they need, the Benefits Agency promises that you will receive a letter within 14 days telling you how much housing benefit you are entitled to. LMH do not issue these letters.

What happens if I don't pay my rent?

If you don't pay your rent, arrears will build up on your rent account.

LMH may take legal action against you to recover the debt. If we take you to court for not paying your rent, you will be charged court costs. This may also prevent you getting credit in the future.

If you are evicted for rent arrears, we will not re-house you.

Remember, if you ignore your rent arrears you risk losing your home.

How often will you send me a statement of my rent account?

We will send you a rent statement every three months. Each statement will show your payments and your account balance.

How do I claim back overpaid rent?

If your rent account is in credit contact us to claim a refund. We will pay you by cheque which can take up to four weeks to reach you.

Contact us at your neighbourhood housing office. See the 'Introduction' section of your tenant pack for details.

Benefits Maximisation Service

A Benefits Maximisation Adviser will be able to advise you about any welfare benefits that you might be entitled to. Alternatively, the Citizens Advice Bureau and other voluntary agencies can also provide advice.

Contact your neighbourhood housing office for details on how to make an appointment to see a Benefits Maximisation Adviser.

The Benefits Maximisation Adviser will help you to fill in any forms that you are having difficulty with. They will also provide advice on the backdating of benefits.

Head Office:

Commutation Plaza, 1 Commutation Row, Liverpool L3 8QF

Tel: 0800 678 1890

Repairs:

Tel: 0800 678 1894

www.liverpoolmutualhomes.org

