

September 2024

Rent Arrears Handbook



Advice and guidance for
making and maintaining
rent payments

LANCASTER
CITY COUNCIL

Promoting City, Coast & Countryside

Council Housing

Contact Information

Postal Address:

PO Box 4, Town Hall, Lancaster, LA1 1QR

Office:

Customer Services Reception, Lancaster Town Hall, LA1 1PJ

Telephone:

Income: 01524 582541
Council Housing Reception: 01524 582929

Email:

Income Team: chincomemanagementteam@lancaster.gov.uk
Council Housing Reception: chreception@lancaster.gov.uk

Website:

www.lancaster.gov.uk

Our office hours are 9.00 am to 5.00 pm weekdays.

Emergency Call Centre:

When the office is closed, if there is an emergency ring the Council's
Emergency Call Centre – open 24 hours a day, 365 days a year.

Tel: 01524 67099

This document can be made available in large print, audio, Braille, and other
languages.

USEFUL ADDRESSES AND PHONE NUMBERS

For Debt Advice contact details see pages 9 & 10

Council Tax

Lancaster City Council
Town Hall
Dalton Square
Lancaster
LA1 1PJ
Tel: 01524 582900

Morecambe JobCentre Plus

Heron House
67 Queen Street
Morecambe
Lancashire
LA4 5HW
0845 604 3719

Lancaster County Court

George Street
Lancaster
LA1 1XZ
Tel: 01524 597000
Email: enquiries.lancaster.countycourt@justice.gov.uk

Housing Benefit

Lancaster City Council,
Revenue Services
Town Hall
Dalton Square
Lancaster, LA1 1PJ
Tel: 01524 582965
Email: benefits@lancaster.gov.uk

Lancaster Homeless Action

2 Aalborg Place
Lancaster
LA1 1QH
Tel: 01524 842008
Email: manager@ldhas.org.uk

Lancaster JobCentre Plus

Mitre House
Church Street,
Lancaster
LA1 1JW
0800 169 0190

LOCAL CITIZENS ADVICE

Lancaster Citizens Advice

5 George Street
Lancaster
LA1 1XQ

The Lancaster Office is open on Tuesday, Wednesday and Thursday from 10am-2pm or by appointment.

You can call and leave a message on Messageline by calling on 01524 481 508.

If you need to arrange a face to face appointment in Lancaster, call 01524 400 404.

For email advice, email enquiries@northlancashirecab.org.uk

Morecambe Citizens Advice

Oban House
87-89 Queen Street
Morecambe
Lancashire
LA4 5EN

The Morecambe office is open on Tuesday, Wednesday and Thursday from 10am-2pm for enquiries, or by appointment at other times.

You can call and leave a message on their Messageline by calling on 01524 481 508.

If you need a face to face appointment, call 01524 400 404.

For email advice, email enquiries@northlancashirecab.org.uk

PLACES WITH COMPUTER ACCESS NO APPOINTMENT NEEDED

Lancaster Town Hall Reception	Currently open 9am-4:30pm Monday-Friday (9.30am on Wednesday's)
Morecambe Town Hall Reception	Currently open 9am-4:30pm Monday-Friday (9.30am on Wednesday's)
Lancaster Central Library	Open – Monday, Tuesday, Friday, Saturday 9am-5pm Wednesday 9am-7pm
Morecambe Library	Open – Monday, Thursday, Friday, Saturday 9am-5pm Tuesday 1pm-7pm
Heysham Library	Open – Monday, Tuesday, Friday 9am-5pm Wednesday, Saturday 9am-1pm
Carnforth Library	Open – Tuesday 9am-7pm Wednesday, Saturday 9am-1pm Thursday, Friday 9am-5pm

**Help is also available at any time from the
Service Delivery Team at the Job Centre
You do not need an appointment.**

PLACES WHERE YOU CAN GET HELP

LOCATION	TIMES	WHAT HELP IS AVAILABLE
<p>MARSH COMMUNITY CENTRE</p> <p>01524 843300</p>	<p>MONDAY – FRIDAY 10AM TIL 3PM</p>	<ul style="list-style-type: none"> • Open access drop in • Food Bank Referrals • Clothing & Appliances • Laundry Facilities • Shower Facilities
<p>LANCASTER DISTRICT COMMUNITY VOLUNTEER SERVICE</p> <p>01524 555900</p>	<p>MONDAY – FRIDAY 9AM TIL 5PM</p>	<p>Financial Services – advice and support</p> <p>www.lancastercvs.org.uk</p>
<p>STANLEY YOUTH AND COMMUNITY CENTRE</p> <p>01524 410076 or 07775874413</p> <p>www.stanleyscommunitycentre.co.uk</p>	<p>OPEN SUPPORT SESSIONS MONDAY 10 – 12 NOON THURSDAY 10 – 12 NOON</p>	<ul style="list-style-type: none"> • Open access to WIFI or phone • Weekly food club • Form filling • Supported job search • Community Café
<p>RIDGE COMMUNITY CENTRE</p>	<p>See EMUES on Facebook</p>	<ul style="list-style-type: none"> • Holiday Club

The Golden Rules

Follow these rules and you should be able to sort out your rent arrears and any other debts:

- Do not ignore the problem. If you have any worries about paying your rent, contact the Income Management Team immediately on 01524 582541
- Make sure you pay your rent first, which is a priority debt, if you do not pay your rent, you could lose your home. If you are in debt, you should get help. Details of how and where to get help please see the useful numbers section of this leaflet located at page 17.
- Work out a budget. If you need help with budgeting the Income Management Team can refer you for free budgeting advice and support. A budget form is located at pages 14-16.
- Always attend court hearings
- Make sure you are getting all the benefits you are entitled to get. If you are not sure ask the Income Management Team to do a benefit check for you.
- Make sure you have given Universal Credit, DWP and/or Housing Benefit all the information they need. Even if you are claiming benefits to help you pay the rent it is still your responsibility to make sure the rent is paid. Details of where to get help is located at pages 18 and 19.
- Always keep copies of any letters or court forms you send or receive.

Your tenancy agreement and rent arrears

Your Tenancy Agreement is a contract between you and the Council and tells you what your rights and responsibilities are and what the Council's rights and responsibilities are.

*This is what you have agreed to, with regard to your rent, when you signed your Tenancy Agreement. *

Tenants Responsibilities

- 1.1. Your rent and charges are due in advance, and you must pay your rent and charges every week on or before the Monday they are due. If you wish to pay your rent and charges over longer periods – for example, monthly or fortnightly - then you must pay your rent and charges in advance. The rent is inclusive of the property rent and all the other charges. There are occasional "no collection" weeks where no rent is due. If you are in arrears, you should make payments in these weeks to reduce the arrears owing.
- 1.2. If you do not pay your rent, we may go to court and ask for a possession order to evict you from your home and or a money judgment order to recover your debts. We will ask the court to award the costs of taking you to court against you. You must pay this charge in accordance with the court order. We may refer debts to a debt collection agency. If you have any difficulty paying your rent, you should contact the housing office immediately.
- 1.3. If you are joint tenants, you are each responsible for all the rent and for any rent arrears. The Council can recover all rent arrears owed for your home from any individual joint tenant. So, if one joint tenant leaves, the remaining tenant or tenants are responsible for any rent that may still be owed.

How and where to pay your rent

Rent card at the Post Office or any Payzone outlet

Online:

www.lancaster.gov.uk

Choose housing rents

Use reference number: (use your rent reference number, you may need to enter zeros in front if it asks for 9 digits)

You can pay by Paypal or using a debit/credit card

Automated payment line:

08456017297 (24 hours 7 days a week)

Use reference number: (use your rent reference number without the letter on the end)

Standing Order or Direct Bank Payment:

Payments can be set up to be made weekly, fortnightly or monthly

Sort Code: 01-54-90

Account number: 64848361

Rent reference: (use your rent reference number)

Telephone the office to pay on 01524 582541

What will happen if I get into rent arrears?

It is the policy of the council to promptly and effectively recover rent arrears in a fair and appropriate way, taking into consideration the circumstances of our tenants.

Our rent arrears policy sets out the process that the Income Management Team will follow. This will include, but is not limited to, contacting tenants as soon as their rent account falls into arrears by text, phone, and letter or in person.

We contact you at an early stage because rent arrears quickly accrue and delays in contacting you may lead to a higher debt to pay back, so the quicker we get in touch, the sooner the arrears can be sorted out.

We will make every effort to work with you to try to resolve any problems and will make agreements that are affordable for you based on your personal circumstances. However, rent does have to be paid and, if we have taken all the action, we can but the arrears are still not reducing, then we will, via the courts, repossess your home. The process is fully explained below.

What should I do if I get into rent arrears?

You should contact us immediately. The sooner you tell us there is a problem, the sooner we can work with you to resolve it.

Our Income Management Team will attempt to contact you as soon as your account is in arrears. This may be by letter, a home visit, email or a text and/or telephone call. They will inform you of how much you owe and ask you to either clear the arrears or make a weekly/monthly payment agreement based on what you can afford.

If you clear the arrears or stick to the agreement that you have made, then that should be the end of the matter. However, dependant on the level of arrears, a Notice may be served to safeguard the Council's position.

If the arrears increase or do not reduce, then we may invite you to an interview to discuss how to resolve the problem. We may ask you to complete an Income and Expenditure form so we can determine what you can afford to pay.

If you fail make an acceptable payment agreement to reduce the rent arrears, then we will have to serve you with a Notice of Seeking Possession (Secure Tenancies) or a Notice of Termination (Introductory Tenancies).

An introductory tenancy is a trial tenancy while the council decides if you are a good tenant. The trial lasts for 12 months from when your tenancy starts or when you move in, whichever is later.

During this period, if you are in arrears, we can consider extending the trial period for 6 months. In these cases, we will write to you at least 8 weeks before the initial trial ends, you will have the opportunity to request a review.

During an introductory tenancy, you can be evicted more easily for things like:

- rent arrears
- antisocial behaviour

The council does not have to prove the arrears or other breaches of your tenancy in court, but they must still follow the correct legal process.

Please remember it is your responsibility to ensure we hold the correct contact details for you, you can call us on 01524 582541 to provide your new details.

What you should do if you are served with a Notice

This is a legal document that can be served on you by the council to end your tenancy.

The Notice is the first step we take, to re-possess your home. The Notice gives a four-week period to enable you to clear the arrears or reach an acceptable payment agreement. If, after this period, there is no improvement to your rent account, then an application will be made to the County Court to gain possession of your property.

Note: At all times throughout this process, you should keep in contact with the Income Management Team and continue to pay your rent plus an agreed amount off the arrears.

If you are awaiting a housing benefit assessment, you must provide them with all the information they request. Failure to provide them with the requested information will result in your claim being cancelled.

If you have applied for or are receiving Universal Credit you will be directly responsible for paying your rent from the money you get from Universal Credit or any other income you receive.

If a tenant is not paying their rent in line with their tenancy agreement, we will apply for a 'Managed Payment to Landlord' to request payment of rent directly from your Universal Credit.

People can also request that their rent is paid direct to the landlord, this if they meet certain criteria, for example if you have difficulties managing your budget, mental health conditions, previous rent arrears etc. You can request this by calling UC on 0800 328 5644, via your journal or by contacting the Income Team.

Court Proceedings

The council can only start court proceedings after the notice has expired. The notice remains valid for up to 12 months. After 12 months the council must serve you with a new notice.

The council may apply to court if your rent account is in arrears and there is not an acceptable payment agreement in place.

At any time prior to the court hearing an agreement can be made to re-pay the arrears. There are a number of different orders we can request the court to make, for example:

- An outright possession order – a court order that sets a date for you to leave.
- A suspended possession order – a court order that allows you to stay so long as you keep to the payment terms of the order.
- Dismiss the case.
- Adjourn or Postpone to a later date.
- Money Order - This means you must pay a specified amount. The courts could take action if you do not make the payments, including:

- deducting money from your tenants' wages or bank accounts
- sending bailiffs to take away things you own

If we have to apply for a court hearing, the costs of this will be added to your account and you risk your home.

What will happen at court

The Judge will consider the evidence and make the decision about what order to make.

The council will tell the Judge why the case has been brought to court and the Judge will also ask you for your reasons why your account is in rent arrears and what proposals you have for clearing the arrears.

It is essential that you have all the information with you about your income and expenditure so that the Judge can consider if you can afford to pay the rent and how much you can afford to pay towards the arrears. If you have any evidence, you should bring this with you to the hearing.

You can ask for representation at court from the Duty Solicitor. If you want to be represented, you must arrive at least 30 minutes prior to the time of your hearing and tell the Usher you want to see the Duty Solicitor.

You can also seek help and advice prior to the court hearing. Contact details of where to get help are given at the end of this booklet.

Once the Judge has heard both parties, he/she will then make an order.

Note: It is in your best interests to attend the court hearing so you can tell the Judge why the problem has occurred.

It is not too late to contact the Income Management Team to resolve the problem.

After court

If the court gives the council possession of your property, then you will be given a date when to leave your home. If you have not left by this date, we will ask the court bailiffs to set a date for your eviction.

If the court makes an order postponing or suspending possession, then you still must pay whatever the Judge has ordered you to pay. The terms of the order will be confirmed to you in writing. If you do not pay or comply with the terms of the order, the Council can make an application for the bailiff to set an eviction date.

Even at this stage it may not be too late to contact the Income Management Team to resolve the problem.

Eviction

If you fail to pay the rent and your arrears as per the terms of a court order, then the council will apply to the court for a warrant of eviction.

If you receive a date for an eviction, and you can pay the arrears, you have the right to ask the court to suspend the warrant. You will need to make an application by completing an N244 application form and taking this to the court. There is a fee to make the application. If you are receiving benefit or on a low income you may not have to pay the fee.

The application to suspend the warrant **MUST** be made before the date and time of the eviction. Once the eviction has gone ahead the court cannot help you, except in very exceptional circumstances. You will need to seek specialist legal advice if this happens.

The court will set a date and time for your application to be heard by the Judge.

The Judge will hear your request to suspend the eviction order and will tell you at the hearing whether the eviction will go ahead or not. It is important that you take with you any evidence of your income so the Judge can see that you are able to pay the arrears.

If the Judge accepts that you can pay the arrears the warrant will be usually suspended on payment terms of the rent, plus what the court agree you can afford to pay towards your arrears. If you do not pay as per the terms of the suspended warrant the council can ask for a new date and time for the eviction to go ahead.

Before the eviction goes ahead, it is essential that you have removed all your possessions, as the locks will be changed, and you will no longer have right of entry to the property once the eviction has taken place.

Court costs

Taking people to court is a costly affair. We would much rather you contacted us in the early stages to sort out any problems you are having paying the rent.

If we have to start legal proceedings against you, there are costs involved.

There is a cost when we first take you to court, and there are further costs if we have to ask for bailiffs to take possession of your home.

The Court will order you to pay these costs as well as your rent arrears.

- The cost of making a possession application is currently £391.00.
- The cost of making a warrant of possession application fee is currently £143.00.

Former tenant arrears

When a tenant leaves a Council property, they become a 'former tenant'. If there are rent arrears, court costs or recharges outstanding at the end of the tenancy, and a suitable payment agreement is not made the Council will continue to pursue these, which may mean we take legal action and/or we pass your details to a debt collector.

It is also unlikely that we will be able to re-house you in the future if you do not repay the debt.

Debts

If you have a number of debts and cannot make all the payments that you are supposed to, then you should prioritise your debts. To work out what your priority debts are, you should look at the potential consequences of not paying the debts. The list below gives some examples of priority debts and the implications of not paying them.

Priority debts are those that carry the most serious consequences if you don't pay them.

- **Rent** - Landlord can evict you and repossess your home.
- **Council Tax** - Council can use bailiffs, attach benefit or wages and apply for committal to prison.
- **Electricity and Gas** - Supplier may obtain permission to disconnect supply.
- **Magistrates' Court Fines** - Bailiffs can be sent to collect unpaid fines, refusal to pay can result in imprisonment. Maintenance arrears/CSA Bailiffs or deduction from earnings, or committal to prison
- **TV Licence** - Fine of up to £1000
- **Child Maintenance**
- **Court Fines**

These do not have to be the largest or debts with the most expensive interest rates, but if you don't pay them it could lead to serious problems.

Non-priority debts

- overdrafts
- personal loans

- banks or building society loans.
- water bills and sewerage bills.
- money borrowed from friends or family.
- credit card, store card debts or payday loans.
- catalogue, home credit or in-store credit debts.

The consequences of not paying non-priority debts are less serious. If you do not pay non-priority debts, your creditor could eventually take you to court or instruct bailiffs to collect money from you.

If you are struggling with debt and/or financial commitments, you should seek help and/or advice as a matter of urgency. There are several free impartial face to face, online or telephone debt advice organisations available to help.

Dealing with your debts will ensure any available income is correctly prioritised and utilised.

Details of these organisations are listed in the useful numbers section of this document. Useful free websites to assist you with budgeting and debts are listed below.

National Debtline www.nationaldebtline.org

[National Debtline](http://www.nationaldebtline.org) offers phone and webchat services in England and Wales.

Telephone: 0808 808 4000

Monday to Friday, 9am to 8pm and Saturday, 9:30am to 1pm

Citizens Advice www.citizensadvice.org.uk

[Citizens Advice](http://www.citizensadvice.org.uk) offers phone and webchat services.

Telephone (England): 0800 144 8848

[Webchat service](#)

Monday to Friday, 8am to 7pm

PayPlan www.payplan.com

[PayPlan](http://www.payplan.com) offers phone and webchat services.

Telephone: 0800 280 2816

Monday to Friday, 8am to 8pm

Saturday, 9am to 3pm

Community Money Advice www.communitymoneyadvice.com

Community Money Advice offers phone, email and face to face services in England, Wales and Scotland.

Tel: 01743 341929

StepChange Debt Charity www.stepchange.org

[StepChange Debt Charity](http://www.stepchange.org) offers phone and online services.

Telephone: 0800 138 1111

Monday to Friday, 8am to 8pm

Saturday, 8am to 4pm

MoneyPlus Advice www.moneyplusadvice.com

[MoneyPlus Advice](http://www.moneyplusadvice.com) offers phone and email services. They also have an [online debt advice service](#).

Telephone: 0161 837 4754
Monday to Thursday, 8am to 8pm
Friday, 8am to 4pm

Money Wellness www.moneywellness.com

[Money Wellness](http://www.moneywellness.com) offers phone services.

Telephone: 0161 518 8282
Monday to Friday, 9am to 8pm

Debt Advice Foundation www.debtadvicefoundation.org

[Debt Advice Foundation](http://www.debtadvicefoundation.org) offers phone and webchat services.

Telephone: 0800 043 40 50
Monday to Friday, 8am to 6pm
[Find out about call charges](#)

For other useful contact details including Local Citizens Advice, please see pages 3 & 4 of this handbook.

CCJs

If a County Court Judgment (CCJ) is made against you, then this information is passed to a credit reference agency, who keep details of all CCJs. This information is kept on file for six years and may mean that you could be refused credit.

If you are refused credit, you have a right to ask if the finance company has used a credit reference agency, and if so, they must give you the name and address of the agency they have used.

Alternatives to high interest credit and hire purchase agreements.

Many people, particularly those on low incomes, are using companies and payday/doorstep loan companies who charge an extremely high rate of interest which means you can pay up to three or four times more for your purchases than they cost without credit.

There are other ways of getting credit that do not have high interest.

A **Budgeting Loan** can help pay for:

- furniture or household items (for example, washing machines or other 'white goods')
- clothes or footwear
- rent in advance

- costs linked to moving house
- maintenance, improvements or security for your home
- travelling costs within the UK
- costs linked to getting a new job
- maternity costs
- funeral costs
- repaying hire purchase loans
- repaying loans taken for the above items

To get a Budgeting Loan you must have been getting one of these benefits for the past 6 months:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit

You can't get a Budgeting Loan if:

- you're involved in industrial action (for example, a strike, walkout or lockout)
- you owe more than £1,500 in total for Crisis Loans and Budgeting Loans

Citizens Advice can give you information about obtaining credit.

Grants

The Turn2us Grants Search has over 1,400 grants to support individuals looking for financial help.

If you are experiencing financial issues, you might be able to apply for a grant from a charity or grant-giving organisation.

A grant does not have to be paid back, but to be eligible for one, you need to meet certain criteria, such as having a specific health condition.

You can check www.turn2us.org.uk/get-support/apply-for-grants for grants that may be available to you, we can also assist with this if you are unsure or unable to do this independently.

Please contact the Income Team on 01524 582541 if assistance is required.

Statements of Rent Account

All tenants get an automatic statement of their rent account every 3 months (quarterly), and you can request a statement of your account at any time by contacting your Income Management Officer.

Should we have to take legal action against you, you will be given a statement of your account at each appropriate stage.

Your statement will tell you how much your weekly rent is. If you are in receipt of housing benefit it will show how much housing benefit you receive weekly and how much rent you should pay. It will also tell you the total amount that is owed at the time the statement was printed.

If you are getting the Housing Element of Universal Credit paid direct to the council under an Alternative Payment Arrangement this will show as a credit on your rent statement.

Housing Benefit applications

Depending on your income and circumstances, you may be able to claim help with your rent from Housing Benefit.

To apply for Housing Benefit, you must fill in a form (which you can get online, from your Income Management Officer or from the Housing Benefit Office – addresses are at the end of this booklet).

In order to get your claim processed quickly, you must give the benefit service the following:

- ✓ Proof of your income
- ✓ Proof of your identity
- ✓ Your bank account details
- ✓ Details about your savings
- ✓ Proof of the income of any other adults living in your home. This includes grown-up children who are working.
- ✓ Any other information they request

If you do not provide these details in the requested time period then it may not be possible to backdate your benefit, unless you can show special reasons, for example, show good cause why the Housing Benefit Office should agree to do so.

If the information requested is not sent in within 28 days, your application will be cancelled.

You must tell the Housing Benefit Office if your circumstances change in any way. The amount of benefit you get may change if your income increases, drops, or if you have someone else living with you.

If you are paid too much because you did not tell the benefits service about changes to your circumstances, you will have to pay back the benefit you have been overpaid. This can be taken from Housing Benefit which would be paid to your rent account.

If you struggle to pay the rent shortfall created by an overpayment recovery clawback you can ask the council to reduce the recovery rate by contacting the overpayment team and asking them to arrange to re-pay the overpayment over a longer period of time.

If your housing benefit does not cover your full rent charge and you are suffering from financial hardship, you may be entitled to a discretionary housing payment.

Discretionary housing payments (DHP) are payments made by the council where it is satisfied that a person needs extra financial help with their housing costs (i.e. their rent).

Who can claim a discretionary housing payment?

Anybody receiving housing benefit or housing costs within their universal credit can make a claim, where there is a shortfall between the rent liability and the benefit awarded.

However, the DHP cannot be paid for service charges that housing benefit cannot cover, for example water rates, electricity, and personal care.

A DHP will be considered where a person can show that there is a **genuine need** for further help with their rent and where there are **special circumstances** to support that need. The council has complete discretion when deciding whom to make payments to.

A DHP may be claimed to pay for:

- Rent deposits
- Rent in advance
- Moving costs

Please note that a person must be in receipt of housing benefit or housing costs within their universal credit at their current address to request a DHP for deposit, rent in advance or moving costs regarding their intended new address.

A DHP will **not** usually be awarded where it is considered that a rent being charged for a property is excessive or where the accommodation is too large for a person's needs, and other suitable accommodation is available.

How to claim a discretionary housing payment

You should complete the application form which can be obtained from the Lancaster City Council web site or calling at Lancaster or Morecambe Town Hall or by calling the Income Management Team.

The completed form should be returned to the Benefits Team at Lancaster City Council with proof of all your income and expenditure.

Housing benefit calculator

To get an estimate of how much benefit you may be entitled to, you can use the online Housing Benefit Calculator, which is accessed via the internet or contact your Income Officer for a benefit check.

You can follow these instructions to check your entitlement online:

Go to: www.lancaster.gov.uk

- In the Quick Links box click on Benefits
- Under Benefits heading click 'How much housing benefit will I receive'
- Then click on 'Online Benefits Calculator'

Arrears paid direct from your benefit.

If you are on Income Support, Jobseekers Allowance, Income Based ESA, Pension Credit or Universal Credit, we may be able to request that a set amount is taken from your benefit paid directly to us. This is an easy and straightforward way to make sure your rent arrears are reduced and that no further action is taken against you.

No collection weeks

Each year, there are four no collection weeks (sometimes known as 'rent free weeks') when no rent is collected. The dates of the no collection weeks are sent to you yearly when you are informed of the annual rent for the coming year.

If you have rent arrears, you must still pay during these weeks. This is a great opportunity to make significant reductions in your rent arrears as anything you pay during these weeks comes directly off the amount you owe.

PERSONAL BUDGET SHEET

NAME

ADDRESS

.....
.....

INCOME

	INCOME Please confirm if this is weekly or monthly
Wages/Salary	£
Wages/Salary (partner)	£
Income Support / Pension Credit/UC	£
Retirement/Works Pension	£
Incapacity Benefit/ESA	£
Job Seekers Allowance	£
Tax Credit	£
Child Benefit	£
Carers/PIP/DLA	£
Maintenance	£
Non-dependants contributions	£
Other	£
Other	£

TOTAL INCOME

£

OUTGOINGS

	OUTGOINGS
Rent (or the amount left after Housing Benefit)	£
Council Tax (not including arrears)	£
Water Rates	£
Service Charge	£
Buildings/Contents Insurance	£
Gas	£
Electric	£
Housekeeping	£
TV Rental/Licence	£
Magistrates Court fines	£
Maintenance Payments	£
Travelling/Vehicle Expenses	£
School Meals/Meals at work	£
Clothing	£
Telephone/Mobile Phone	£
Prescriptions/health costs	£
Childminding	£
Household Contents Insurance	£
Other 1	£
Other 2	£
Other 3	£

TOTAL OUTGOINGS

£

MONEY LEFT TO PAY PRIORITY DEBTS

TOTAL INCOME	£
MINUS	
TOTAL OUTGOINGS	£
EQUALS	
THE AMOUNT YOU HAVE LEFT OVER FOR PRIORITY DEBTS	£

PRIORITY DEBTS

	PRIORITY DEBTS (WEEKLY)
RENT ARREARS PROPOSAL	£
Council Tax Arrears	£
Fines	£
Other (please specify)	£

This is an accurate record of my/our financial position

Signed

.....

Date.....

**PLEASE REMEMBER THAT IF YOUR INCOME CHANGES YOU MUST INFORM
COUNCIL HOUSING SERVICES AND HOUSING BENEFITS**

Lancaster City Council Housing 01524 582929
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HOW TO PAY

<p style="text-align: center;">ON LINE</p> <p>You can pay your rent on-line using a debit or credit card at</p> <p style="text-align: center;">www.lancaster.gov.uk</p> <p>Select Housing Rents Option</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 5px; text-align: center; width: 80px;"> <p>WE ACCEPT ALL MAJOR CREDIT AND DEBIT CARDS</p> </div>  </div>	<p style="text-align: center;">BY PHONE</p> <p>You can pay by debit or credit card using our automated payment line 0845 601 7297</p> <p style="text-align: center;">24 hours a day 7 days a week.</p> <p>You will need your rent payment reference number which is located on your swipe card.</p> <p>If you do not know your reference number please contact the Income Management Team on</p> <p style="text-align: center;">01524 582541</p>
<p style="text-align: center;">At any Post Office or PAYZONE outlet</p> <p>You can pay by cash, debit or credit card or cheque using your swipe card</p> <p>Cheques should be made payable to Post Office Limited and crossed A/C PAYEE ONLY.</p> <p>Cheques are not accepted at PAYZONE outlets</p> <div style="display: flex; justify-content: space-around; align-items: center; margin-top: 20px;">   </div>	<p style="text-align: center;">STANDING ORDER OR DIRECT BANK PAYMENT</p> <p>Payments can be made weekly/fortnightly or monthly to account:</p> <p style="text-align: center;">Sort Code: 01-54-90</p> <p style="text-align: center;">Account number: 64848361</p> <p>You must quote your rent payment reference number which is located on your swipe card.</p> <p>If you do not have a swipe card the reference number can be obtained from your Income Management Officer by calling</p> <p style="text-align: center;">01524 582541</p>
<div style="text-align: center; margin-bottom: 20px;">  </div> <p>Please call the Income Management Team on 01524 582541 to set up a monthly direct debt. Direct Debits are currently only available on the 7th of the month.</p>	