

Paying your rent & managing debt

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Paying your rent and managing debt

Problems paying? Act now!

There are many ways that we can help you to begin resolving the financial problems that you may be facing and we remain committed to doing everything we can to support you.

You can contact us via phone or email.

So please call us now on 01827 709514

Or email us at: IncomeTeam@tamworth.gov.uk

You may be entitled to claim benefits including Universal Credit, which may assist with covering the cost of part or all of your rent.

Tamworth Borough Council's Opening Times: Monday to Thursday 8.45am - 5.10pm Friday 8.45am - 5.05pm (closed bank holidays) Please note: Marmion House offices, Lichfield Street, are currently closed to the public but officers are home working and continue to provide a full service.

How we can help you

- We can work with you to agree an affordable repayment plan
- We will discuss issues sympathetically and confidentially with you
- We can offer help and advice on maximising and managing your income at the start and during your tenancy
- We can advise you on your entitlement to welfare benefits including help towards your housing costs and council tax

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- We can help with Discretionary Housing Payment Applications (This is not a benefit, it is a discretionary payment and is paid to the rent account. You must be in receipt of Housing Benefit or Universal Credit Housing Costs to apply)
- We can refer you for Food Bank Vouchers, if you are struggling to afford to buy groceries
- We can refer you for independent specialist advice to help you put together a budgeting plan and give you debt management advice and solutions
- We can refer you for advice on reducing fuel bills and energy saving tips

If you are behind on paying your rent

If you fall behind on paying your rent (called rent arrears), we will write to you, if you receive a letter from us, please contact us straight away so we can help.

We can set up a repayment plan that you can afford and offer other help.

Do not ignore any letters from us, as the problem will not go away and could lead to formal legal proceedings being taken against you. This could also result in you having to pay court costs and places your tenancy at significant risk. If you move out while you have rent arrears or ordered to leave your property by the court, you will still have to pay the rent that is outstanding.

Your rent account

Please keep your rent account up-to-date. We will contact you promptly if you fail to pay.

We ask that you pay your rent weekly, but if you prefer you can pay fortnightly, four-weekly, or monthly as long as payments are made in advance.

A wide range of convenient and easy options to pay your rent can be found on the website at:

www.tamworth.gov.uk/how-pay-your-rent



Checking your rent balance and recent transactions

Your quarterly rent statement will show you:

- What you have paid
- What additional benefits have been paid to your rent account
- Whether you are behind in your rent (in arrears) or ahead (in credit)

You can check your rent balance by:

- Using the MyHousing app. Sign up at: <https://myhousing.tamworth.gov.uk>

- On the app you'll be able to see at any time your current rent account balance, report repairs and anti- social behaviour, pay your rent and make a housing application for another property all online.

Other ways to check your rent balance

- On the council website and entering your rent number: www.tamworth.gov.uk/select-display-tbc_balances-rent
- Via the webchat on Tamworth Borough Council's website (office hours only): www.tamworth.gov.uk
- By phone on 01827 709514



Managing debt

As you know, your rent is a priority and one of the most important bills to pay. If you find yourself in debt, we can advise you on paying an affordable amount per week towards your debt, as well as continuing your regular rent payments.

Universal Credit

If you claim Universal Credit and are eligible for help with your housing costs, these will be paid direct to you and you will be responsible for paying your rent.

However, if you are finding it difficult to pay your rent, struggling financially or are behind with your rent, you or Tamworth Borough Council can apply to Universal Credit to have your rent paid direct to the council.

If you are behind with your rent, you or Tamworth Borough Council can ask for a payment to be taken out of your standard allowance each month to clear any arrears. This will make it easier for you and help you keep your home.

For help or advice about Universal Credit contact their helpline 0800 328 5644, which is a free call, Mon to Fri, 8.00am to 6pm.

You can also contact the Citizens Advice helpline for advice: 0300 330 9002.

Discretionary Housing Payment

If you can show that you are struggling to pay your rent, we can assist you to apply for a Discretionary Housing Payment (DHP).

You can claim this extra payment on top of your standard universal credit or housing benefit.

To apply, go to our website to fill in the application form.

An application form can be found on our Tamworth Borough Council website:

www.tamworth.gov.uk/benefit-forms

To qualify, you must already be receiving help towards your rent from either Universal credit or Housing Benefit to be considered for this payment.

Discretionary Housing Payments are not a benefit, they are paid from a limited fund and are only paid for a temporary period.

Council Tax

If there is only one adult living at the property, then you are able to claim a 25% discount off the full charge regardless of your income.

If you are on a low income, you may also be entitled to a Council Tax reduction.

Please complete a Council Tax reduction form on our Tamworth Borough Council website:

www.tamworth.gov.uk/council-tax-reduction-scheme

Changes

It is your responsibility to inform Housing Benefit or Universal Credit of any changes to your income or household. Including:

- Increase/decrease in the income of any member of your household
- Birth of any children
- Anyone leaving or joining the household
- If you move to another property

If you require this document in an alternative format or language, please contact us on 01827 709709 email: enquiries@tamworth.gov.uk



Tamworth Advice Centre

The Tamworth Advice Centre (TAC) provide independent advice and can:

- Check you are getting all the benefits you are entitled to
- Help you apply for any benefits you are not getting
- Help you set up a bank account if needed
- Help you deal with your debts
- Give guidance on budgeting
- Help with employment issues
- Give specialist financial advice for things like bankruptcy and debt relief orders
- Advice on breathing space applications if you are being taken to court, and
- They can assist with employment issues and with specialist debt advice such as bankruptcy, debt relief orders, breathing space applications and if you are being taken to court.

There are various ways to contact the TAC:

Online: Quick instant Online Self-Referral Form. We will then arrange for a TAC advisor to call you.

Phone: For advice and booking appointments - (Free phone) 0808 278 7972, 10.00am to 4.00pm Monday to Friday (quoting you live in Tamworth)

Email: tamworthadvice@citizensadvicemidmercia.org.uk

Website: www.citizensadvice.org.uk/local/mid-mercia

Your Tenancy Sustainment Officer (TSO) can also refer you to the TAC. You can contact them on: 01827 709514.

Free, confidential advice. Whoever you are.

Or for help and advice on managing debt, you can contact:

National Debt Line – 0808 808 4000 (Mon-Fri: 9am-9pm, Sat: 9.30am-1pm)

Useful Contacts

■ Home Energy Advice Tamworth (HEAT)

Tel: 0800 043 2815 or email: advice@mea.org.uk for help and advice about:

- Making your home more energy efficient
- Grants for heating and insulation
- Dealing with installers
- Cheaper fuel bills

You can make direct contact with HEAT or the Income Team can refer your case to them on your behalf.

- **Step Change** – Debt advice charity – Tel: 0800 138 1111, website: www.stepchange.org
- **Christians Against Poverty** – Tel: 01827 260019, website: www.capuk.org.uk
- **National Debt line** – Tel: 0808 808 4000, website: www.nationaldebtline.co.uk
- **Consumer Credit Counselling Service** – Tel: 01827 305950, website: www.cccs.co.uk

Contents Insurance

Tamworth Borough Council has negotiated a home contents insurance scheme for its tenants and leaseholders. The prices are competitive, and it is important to protect your own personal contents in your property against loss or damage caused by fire, flood, and burglary.

The council's insurance policy only covers the building not your personal contents. Full details are available at our Tamworth Bough Council website: www.tamworth.gov.uk/contents-insurance.

Help with rising energy costs

One off Government payment 'Energy Bills Support Scheme' worth £400

The Energy Bills Support Scheme provides a £400 non-repayable discount to eligible households to help with their energy bills over winter 2022 to 2023.

The discount is automatic, you don't have to do anything.

If you receive a message asking for your bank details, be cautious, this could be a scam so please be aware.

For further information visit Getting the Energy Bills Support Scheme discount - GOV.UK www.gov.uk or alternatively contact your energy supplier direct.

Warm Home Discount Scheme 2022-2023 worth £150

The scheme requires domestic energy suppliers who are in the scheme (not all are so check with your individual supplier) to support customers who are on low incomes and are vulnerable to cold related illness or living in fuel poverty.

Visit www.gov.uk/the-warm-home-discount-scheme

If you are a pensioner who receives the Guarantee Credit element of Pension Credit and have your name on the energy bill then you should have automatically received the £150.

You will have received a letter in the Autumn of this year confirming you will receive the discount if they are eligible.

Households in receipt of certain means tested benefits and income capped tax credits will be deemed as low income and eligible including:

- Income related Job seekers allowance
- Income based Job seekers allowance
- Income support
- Universal Credit Housing Benefit
- Child Tax Credits and working Tax credits
- Pension Credit Savings Credit.

All payments should have been made by the 31 March 2023 but participating energy suppliers are asked to pay the rebate over the winter period where possible when its most needed.

Winter Fuel Payment worth £300

If you were born on or before 26th September 1955 you should automatically receive one off payment of £300 winter fuel payment in either November or December 2022.

Cold Weather payments from 1 November 2022

You get a payment each time the outside temperature drops below a specific temperature for a set period. You are only eligible if you are already in receipt of:

- Pension Credit
- Income Support
- Income based job seekers allowance
- Income related Employment and support allowance
- Universal Credit

If you qualify you should be paid automatically.

Contact your energy supplier for assistance

If you are in debt with your energy supplier, always contact them.

They may be willing to enter into a repayment plan allowing you to pay a regular agreed amount or they may have a scheme to help you pay off some or all of your debts.

Contact a third-party benefits advisor such as the Tamworth Advice Centre Tel 0808 278 7972 if you need further advice or help to apply.

Please don't just ignore your debts and fail to contact your supplier, the matter will only become more serious. All energy suppliers have to work withing agreed central government guidelines.

Extra Help from your supplier

Tenants who have reached state pension age or are disabled or sick or if you are considered vulnerable you can be asked to be placed on the Priority services register. Once on the register your energy supplier can

- Read your energy meter
- Move your meter free of charge
- Get your bills sent or copied to someone else such as a carer or close trusted relative.

Money Navigator Tool

For anyone who wants free help and advice regarding their finances can use the online money navigator tool web site shown below. It provides up to date guidance based upon individual circumstances.

There is information on:

- What issues individuals need to deal with first
- Ways of staying on top of bills
- How to find extra support
- Where to get extra help

www.moneyhelper.org.uk/en/money-troubles/coronavirus/money-navigator-tool

Tamworth Samaritans

Tel: 01827 66664 or email: **tamworth.samaritans@gmail.com**

www.samaritans/tamworth/org

Helpline for those who are in crisis including feelings of suicide.

- Services provided: Abuse & Survivor (inc. Domestic Violence) support, Health/Social Welfare, Advice/Information/Advocacy/Legal, Carer Support, Bereavement Services, Alcohol/Substance Misuse/Behaviour addiction.

Citizens Advice Mid Mercia

FREE Digital and Internet skills training and online support.

Do you need help and support with:

- Internet Safety Emails
- Online Shopping
- Job Searching
- Social Media
- Media information
- and much more...

PLUS

- Free Benefit Calculation Check
- Council Tax Support Claims
- Blue Badge Applications and other support forms

Tel: 07960 433977 or email: **digitaltraining@citizensadvicemidmercia.org**

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