



Rents



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North Kesteven District Council

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Phone: 01529 414155 (main switchboard) or
01522 699699 (if calling from a
Lincoln number)

Minicom: 01529 308088

Fax: 01529 413956

Web: www.n-kesteven.gov.uk

Email: customer_services@n-kesteven.gov.uk

Communities
North Kesteven District Council
Kesteven Street
Sleaford
Lincolnshire
NG34 7EF

This leaflet contains information on:

- Rents;
- Paying your rent;
- What happens if you do not pay your rent; and
- Rent Arrears Hearing.

Rents

The rent year

Your rent is calculated on a 48-week year rather than a 52-week year and runs from April to March. If all your payments are up-to-date, there will be four weeks when you pay no rent. These are the two weeks over Christmas and New Year and the two weeks at the end of March.

How do we work out rents for council houses?

The Government says that all councils and housing associations should work out their rents in the same way. The aim is that by 2012, rents for similar homes in the same area will be comparable, no matter who the social landlord is. This is known as the target rent.

What happened to rents after April 2003?

The Government says that councils should be charging the full target rent for each of their properties by 2012. Your existing rent will move towards the target rent for your home in nine steps between now and 2012.

Your rent will be worked out by a new Government formula, using the current national average rent of £71.42 and adjusted to reflect three things:

1. The number of bedrooms in your home;
2. The average wage in Lincolnshire; and
3. The value of your home.

70% of your rent will be based on the number of bedrooms in your home and the average wage in Lincolnshire, and the remaining 30% will be based on the value of your home.

How does it work?

1. The number of bedrooms in your home

The more bedrooms you have, the more the rent will be. We use the Government's formula to work out your rent. We have to give weightings according to the number of bedrooms in your home. The figures are shown below:

Bedroom weightings

Bedsit	= 0.80	1 Bed	= 0.90	4 Bed	= 1.20
		2 Bed	= 1.00	5 Bed	= 1.30
		3 Bed	= 1.10	6+ Bed	= 1.40

2. The average wage in Lincolnshire

This part of the formula compares the average wage in Lincolnshire with wages elsewhere in the country. As the average wage in Lincolnshire is lower than London, rent in North Kesteven will be lower than those in London.

The average weekly wage figures are provided by the Government and are:

Lincolnshire average wage	= £286.70 per week
National average wage	= £316.40 per week

We divide the Lincolnshire average wage by the national average wage to give us an earnings weighting of 0.91 (286.70 divided by 316.40 = 0.91).

3. The value of your home

North Kesteven District Council has approximately 3,840 homes. It has valued a number of these, which are typical of properties within the housing stock. These have then been used to value other homes in the District that are similar in type and location. Under the Government's formula, homes have been valued at January 1999 prices.

The average value at January 1999 prices was £35,303, compared with a national average property value of £49,750. Dividing the capital value of your home by the average national value will give you the relative capital value.

Here is an example of how we would work out the target rent of a three bedroom house with a value of £37,629 in January 1999.

Step 1	Take 70% the national average rent of £71.42 $\times 70\%$	= £49.99
Step 2	Multiply by the Lincolnshire average earnings weighting $\text{£}49.99 \times 0.91$	= £45.49
Step 3	Multiply by the bedroom weighting $\text{£}45.49 \times 1.10$	= £50.04
Step 4	Take 30% of the national average rent of $\text{£}71.42 \times 30\%$	= £21.43
Step 5	Multiply by the capital value of your home $\text{£}37,629$ divided by $\text{£}49,750$ (the national average property value)	= 0.756
Step 6	Multiply $\text{£}21.43$ by 0.756 to give the capital value	= £16.20
Step 7	Add steps 3 and 6 together $\text{£}50.04 + \text{£}16.20$ To give a target rent for 2008/09 of	= £66.24

What about other charges?

You may have other charges included with your rent, which can include;

- Service charge;
- Heating charge;
- Shed or garage charges;
- Communal facilities charge; and/or
- Support and/or Lifeline charges.

Other charges that you pay with your rent will not be affected by the new system. We will tell you of any increases to these charges every April.

Limits on your rent increase

The Government has said that nobody's rent will increase or decrease by inflation plus 1/2% plus or minus £2.08 each week as a result of rent restructuring.

For example; if the rent for 2007/08 was £60.42 and inflation was 3.9%, then the maximum allowable increase in 2008/09 would be as follows: $£60.42 \times (3.9\% + 0.5\%) + £2.08 = £65.16$

If the Council chooses to set the new rent for 2008/09 as described in paragraph three above at the level of £66.24 (Government target rent) this would be above the maximum rent level allowed for 2008/09 ie £65.16, hence the rent charged would be "limited" to £65.16 in 2008/09.

Paying your rent

By Direct Debit

Many people find it convenient to pay rent like other household bills by Direct Debit. There are good reasons for this:

- Direct Debit is quick, easy and convenient;
- There are no queues or special journeys to make;
- It's safe and guaranteed;

- You have peace of mind knowing that bills are never forgotten;
- You have choice of five payment dates (1st, 8th, 15th, 23rd or 28th of each month); and
- Direct Debit collection saves the Council money - our aim is to improve the efficiency and cost-effectiveness of Council Services.

If your bank does not support Direct Debits, please contact your Housing Officer for further details. If you would like to set up a Direct Debit please call 01529 414155 or 01522 699699 If calling from a Lincoln number.

Please note your rent account must be up to date.

Swipe cards

Swipe cards are another free way to pay your rent. You can do this in person at Post Offices and Payzone outlets anywhere in the country. Visit AllPay.net for information on Payzone outlets. We will send you details of how to use your swipe card and you can of course discuss this with your Housing Officer.

Internet

You can now pay your rent and other charges via the internet using credit and debit cards. You will need your reference number to make a payment this way. This can be found on your quarterly rent statement or swipe card.

Visit our website: www.n-kesteven.gov.uk to make a payment.

In person

You can pay in person with a debit card, credit card or by cheque at the following offices:

District Council Offices - Sleaford

Kesteven Street, Sleaford, NG34 7EF

INFO-LINKS – North Hykeham

North Kesteven Centre,

Moor Lane, North Hykeham, Lincoln, LN6 9AX

Telephone Number: 01522 697900

INFO-LINKS - Metheringham

High Street, Metheringham, Lincoln, LN4 3DZ

Telephone number: 01526 323100

Opening hours vary between Offices. Please telephone 01529 414155 or visit our website: www.n-kesteven.gov.uk for confirmation of times.

We do not accept cash payments at any of our offices.

Telephone payments

You can make a payment using our automated telephone service, which is open 24 hours, by telephoning 01529 308180. Please have your rent account payment number, which is shown on your quarterly statement or swipe card, and debit or credit card with you.

You can also make payments over the phone to a member of staff at the North Hykeham or Sleaford offices during opening hours.

By post

You can make a payment by sending a cheque or postal order. Please write your rent address and rent reference number on the back of the cheque.

Definitions

Arrears	What you owe if you do not pay your rent on time.
Housing Benefit	This is what you receive to help pay your rent.
Legal action	A term used when it is intended to take you to court for not paying your rent.
Rent Arrears Hearing	This is an opportunity for you to explain why you have not paid your rent. We use such a hearing to try and avoid using legal action later.
Former tenant arrears	This is rent that you have left unpaid for your old address.
Vulnerable tenant	Someone who could be at risk.

What happens if you do not pay your rent

This following tells you about what happens if you do not pay your rent.

Our promise to you

We will:

- Listen to and respond to all enquiries fairly and consistently;
- Send a rent statement to all current tenants every 13 weeks;
- Refund credits on rent accounts within 28-days of receiving a request in writing;
- Visit you at home if you ask us to; and
- Provide information in different languages, Braille, large print and on audio tape if you require it.

Housing Benefit

We will help you make a claim for Housing Benefit. It doesn't matter if you are in work, unemployed or retired, or whether you receive other benefits. You can still make a claim and may get some help. Claim forms and advice on all benefits are available by either contacting the Customer Services Centre on 01529 414155, or 01522 699699 if calling from a Lincoln number, or visiting the Council's website, www.n-kesteven.gov.uk

Rent arrears

Rent is due on the Monday of each week. If you pay your rent monthly you should do so in advance and not in arrears.

If you get behind with your rent payments you will be in arrears. If this happens you should contact your Housing Officer immediately.

North Kesteven District Council will take action against tenants who get into arrears and do not take steps to sort out the problem.

How we will help to prevent arrears:

- Explain rent accounts clearly to all new tenants;
- Discuss issues sympathetically and confidentially;
- Advise you on entitlement to welfare and Housing Benefit or refer you for specialist advice;
- Help you to complete Housing Benefit claim forms; and
- Provide details of other agencies that can help you with money advice, such as the Citizens Advice Bureau, or undertake a referral via North Kesteven District Council.

Rent arrears surgeries

These are held regularly in the District. The surgeries give tenants the opportunity to talk to housing staff on issues relating to their tenancy.

How we will tackle rent arrears

If you fall behind with your rent, we will:

- Send you a letter explaining what you need to do. We will then try to contact you again. If we cannot contact you by telephone we visit you at home. If you are out when we visit, we will leave a card asking you to contact us. If you do not contact us we will send you another letter explaining what you need to do;
- Try to reach an agreement with you to repay any arrears, taking into account your income and expenditure, and
- Offer to refer you for independent money advice if you agree.

Legal action

Before taking any legal action, we will make sure advice is always available to you, and we have given enough warnings, including:

- Sending letters;
- Telling you the situation;
- Visiting you at your home;
- Calling you on the telephone; or
- Inviting you to a Rent Arrears Hearing.

Note: Information on Rent Arrears Hearings is available at the back of this booklet.

We will treat vulnerable tenants sensitively and try to resolve any issues affecting payments before legal action is taken.

Remember that any debt could affect you in the following ways:

- Prevent you from being re-housed;
- Details of the debt will be given to a mortgage company, other local authority or housing association if a reference is requested;
- Affect your credit rating; and
- Affect your right to buy your Council house.

Former tenants' arrears

If you are no longer a Council tenant but still owe arrears, we will pursue this debt. We may do this through the following:

- Telephone calls to your home;
- Letters sent to your new or last known address, family members or employer;
- Debt collecting agencies, who will visit you at your new address; and
- Tracing agents if we do not know your new address.

Your debt will be pursued until it is cleared. In order to avoid further action being taken, please contact your Housing Officer.

Rent Arrears Hearing

What is a Rent Arrears Hearing?

The Council takes rent arrears very seriously. We can and do take legal action against tenants who are continually in arrears. Taking people to court will only be done as a last resort. This is because the tenant has to pay costs of around £300 and risks losing their home. The Rent Arrears Hearing is used to try and avoid legal action - after this, the Council's solicitors get involved.

Who is at the Hearing?

The Housing Officer and other relevant members of the Housing Team will be at the Hearing.

If you have been invited it is very important you attend - it is your chance to sort things out. You are welcome to have a representative with you.

What happens at the Hearing?

1. The Housing Officer will talk about your rent account, including payments that you have made or missed, and any Housing Benefit you receive; and
2. You will explain your circumstances.

The Housing Manager will question the Housing Officer and tenant, and then summarise what has taken place. Both parties will then get written confirmation of what has been agreed.

How we try to improve our work:

We carry out the following so that our service can be reviewed and improved where necessary:

- Regularly check the quality of our work;
- Publish our rent performance results;
- Give full training to staff who deal with rent arrears and listen to any comments you make; and
- Ask customers for their views on the service.

Tell us how we are doing

We welcome your views on the services we provide.

Whatever you want to tell us, whether it is a complaint, a compliment, a comment or a suggestion, we want to hear from you.