

# Your Money and Your Rent



## Rent

You are responsible for paying your rent each week, if you are on a low income you may be able to receive financial assistance in the form of Universal Credit or Housing Benefit.

You will receive a rent payment card through the post around 2 weeks after your tenancy starts. You can order replacement cards through us if you lose or break this card.

You will receive a letter from us each March, advising you how much the rent and service charges are for the year ahead. Please make sure you read this as you may need to make amendments to your Universal Credit claim if there are any changes in the amounts charged.

## How and where can I pay my rent?

### Darlington Home Online

You can pay your rent and manage your tenancy online. <https://housing.darlington.gov.uk/MyAccount/www/login>



### Direct debit

You can pay your rent automatically from your bank/building society. Complete and return a direct debit form. (\*please note if you are a Darlington Credit Union customer you will be unable to set up a Direct Debit to pay your rent, please contact them for more advice on this). Form Enclosed.

### Standing order

You can set this up via your online banking or by filling out a standing order form. Details can be found at <https://www.darlington.gov.uk/media/15581/rent-standing-order.pdf>

### By phone

Pay your rent 24 hours a day by calling 0300 456 2671. Your tenancy reference number will be needed.

### Post Office or Pay Zone

Use your rent payment card at any Post Office or Pay Zone shop or via <https://storelocator.payzone.co.uk>

### Town Hall

Make cash or card payments, Monday to Friday 9am to 4pm, in the customer services centre

## What if I'm having problems paying my rent?

If you are having problems paying your rent please talk to us straightaway, we may be able to help you by arranging a manageable repayment plan. You can contact us by sending us a message through your Darlington Home Online account, by emailing us at [housing@darlington.gov.uk](mailto:housing@darlington.gov.uk) or by phoning **01325 405333**.

Our specialist in-house Tenancy Sustainment Team can also offer you advice, guidance and support around budgeting, welfare benefits and saving money on utility bills. You can contact them by emailing [housing@darlington.gov.uk](mailto:housing@darlington.gov.uk) or calling **01325 405333**



## Changes to Rents and Housing Benefit

### Under Occupancy

Since April 2013 for working age households, Housing Benefit has been reduced to only allow payments for one bedroom for each person or couple. If you have a spare bedroom you will be regarded as 'under occupying' the property and Housing Benefit will not pay for the additional room. This means that you will be responsible for paying the shortfall from your own income. The rules see a 14% reduction for one 'extra' bedroom and a 25% reduction for two or more 'extra' bedrooms. Therefore if your rent is £90 per week you will have to pay £12.60 per week for one extra bedroom and £22.50 a week for two extra bedrooms.

### Bedroom Tax affects:

- Single working age Housing Benefit claimants living alone in two (or more) bedroomed properties (even where a second bedroom is needed due to access to children).
- Couples living alone in two (or more) bedroomed properties (even where the second bedroom is needed due to disability where there is no outside care or for grandchildren).
- Families with two children living in three (or more) bedroomed accommodation where children could be deemed to share a bedroom i.e. two same gender children aged under 16, or two children aged under 10 regardless of gender.

## Universal Credit

Universal Credit is a single benefit that is gradually replacing the current system of means-tested benefits and tax credits for working-age people including Housing Benefit.

Universal Credit is paid directly by the Department of Work and Pensions. Payments are made monthly and in arrears into your nominated bank account and will (except for those living in 'specified accommodation') help with your housing costs i.e. rent (where you are entitled).

Only in very limited circumstances will housing costs be paid direct to your landlord.

You are responsible for paying your full weekly rent from your Universal credit.

If you are starting to receive Universal Credit, please let your Housing Income Officer know as soon as possible.

If you would like to know more about how this might affect you, please contact either your Housing Income Officer or our Tenancy Sustainment Officer on 01325 405333

