



Rent Express Scheme

Tenancy Problems

Information for Tenants



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If you have any issues during your tenancy please contact your landlord for advice. However we provide landlords and tenants using the Rent Express Scheme with support during the course of the tenancy to try and help both parties resolve any issues that arise and to prevent problems from escalating. This means that it is important that the Housing Advice Team (HAT) is contacted straight away if there are any problems during a Rent Express tenancy.

How to reduce the risk of rent payment problems

- If you are in receipt of Housing Benefit look at your notification letter to find out when you are likely to receive any payments.
- Housing Benefit is normally paid four weekly but rent is normally due calendar monthly. However if you speak to your landlord s/he may be prepared to let you pay the same amount of rent each year but allow you to pay 13 four weekly payments of rent instead of 12 calendar month payments.
- It may be easier for you to pay by standing order (but make sure your account does not go overdrawn or you could incur bank charges).

Rent Arrears

If you get into rent arrears:

- Make sure that all payments have been recorded and added up correctly.
- Speak to your landlord or letting agent.
- Tell the landlord/ letting agent why you are having problems paying your rent on time.
- Tell the landlord when you will be able to clear any rent arrears. If you are not able to clear the rent arrears in a lump sum, write down your income and outgoings and work out what you can afford to pay.
- Claim Housing Benefit and Discretionary Housing Payment straight away and ask for it to be backdated giving detailed information about why you did not claim earlier.
- Come to an agreement with the landlord about how much you can pay towards your rent arrears (in addition to your rent), when payments will be made and when the rent arrears will be cleared. Be realistic, do not agree to pay more than you can afford. Confirm what has been agreed in writing.

- If you are in receipt of Housing Benefit make sure that you have informed the Housing Benefit team of any changes in your circumstances, for example if your income has increased or decreased or if there are any changes to your household. It is very important that you inform Housing Benefit of any changes in circumstances straight away.
- **Inform the Housing Advice Team (HAT) if you fall into rent arrears**
- The HAT can give you advice and refer you to relevant agencies including tenancy support and Citizens Advice Bureau. The HAT can also liaise with Housing Benefit and see if the claim can be fast-tracked.
- It is important that you obtain independent money advice, e.g. from the Citizens Advice Bureau.
- Check your tax code is correct and find out whether you are entitled to any other benefits or tax credits, by obtaining welfare benefit advice, e.g. from the Citizens Advice Bureau.
- If your tenancy started after April 2008 Housing Benefit is normally paid direct to you. However if you are vulnerable and have difficulty managing your financial affairs, have consistently not paid your rent in the past without good reason, or have rent arrears of more than 8 weeks you could ask the Council if any Housing Benefit can be paid direct to your landlord.
- If your landlord is considering asking you to leave or applying for a County Court Judgement contact the HAT straight away.

Problems with the condition of the property and damage or loss to the property

If you have any problems with the condition of the property:

- Speak to the landlord and any letting agent you are using.
- Arrange for the landlord or letting agent to come and inspect the property.
- Establish what the problems are and whether these are the responsibility of the landlord or the tenant.
- If you have caused any damage or loss to the property (which is not the result of fair wear and tear) or are having difficulties maintaining your home, discuss this with your landlord and contact the HAT.
- The HAT could refer you to the agencies that provide support or to the Private Sector Housing Team who give advice on disrepair and hazards.
- If any repairs that are your landlord's responsibility have not been carried out within a reasonable period the Private Sector Housing Team can give further advice. You can also obtain independent advice for example from the Citizens Advice Bureau.

- We would advise you not to withhold your rent if you have any disrepair issues, if you do this your landlord could start possession action.

Neighbour Problems/ Anti Social Behaviour

If you have a problem with your neighbour or have received complaints about your household or visitors behaviour and cannot resolve this by talking to your neighbour:

- **Contact the HAT straight away.** The HAT can refer you if appropriate for family or neighbourhood mediation, to tenancy support and to other organisations.
- The HAT can send you more information on dealing with housing and neighbour problems/ anti-social behaviour.
- Depending on the problem other agencies may be able to help. For example you could contact South Warwickshire's Anti Social Behaviour Officer, the police or the Council's Environmental Protection Team.
- You may want to discuss the problem with your landlord or letting agent.
- If the problems have not been resolved, you could find out what options are available to you and other agencies to address the issues.

Possession Action

- If your landlord wants you to leave **contact the HAT straight away.** The HAT can liaise with your landlord to help you to try and resolve any problems and keep you in your home. The HAT can give you advice about the correct legal procedure your landlord needs to follow to get possession of the property.
- Your landlord must follow the correct legal procedure to evict you. If you are concerned about your landlord harassing or illegally evicting you then contact the HAT (and if appropriate the police).

Leaving your home

- If you are considering leaving your home or your tenancy is ending, look at your tenancy agreement to see what notice you (and your landlord) have to give. It is important that you contact the HAT straight away. Before you leave the property you will need to give your landlord and the HAT a forwarding address.

If you find the text in this publication difficult to read we can supply it in a format better suited to your needs



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