

# Rent, Housing Benefit & Council Tax Reduction

Welcome to your new home.

Your Finance Officer will visit you within 14 days of your tenancy commencing and they can help with any queries you may have about paying your rent and your housing benefit claim if you have already applied.

**However should you have any queries prior to the visit you can contact the Finance Team either by Telephone 029 20537350 E-mail – [housingrents@cardiff.gov.uk](mailto:housingrents@cardiff.gov.uk), or in writing to Cardiff Council, PO Box 6000, Cardiff, CF10 3WG.**

Rent payments should be made on a weekly basis. If you wish to discuss a different payment frequency please contact the above telephone number.

If you have any queries or experience any difficulties in making rent payments please do not hesitate to contact the Finance Team immediately.

## How To Pay Your Rent

Within 14 days of your tenancy commencing you should receive a rent swipe card; this has been automatically ordered when your new tenancy started.

Payments can be made via the following methods:

**Online at – [www.cardiff.gov.uk/housing](http://www.cardiff.gov.uk/housing)** - you will need your account number. Payments can be made by debit or credit card.

**Automated Payment System** – please ring C2C on 029 20872087 - you will need your account number. Payments can be made by debit or credit card.

**By telephone 029 20537350.** Payments can be made by debit or credit card.

**Standing Order** – Forms can be requested by contacting Finance Team.

**Post Office** – You will need your rent swipe card to make a payment.



**Payment Points** – You will need your rent swipe card to make a payment. Please note that payments made via this method can take considerably longer to reach your rent account.

If you need to discuss your rent account or need a standing order form, new swipe card or have a query about how much rent you need to pay please contact the Finance Team on **029 20537350**.

### Notification of any rent changes

You will be given a Notice of Variation at least 28 days before your rent or service charges change. A new Notice of Variation will normally be sent to you each March before the annual increase in April.

This does not include changes due to the amount of housing benefit you receive.

The Notice of Variation will also explain that if you do not wish to continue your tenancy at the new rent you may give notice in writing. There is still the requirement of four weeks notice to end your tenancy and rent is charged during this notice period.

**Housing Benefit** could help pay towards your rent if you are on a low income. Even if you receive benefit you may still need to pay some rent; this will depend on your income, savings and household details. You may not qualify, if you have savings over the Government agreed level.

To claim Housing Benefit you will need to complete and return an application form and may be required to supply proof to support your claim. You can post your form to:-

**Benefit Section  
Freepost CF429  
PO Box 6000, Cardiff  
CF11 0WZ**

You should claim straight away as any delay may result in loss of benefit. Please contact the Finance Team if you need help completing the application form and have any difficulty providing the proof, as they may be able to help or arrange a home visit.

If you receive Housing Benefit you must report any changes in your income, savings or household to the Council, as these changes may effect your entitlement to Housing Benefit. If you do not report changes as they occur you may receive too much benefit. Any overpayment of benefit can be recovered from you and you can be prosecuted if you deliberately fail to report any changes in your circumstances.

Your Finance Officer may be able to help you by:

- Assisting you to claim Housing Benefit.
- Providing advice on other welfare benefits.
- Providing details of where you can get help with your debts.
- If you fall into arrears and cannot repay immediately your Finance Officer may be able to arrange for you to repay your arrears in reasonable weekly amounts.
- If you receive some welfare benefits it may be possible to have a small amount paid directly to us to reduce arrears.

You can drop in to hand in documents or to tell us about changes in your circumstances. An appointment will be necessary if you need help in completing a new claim form or you have a complicated query. For an appointment please phone: 029 2087 1391 or email: [benefits@cardiff.gov.uk](mailto:benefits@cardiff.gov.uk)

### Home Visit Service

If you need help to complete your form and you are not able to come into any of the above offices please contact us to arrange a home visit on Tel 20537550  
You can e-mail us at:  
[benefits@cardiff.gov.uk](mailto:benefits@cardiff.gov.uk)

### Telephone Benefit Enquiries

You can telephone the service on: 029 20872087

### Council Tenants - Rent Account Enquiries

E-mail: [housingrents@cardiff.gov.uk](mailto:housingrents@cardiff.gov.uk)  
Telephone: (029) 2053 7350

**Arrears** – if you fail to pay the rent and you do not contact your Finance Officer you will receive a letter to inform you of the situation. It is very important that you contact your Finance Officer at this stage to discuss your arrears so that they do not increase further.

If however, no payment or contact is received, the Finance Officer will visit your home. At this visit the Finance Officer will discuss your arrears and offer advice about claiming Housing Benefit. If you cannot clear your debt in one payment your Finance Officer may be able to arrange for you to repay your arrears in reasonable weekly amounts.

If the agreement is broken and the arrear continues to increase we may issue you with a legal notice to end your tenancy. You will have the opportunity to appeal against this notice. This is a very serious matter as if the arrears persist and the appeal is not successful, we will apply to the County Court for possession of your home.

### Court

If the Council decide to make an application to the County Court you will be invited to attend the hearing. You will be charged court costs and these will be added to your rent account. The Judge will consider your case and may decide to award either of the following orders.

### Possession Order

This gives the Council vacant possession of your home once the order comes into force. This means that you and your family will be evicted from your home. If you are an introductory or demoted tenant this is the only order the Judge can grant.

### Suspended Possession Order

This gives you the opportunity to make regular payments of the collectable rent due plus an amount off the arrears; the amount of the payments will be detailed in the order. On condition the terms of the order are maintained the Council will not evict you for rent arrears.

### Postponed Possession Order

This gives you the opportunity to maintain regular payments of the collectable rent due plus an amount off the arrears. However, if the terms of the order are not maintained, the Council will re-submit your case to the Courts and further costs will be added to your account. There will be a further hearing and the Judge may grant either a Possession Order or a Suspended Possession Order.

### Eviction

If the Court has awarded a Suspended Possession Order and you have not kept to the terms of the order, or if the Court has awarded a Possession Order, you and your family can be evicted from your home.

**Remember – do not delay in contacting your Finance Officer to discuss your account even if you have received a Notice Seeking Possession, Notice to End an Introductory Tenancy, Notice Seeking Possession of a Demoted Tenancy or if you are facing Court proceedings or eviction for rent arrears.**