# LACE

# Paying your rent: An important responsibility

#### Why rent matters

When you sign your tenancy contract, you agree to pay your rent in **full and in advance**. This a key part of your agreement with us. The rent you pay funds the services we provide and allows us to invest in maintaining existing homes and developing much-needed specialist housing across Lincolnshire.

#### **Our Income Management Service Standard**

#### We will:

- Send you regular rent statements and keep you informed about any changes to rent or service charges.
- Provide rent information that is accessible, accurate and easy to understand.
- Contact you promptly if you fall into arrears and offer support.
- Always treat you sensitively and with respect.
- Help manage debt and claim any benefits you're entitled to.

### What happens if I do not pay my rent?

Rent collection is a vital part of our service and we'll always try to be helpful and understanding.

If you're struggling to pay, please contact us straight away. We also advise telling the DWP, and if applicable your local housing benefit office, about any changes in your financial situation.

While we offer support, if rent remains unpaid, we may have to take legal action - and this could result in eviction. It's important to talk to us early.

## Getting help with paying your rent

#### If you are:

- On a low income.
- Retired.
- Unemployed.
- Receiving other benefits.

You may be entitled to Housing Benefit or Universal Credit.

We can help assess your entitlement, or you can apply directly through your local council (for Housing Benefit) or the DWP (for Universal Credit). Benefits will only start from the date you apply, so it's important to act quickly and provide all requested information.



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In most cases, Housing Benefit or Universal Credit is paid directly to you, and you are responsible for paying your rent to us.

You will also be responsible for repaying any benefit overpayments. If you want us to contact the council or DWP on your behalf, we will need your written consent.

#### Other financial support

You may also be eligible for:

- Pension Credit.
- Working Tax Credit.
- Carer's Allowance.
- Disability Benefits.

Contact our Housing and support team for advice. If you have your financial details available, we can carry out a benefit check with you.

#### Tips for managing your money and keeping a healthy rent account:

- Always pay your rent in advance.
- Apply or re-apply for Housing Benefit or Universal Credit as soon as possible.
- Always ask for a receipt when submitting forms or documents.
- Notify the Housing Benefit office (and us) of any changes in circumstances.
- Review your income and outgoings regularly.
- Try a free financial health check at: http://www.moneyhelper.org.uk

#### What should I do if I'm having trouble paying?

Let us know as soon as possible. Please do not ignore the problem - it won't go away and will only get worse.



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#### What action will we take if rent falls behind?

If you fall behind, we will:

- Write to you and ask you to clear the arrears within seven days.
- If you don't respond or repay, we will issue a **yellow warning notice**.
- If arrears remain, we will issue an **orange warning notice**, along with a **Notice Seeking Possession** this is valid for 12 months.
- If rent is still unpaid, we will issue a **red warning notice** and apply to the **County Court for a Possession Order**.

#### We may seek:

- An Immediate Possession Order.
- A Suspended Possession Order (with conditions).
- An **Adjournment**, if payments are being made and arrears are reducing.

Around ten days before a court hearing, our Housing or Extra Care Manager, will visit you to explain what's happening.

If the court grants a Possession Order and rent remains unpaid, we will apply for an **eviction warrant**. On eviction day, our team will attend with a **court bailiff** to carry it out.

#### Please be aware:

- You will be homeless.
- Your local council may classify you as **intentionally homeless** and refuse support.
- We will still pursue any unpaid rent under our former tenant debt policy.



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#### Getting debt advice

We do not provide debt counselling, but we can signpost you to trusted organisations that do.

Some useful contacts include:

- Money Helper: <a href="https://www.moneyhelper.org.uk">https://www.moneyhelper.org.uk</a>
  Citizens Advice: <a href="http://www.citizensadvice.org.uk">http://www.citizensadvice.org.uk</a>
- National Debt Line: 0808 808 4000 http://www.nationaldebtline.org
- Step Change (debt charity): 0800 138 1111 http://www.stepchange.org
- Age UK: http://www.ageuk.org.uk

#### People, Places, Partnerships in practice

Paying your rent is more than just a tenancy condition – it's part of how we keep our services running, homes in good condition, and neighbourhoods stable.

- For **people**, it helps prevent stress and sustain independence.
- In the **places** we manage, it supports repairs, maintenance, and investment.
- Through **partnerships** between you, us and outside agencies we can help if things become difficult.

If you're struggling, talk to us early. We'll always treat you with respect and try to find a way forward – because helping you stay secure in your home is important to us.