

# Paying your rent



**Cobalt**  
Housing

# Introduction

This leaflet provides information on paying your rent. This includes the help and advice you can expect to receive to ensure you can pay your rent and what action Cobalt can take if you do fall into arrears.

Cobalt Housing's main source of income is rent. It is important that you pay your rent as it helps to pay for all the services we provide.

## **PAYING YOUR RENT AND SERVICE CHARGES**

**Your tenancy agreement advises you that in return for living in your home and receiving services it is your responsibility to ensure your rent is paid on time and that you do not get into arrears.**

Cobalt charges rent on a weekly basis. When you sign up to a new tenancy with Cobalt Housing you will be made aware of the importance of paying your rent and will be given advice on how you may claim benefits. We will also undertake a calculation to assess your Housing Benefit entitlement.

## **We will provide you with the following:**

- A rent payment card within 3 working days of signing up
- Details relating to the different ways you can make payments
- Details about what will happen if your account falls into arrears.

If your rent account falls into arrears it can put your tenancy at risk and affect your ability to obtain a tenancy with another landlord in the future.

Each tenant has a dedicated Rents Officer who will be responsible for dealing with their rent account. If you require assistance in managing your rent account please contact your Rents Officer on 0151 633 8000.

## **YOUR RENT**

**You will be advised of the rent and any service charges for the property when you are offered your tenancy.**

Cobalt has a number of different types of tenancies and each of these may vary slightly in how rent is calculated and charged.

### **Assured Tenancy Agreement**

Your rent will only change on the first Monday in April. Any changes in your rent will be outlined within your tenancy agreement. Cobalt follows central government guidelines on how future rent should be calculated.

### **Secure Tenancy Agreement**

Your rent will be outlined within your tenancy agreement. Cobalt will review this position every two years. You will always be given 28 days notice in writing of any changes to your rent and service charge.

## **YOUR SERVICE CHARGES**

**Your rent covers what it costs us to manage and maintain the properties we own. Sometimes Cobalt provides additional services to ensure the up keep of its properties.**

Some of these charges have to be paid as a result of renting the property whilst others can be provided at the request of the tenant. The costs of providing these services are referred to as service charges. For more detailed information about service charges please ask for a copy of our Service Charges Handbook.

## **HOW AND WHEN TO PAY YOUR RENT**

**Your rent is charged every Monday and payment is due in advance.**

You can pay by:

- Direct Debit or Standing Order: Forms are available upon request from Cobalt's reception area
- Telephone: To pay by credit or switch card please call 0151 633 8000 or contact your Rents Officer
- Paypoint locations throughout the country
- Cash or cheque with a payment card at any UK Post Office
- Secure payments by internet.

**Please ensure you always take your rent card or pay reference number with you when paying your rent**

## HOW TO APPLY FOR HOUSING BENEFIT

**If you are on a low income or in receipt of Income Support, Job Seekers Allowance or any other state benefit you may be eligible for Housing Benefit.**

If you are eligible it is your responsibility to claim Housing Benefit. You can do this at any Liverpool City Council One Stop Shop where staff will assist and provide you with any advice you may require.

They will provide you with a receipt for your claim when you have provided all the information to enable the form to be assessed.

You **must** provide us with a copy of your receipt.

## RENT STATEMENTS

**We will send you a quarterly rent statement. The statement will detail the rent charge, Housing Benefit and payments received.**

You can also receive an up to date rent statement on request by contacting your Rents Officer. We will respond to any requests within 14 days.

## HOW TO AVOID GETTING INTO DEBT

- Always pay your rent on time
- Make sure you receive any benefit you are entitled to
- Let your Rents Officer know if you will not be able to make your payment and when you will be able to pay
- Always renew your Housing Benefit claim and inform Housing Benefit of any changes in your circumstances. **This is your responsibility.**

## **WHAT ACTION WILL COBALT TAKE IF YOU FAIL TO PAY YOUR RENT?**

**If you fail to make the necessary payments or do not apply for Housing Benefit, Cobalt will take action to recover the debt. We will write, telephone or visit you to discuss your arrears. We will also provide you with as much help and assistance as possible.**

If you continue to fail to maintain your arrangement or clear your arrears in full, we will take the necessary legal action against you, which could ultimately result in you losing your home.

Having rent arrears is likely to prevent you from moving. It may also affect the ability for you to purchase your home and any mortgage applications you make in the future. If we are granted a money judgement order by the courts for non-payment of rent this could affect your ability to obtain credit.

## **WHO CAN HELP YOU?**

**Cobalt will always aim to assist any tenant who is genuinely trying to pay their rent. If you are having trouble paying your rent DO NOT IGNORE THIS SITUATION - ASK FOR HELP. Increasing rent arrears may result in eviction and the loss of your home.**

Several organisations can help you if you have difficulty paying your rent:

- Cobalt's Rents & Income Management team (tel: 0151 633 8000 option 3)
- Croxteth & Gillmoss Federation (tel: 0151 548 6977)
- Norris Green Citizens Advice Bureau. (tel: 0844 848 7700)
- Broadway One Stop Shop (tel: 0151 233 5756)
- Fazakerley Advice and Resource Centre (tel: 0151 525 5051)
- The Benefits Advice Team (RAISE) (tel: 0151 291 7849).

## **OVERPAYMENTS AND REFUNDS**

**In some circumstances where rent has been overpaid or a refund is required we will ensure that these monies are paid back to yourself or to Housing Benefits at the earliest possible time.**

We will aim to process any refunds within 14 days (subject to any receipt of confirmation from the housing benefits team)

## **SERVICE STANDARDS ~ SUMMARY**

### **Sign Up Stage**

We will:

- Complete a Housing Benefit form for all new Cobalt tenants (where appropriate)
- Undertake a benefits calculation to advise you on any entitlement to Housing Benefits
- Make an arrangement to commence rent payments
- Introduce you to your dedicated Rents Officer
- Provide you with a rent payment card within 3 days of sign-up.

### **General**

We will:

- Provide you with a quarterly rent statement
- Provide you with a rent statement on request within 14 days
- Process any refunds of rent owed to you within 14 days (subject to confirmation).

If you need this information in Braille, large print or as an audio version, please contact Cobalt Housing at the address below.

If you need this information translated please tick your language. If your language is not listed below, please write it in the box and return the form to Cobalt Housing at the address below.

**ARABIC**

إذا أردت هذه الوثيقة بلغة أخرى أو بطريقة أخرى، أو إذا كنت بحاجة إلى خدمات مترجم، فنرجو أن تقوم بالاتصال بنا.

**MANDARIN**

本文件可以翻译为另一语文版本，或制作成另一格式，如有此需要，或需要传译员的协助，请与我们联系。

**HINDI**

यह दस्तावेज़ यदि आपको किसी अन्य भाषा या अन्य रूप में चाहिये, या आपको आनुवाद-सेवाओं की आवश्यकता हो तो हमसे संपर्क करें

**SOMALI**

Haddii aad ku rabtid dokumentigaan luqado kale ama daabacaad kale, ama haddii aad u baahan tahay turjibaan, fadlan nala soo xiriir.

**URDU**

یہ دستاویز اگر آپ کو کسی دیگر زبان یا دیگر شکل میں درکار ہو، یا اگر آپ کو ترجمان کی خدمات چاہئیں تو براۓ مہربانی ہم سے رابطہ کیجئے۔

**POLISH**

Jeżeli chcieliby Państwo otrzymać ten dokument w innym języku lub w innym formacie albo jeżeli potrzebna jest pomoc tłumacza, to prosimy o kontakt z nami.

**KURDISH**

ئەگەر دەتەوی ئەم بەلگەییەت بە زمانیکی که یا بە فۆرمیکی که هەبێ، یا پێویستت بە مۆتەرجم هەبێ، تکایە پەییوەندیمان پێوه بکە

**FRENCH**

Si vous souhaitez obtenir ce document dans une autre langue ou sous un autre format ou si vous avez besoin des services d'un interprète, veuillez nous contacter.

Language:

Name:

Address:

Tel:

Cobalt Housing, 199 Lower House Lane, Liverpool, L11 2SF  
Tel: 0151 633 8000 [www.cobalthousing.org.uk](http://www.cobalthousing.org.uk)

Cobalt Housing is a charitable organisation and part of the Vicinity Group