



South  
Derbyshire  
District Council

# Paying Your Rent



INVESTOR IN PEOPLE



CUSTOMER SERVICE EXCELLENCE



South Derbyshire  
Tenants' Forum



GOLD  
Award

## Paying your Rent

In Law it is a tenant's obligation to pay rent and not a Landlord's to collect it. The Council provides you with a number of ways to pay your rent and it is for you to choose the one which best suits. Your rent is charged weekly in advance but we appreciate that many of our tenants find it more convenient to pay fortnightly four weekly and calendar monthly; all of which we are able to accommodate provided it is in advance.

## Your Rent Account Number



However you choose to pay your rent, your rent account number **always needs to be quoted** to ensure that monies are correctly credited to your account. This is the number on the plastic swipe card you have - as shown.

The number will always appear on any correspondence we send you regarding your rent account and will also be quoted on the Rent Statements.

## Banking

As the overwhelming majority of our tenants have Bank Accounts, particularly since the Government now pay Benefits and Pensions in this manner, it is perhaps not surprising that an ever increasing number of our customers are choosing to have rent paid out of their accounts. There are two principal ways of doing this, which are by Direct Debit or Standing Order. You will need to have sufficient balance in your account to meet the rent and to avoid any bank charges.

## Direct Debit

With a Direct Debit you are effectively giving the Council the authority to take your rent straight from your bank account. This is done on the 28th of every month in twelve equal instalments calculated by multiplying your weekly rent by the number of Mondays in the year (usually 52) and dividing by the twelve months of the year. This is automatically calculated and has the benefit that we do not require a further instruction from you at the time of the annual rent increase. The transaction is speedier than Standing Orders with monies being credited to your rent account in three days.



## Standing Orders

These differ from Direct Debits in that this involves you instructing your own bank to pay your rent. This will be the amount you stipulate and at the intervals you instruct. This can be calendar monthly, four weekly or fortnightly. (There are relatively few banks that are now willing to accommodate weekly payments.)

Tenants using Standing Orders believe it gives them more control of their money. Many pay over and above their rent to achieve an “in advance” situation as a buffer against possible future financial difficulties. A downside of Standing Orders is that it can take up to 7 days before your rent account is credited. If you wish to use either method please telephone your Housing Officer who will forward you the forms to complete.

## Counter Payments

Rent and indeed any other payments due to the Council can be paid at the Civic Offices in Swadlincote. Those of our tenants located away from our offices are able to make payments at any Post Office but the Swipe Card is essential in this instance. Tenants holidaying in the UK can therefore avoid getting into arrears when they are away by taking their Swipe Cards, as **any Post Office** is capable of taking payment.



## Paying over the Phone



This can be done through our **Customer Services Help Desk** Telephone Number 01283 595795 during Office Working Hours using your Debit/Credit card. This service has the benefit of staff to guide you through the process. For those even more comfortable with modern technology, we also have an **Automated Payment Line** telephone number 01283 595865 and this can be accessed 24 hours a day 7 days a week. This operates through a touch phone system and you need to be fully prepared with your rent reference, debit/credit card details, and start and expiry dates. For debit cards there is no charge although there is if you choose to pay by Credit Card. The charge is usually 1.8% but you will be informed of the exact amount as part of the automated service.

## The Internet

Whilst not everyone possesses a Personal Computer and even fewer will be signed up to the Internet, for those that are, this presents another method of payment. You first need to access the SDDC Web site at [www.south-derbys.gov.uk](http://www.south-derbys.gov.uk). The “On-Line” services are listed on the right hand side of the Home Page and you will need to click “**PAY FOR IT**”. On the next page you will need to select “**Pay Your Rent**” and the remainder of the exercise will once again involve inserting Rent reference and credit/debit card numbers. This service can be useful when you need to make a payment in an emergency as it can be accessed at any time.

## By Post

Cheques and Postal Orders need to be made payable to **South Derbyshire District Council**. The back of any cheque should have your tenancy address on and your rent reference number. Do not send cash in the post.

## Help with your Rent

If your only income is a state pension, unemployment benefit, or long term sickness benefit you are likely to be able to claim Housing Benefit to help you pay your rent. Some tenants, depending on which benefits they receive will have all their rent paid. Housing Benefit can also be paid to tenants in low paid employment but the amount will depend on your income and your family circumstances. If in doubt the Housing Benefits Section (Help Line telephone number 01283 595970) will willingly answer any question you might have about entitlement.

## Will I lose my home if the rent is not paid?

The ultimate answer to this question is yes. That said we understand that tenants' financial circumstances change. People will be in and out of work; relationships breakdown and the priority given to rent payment and the ability to pay are not constant for many tenants. Your Housing Officer is genuinely there to help so **contact them as soon as you have a problem.**

Affordable payment plans can be agreed, benefit entitlement explained and, where appropriate, referral to more specialist advice organised.

## Rent does have to be paid

It allows us to provide the housing service and repair and maintain your homes. We do monitor rent accounts weekly and there is a procedure and policy to be adhered to: there will be reminder letters; visits from your Housing Officer and agreements sought over payment plans before we would consider serving notices and pursuing possession through the Courts. Some tenants do sadly lose their homes because of non-payment of rent but only when as a Council we believe all other courses of action have been exhausted.

**A secure Council Tenancy is an increasingly precious thing and a clear rent account ensures that you have it as long as you choose.**

## **Other Agencies Giving Advice**

### **Derbyshire County Council**

#### **Welfare Rights**

Help Line Tel No. 0845 120 2985  
welfarerights@derbyshire.gov.uk

### **Derbyshire Housing Aid**

46 Curzon Street

Derby

DE1 1LL

Tel: 01332 297611

Tel: Clients only -

Freephone 0800 318034

info@housingaid.org.uk

### **Swadlincote CVS**

46 - 48 Grove Street

Swadlincote

Tel: 01283 551766

### **South Derbyshire Citizens**

#### **Advice Bureau**

#### **Voluntary Services Centre**

48 Grove Street

Swadlincote

DE11 9DD

Tel: 01283 210107

www.southderbyshirecab.org.uk

### **East Staffordshire Citizens**

#### **Advice Bureau**

Units 5D / 5E Anson Court

Horninglow Street

Burton on Trent

DE14 1NG

Tel: 01283 527986

www.eaststaffordshirecab.co.uk

### **Coalville Citizens Advice**

#### **Bureau**

87 Belvoir Road

Coalville

LE67 3PH

Tel: 01530 835500

### **Derby Citizens Advice Bureau**

Progressive Buildings

Sitwell Street

Derby

DE1 2JT

Tel: 01332 343873

### **Jobcentre Plus, Swadlincote**

7 The Delph Centre

Market Street

Swadlincote

DE11 9DA

Tel: 01283 233500

www.jobcentreplus.gov.uk

### **Swadlincote Connexions**

#### **Centre**

Rink House

Rink Drive

Swadlincote

DE11 8JL

Tel: 01283 229709

## Obtaining alternative versions of this document

If you would like this document in another language, or if you require the services of an interpreter, please contact us. This information is also available in large print, Braille or audio format upon request.

**Phone: 01283 595795 email: customer.services@south-derbys.gov.uk**

Jeśli chcieliby Państwo otrzymać ten dokument w innym języku lub potrzebują Państwo usług tłumacza, prosimy o kontakt. Informacje te są również dostępne na życzenie w wydaniu dużym drukiem, w alfabecie brajla lub w wersji audio.

如果你需要这份文件的中文翻译，或者需要传译员的帮助，请联系我们。这些数据也备有大字体印本、盲人点字和录音带，欢迎索取。

ほかの言語でこの文書をご希望の場合、もしくは通訳サービスをご希望の場合はこちらまでご連絡ください。

またこの情報は、ご希望により大きなプリント、点字版、また音声形式でも承っております。

यदि आपको ये दस्तावेज किसी दूसरी भाषा में चाहिए, या किसी दुभाषिये की सेवाओं की जरूरत है तो हमें सम्पर्क करने की कृपया करें। ये जानकारी मांग करने पर बड़े अक्षरों, ब्रेल या आडिओ कॅस्प में भी उपलब्ध कराई जा सकती है।

ਜੇ ਤੁਹਾਨੂੰ ਇਹ ਦਸਤਾਵੇਜ਼ ਕਿਸੇ ਦੂਸਰੀ ਭਾਸ਼ਾ ਵਿਚ ਚਾਹੀਦਾ ਹੈ, ਜਾਂ ਕਿਸੇ ਦੁਭਾਸ਼ੀਏ ਦੀਆਂ ਸੇਵਾਵਾਂ ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰਨ ਦੀ ਕ੍ਰਿਪਾ ਕਰੋ ਜੀ ਇਹ ਜਾਣਕਾਰੀ ਮੰਗ ਕਰਨ ਤੇ ਵੱਡੇ ਅੱਖਰਾਂ, ਬ੍ਰੇਅਲ ਜਾਂ ਆਡਿਉ ਦੇ ਰੂਪ ਵਿਚ ਵੀ ਉਪਲੱਬਧ ਕਰਵਾਈ ਜਾ ਸਕਦੀ ਹੈ।

اگر آپ یہ ڈاکیومنٹ کسی اور زبان میں چاہتے ہیں، یا اگر آپ کو کسی ترجمان کی خدمات درکار ہوں، تو براہ کرم ہم سے رابطہ کریں۔ درخواست کرنے پر یہ معلومات بڑے پرنٹ، بریل یا آڈیو فارمیٹ میں بھی دستیاب ہیں۔



## Paying Your Rent

South Derbyshire District Council  
Housing Services  
Civic Offices, Civic Way,  
Swadlincote, Derbyshire DE11 0AH

Phone: 01283 595795

Website: [www.south-derbys.gov.uk](http://www.south-derbys.gov.uk)