

## Help with benefits and debt



### Stay in touch

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[www.accentgroup.org](http://www.accentgroup.org)

**making a difference...**  
improving homes, communities and lives

You pay rent for your Accent home and it is a condition of your tenancy agreement that you must pay your rent when it is due.

Your rent pays for your home's upkeep and your housing services, and it is crucial we collect any rent owing to us so we can continue to provide these services.

### **When is my rent due?**

Your tenancy agreement will tell you. Your rent is payable in advance to avoid your account falling into arrears.

### **How can I pay?**

There are many different ways you can pay us. We explain them in detail in our 'ways to pay' leaflet, but there is a list below for your information. If you would like more details on any of these payment methods, please ring your local contact centre.

- Direct debit.
- Debit/credit card.
- Cash at your local office.
- Over the telephone with your local contact centre.
- Cheque or postal order.
- Swipe card (we will send one of these cards to you).
- Online (through Allpay).

The most convenient way to pay is by direct debit as your payments are made automatically and you don't have to worry about them.

We encourage all our residents to pay by direct debit if they can.

### **Why is my rent more important than other bills?**

All your bills are important, but your rent pays for your home. If you fall into rent arrears, you could lose your home as we can take action against you if you do not pay. If you think you are going to have a problem paying, speak to your local contact centre or your housing officer straight away. Dealing with any rent payment worries as early as you can is the best way to sort them out.

Other important bills will include, for instance, your council tax, insurance and utilities. Utility providers may disconnect your gas, water and electric supplies if you do not pay for them and debt collectors can remove items from your home if you don't pay for any fines you have or goods you have bought. If you don't pay your council tax, you could receive a prison sentence.

However bad your debt situation gets, please talk to us – we can help. Please do not go to a money lending company or loan shark however easy that is as you will pay back huge amounts of interest, far more than the debit itself. Some charges can be as much as 3000%. Just because they advertise on television doesn't mean they don't charge very high rates of interest.

### **Dealing with debt**

There are no easy ways of dealing with debt. For some people, it can be overwhelming and the temptation is to do nothing and hope it goes away. Unfortunately, this doesn't work and so many people can suddenly find themselves in real trouble which, in some cases, could have been sorted out sooner.

## How can we help?

Your rent statement shows the rent we charge for your home, and the rent you have paid. You can access your statement on the Accent Customer Portal. Please talk to us if you haven't accessed your account, or if you've misplaced your username and password.

The way the government pays benefits is changing. If your rent is currently paid directly to us as housing benefit from your council, when you start to receive Universal Credit, all your benefits will be paid directly to you in one monthly payment. This means none of your bills, including your rent, will be paid directly and you will have to make these payments yourself. The government wants everyone in the country to be on Universal Credit by the end of 2017 and we think this may cause real problems for people who are not used to receiving their benefit payments in this way. The payment will be made once a month into a bank or post office account and you will have to make your money last the whole month.

If you are not currently on Universal Credit, and your rent is going to be paid directly to us as housing benefit, you must pay your rent yourself until your claim is set up. This can take a few weeks and, if your account falls into arrears while this is happening, we will telephone you or write to you to discuss it. Your rent is your responsibility and you must pay us directly until your claim is sorted out and we start to receive payments directly.

If you are having problems paying, one reason might be because you are not claiming the benefits you are entitled to. Your housing officer can help you with advice on what benefits you might be able to claim and how to claim them. Please contact us if you think you might be entitled to benefits but do not know how to claim them. We can refer you to other agencies if you need specialist advice.

We can help you with budgeting, contacting creditors and how to make the most of your money. We can also refer you to authorised and regulated debt advice agencies that can help you with specialist and legal advice. Professional advice from reputable debt organisations is always free of charge. Try to avoid debt management companies that offer to 'consolidate' your debts and charge a management fee for doing so.

## Budgeting

Working out a budget can help you to avoid getting into debt. By knowing exactly what you have coming in and going out each month, you know what you have left to spend. Some expenses you might pay every month, some less often, perhaps only once a year (like your television license for instance), so it's important to remember those payments and when they are due. Don't forget your everyday living expenses which can soon add up like newspapers, travelling or pocket money. When you are making your budget, try to include some fun things if you can, enjoying yourself isn't a crime!

Hopefully, when you've finished your budget plan, you will see that the money coming in covers all your expenses and you have some left over to enjoy.

Budgeting can be really good advice, especially at times like Christmas when there is so much extra to spend on.

## What happens if I do not pay?

We will do what we can to stop you losing your home. However, if you do not help yourself by talking to us, replying to our letters, or keeping to any agreements you make, we will have no choice but to take further action. This could involve you going to court and us repossessing your home.

Contact us and we'll visit you if we can't help you over the telephone.

A 'notice of seeking possession' is a legal document and the first stage of the process we use to take back your home. Please do not ignore it. Even at this stage, we can help you to avoid losing your home as long as we can come to an arrangement for you to clear your arrears that we are both happy with, and you continue to honour that arrangement.

The notice remains on your file for 12 months so if you break your agreement at any point during this time, we can start court proceedings again.

If your arrears continue to grow, we will apply to the courts for a 'possession order' to take back your home. Before the hearing, we will send you an up to date rent statement which will include all your transactions and reference to any benefit claims. As your home is at risk, it is very important that you seek legal advice to help you put your points across. You may also have to pay the legal costs of any case depending on the outcome.

You can contact us at any time in the process to make an agreement to pay your arrears. We can ask the court to adjourn your case while we monitor your account. With a 'suspended possession order', the repossession will be suspended as long as you pay the amount ordered by the judge. If you do not keep up with the payments under a court order we will ask the court to enforce the possession order.

**While your account is in arrears, there are some things you cannot do:**

- Move to another Accent property.
- Take part in a mutual exchange (swap).
- Take up any right to acquire or buy your home you may have (depending on your tenancy).
- Assign your tenancy to anyone else.
- Change any of the names on the tenancy agreement.

If you are evicted, or you leave your home owing rent arrears, you could find that no other landlord or the council will accept you onto their housing waiting lists.

We have a specialist debt recovery team and we will continue to chase residents who have left their home owing us rent.

### **Getting a bank account**

Because of the changes the government has made to the welfare reforms system, and with the introduction of Universal Credit, more people are opening bank accounts so their benefits can be paid directly into them. There are many different types of accounts but if you haven't had an account before, it might be easier for you to start with a basic bank account.

A basic account will allow you to receive money, pay bills and withdraw cash. It also allows you to set up direct debits, the most convenient way of paying your bills. A basic account won't let you take out more money than you have, so there is no worry about being overdrawn.

### **Current accounts**

A current account offers the same things as a basic account, but also gives you a debit card to pay for goods and services, as long as you have enough money in your account to cover them. It also allows you to set up standing orders to pay regular bills, and provides a cheque book and guarantee card. You can also ask for an authorised overdraft. Some accounts pay interest as long as you stay in credit and pay a regular amount in each month. If you'd like to open an account, for convenience, it might be a good idea to choose a bank with a branch near you.

To open an account, make an appointment to speak to someone at the bank you choose and tell them what you need. They will complete all the paperwork for you, but you must take identification with you to prove who

you are and where you live. A passport or driving licence is usually the best but if you don't have either of these, check with the bank what paperwork you'll need. If you can't get to your bank in person, high street banks often have online application forms, or you can request the paperwork to be sent to you. Once you have opened your account, every time you need to speak to the bank they will ask for proof of who you are so keep your account details and any passwords handy. Never give your passwords or account details to anyone.

### **Credit unions – what is a credit union?**

Credit Unions are financial organisations owned and controlled by their members. They help people who cannot easily open bank accounts or get credit or people who are just not used to managing their money. They can give you advice about money and also help you with responsible lending and saving. They are regulated in the same way as banks and building societies with policies to protect against fraud so your money is quite safe.

However, credit unions are different from banks because they are run by their own members and do not have shareholders who they have to pay dividends to. They are 'not-for-profit' organisations and any profits that are made are repaid to their members. They offer simple loan schemes with very low interest rates and they usually offer free life insurance to cover loans.

### **How to open a credit union account**

You'll need to prove who you are and where you live. If you don't have a driving licence or passport, ask the credit union what identification they need from you.

For more information on credit unions, or to find out where your nearest credit union is, contact the Association of British Credit Unions Ltd (ABCUL) on 0161 832 3694, email [info@abcul.org](mailto:info@abcul.org) or visit the website [www.abcul.org](http://www.abcul.org)

### **Loans**

If you want a personal loan, it is vital to shop around. Searching online is a good idea as many internet only lenders offer the cheapest rates. Websites like [www.moneysupermarket.com](http://www.moneysupermarket.com) or [www.confused.com](http://www.confused.com) compare hundreds of loans to help you find the best one for you.

You should only ever deal with properly registered lenders – please don't be tempted to borrow money from a doorstep lender or loan shark. To check you are dealing with a registered lender, contact the Financial Services Authority helpline on 0845 606 1234 or go to [www.fsa.gov.uk](http://www.fsa.gov.uk).

Remember to find out what the annual percentage rate (APR) is before you agree to the loan. The APR is the extra interest charge you repay on top of your loan. If it's a high rate, you will be paying much more back.

If you have had problems in the past with paying off loans or credit cards, you might have a poor credit history or 'county court judgement' (CCJ) against you. This might mean a lender turns your loan request down or only offers you a loan with a very high APR as you are classed as a high risk. However, having a CCJ doesn't mean you will never get credit again. From organisations like Experian ([www.experian.co.uk](http://www.experian.co.uk)), Equifax ([www.equifax.co.uk](http://www.equifax.co.uk)) or Call Credit ([www.callcredit.co.uk](http://www.callcredit.co.uk)), you can obtain copies of your credit history so you can find out where you might have a poor rating or CCJ against you.

You can improve your credit rating by paying your bills on time, clearing your debts and cutting back on store cards. Don't go to credit repair companies that offer a quick fix – there aren't any! Don't go to doorstep lenders and don't go to lots of different lenders as every time one of them does a credit check on you, they leave a mark on your record. A lot of marks will make other lenders think you are stretching yourself and they will probably refuse your application.

Instead of a personal loan, you could use an overdraft on your bank account. Be careful not to go over your agreed limit or your bank may charge you high fees. You could use a credit card, but only if you can afford to pay back what you owe each month. The less you pay back each month, or if you only pay the minimum amount, means you are paying back the debt for longer and paying more interest. It's worth noting that store cards often have higher rates of interest when compared to credit cards.

### Money saving tips

Budgeting and being careful with your money may seem like common sense, but here are some money saving tips our residents have come up with:

- Make a shopping list and stick to it! Don't buy things you don't need. It might be easier not to shop with your children if you can then you won't be tempted into buying things they ask for.
- Get loyalty cards from supermarkets and other stores you often use. Points can soon add up.
- Collect money off coupons when you see them.
- Check for 'quick sale' food in supermarkets. They can be eaten that day or frozen for a later date.
- Supermarket 'own brands' can be cheaper and just as good as big brands.
- If you live near a farmers' market, you may find their home grown food is cheaper and it should certainly be fresh!
- Always check your receipts, work out what costs most and try to do without it or find a cheaper replacement.
- Buy-one-get-one-free offers can be good but only if you would buy the product anyway.

### Switching your energy

Energy bills are a big expense. There are some things you can do to lower the amount of energy you use and the amount of money you pay. However, keeping warm is important, especially if you are elderly or you have children, so you still need to heat your home. You could save money by:

- Switching off your lights when you are not using them.
- Switching off your appliances at the mains and not leaving them on standby (which is also a serious fire hazard).
- Unplugging your appliances once they are fully charged.
- Reducing your room temperature by just 1%, (this could save you 10% on your bill).
- Drawing the curtains at dusk and using draft excluders.
- Only boiling as much water as you need and putting lids on pans to stop heat escaping.
- Not leaving taps running when you are not using them, (when cleaning your teeth for example), especially if you have a water meter.

You could also save money by switching your energy provider. Energy companies give the best deals to new customers. Check online at [www.theengeryshop.com](http://www.theengeryshop.com), or ring 0845 330 7247 from Monday to Friday, 9am to 5pm for a free quote. Other energy switching companies like [www.uswitch.com](http://www.uswitch.com) also offer a similar service and many price comparison websites like [www.moneysupermarket.com](http://www.moneysupermarket.com) or [www.gocompare.com](http://www.gocompare.com) also show comparisons and switching could be easier than you think.

You can also get free independent advice from the Energy Saving Trust on 0800 512 012.

If you have a fixed rate or capped tariff, the price you pay for each unit of energy will stay the same for a set period of time. Most energy companies offer a year or 18 months for this. If you have a variable tariff, it will rise and fall with the general cost of fuel. A fixed tariff might be more expensive at the beginning, but as prices go up it shouldn't be long before you are making savings.

Some utility companies also offer discounts if you pay by direct debit or get combined utilities, for example, gas and electric from the same company.

### **Help with Benefits**

If you need help and advice on claiming benefits, talk to us, we can help.

If you are applying to your local council for housing benefit, your council will need proof of your identity, your income and the rent you pay us. The council will want to see original documents, not copies so we strongly recommend you get a receipt for your personal documents when you hand them in with your claim. Your receipt will also act as proof of the date you handed in your claim if it goes missing (which can happen). Claims for housing benefit can only be backdated for four weeks without a receipt so if your claim gets lost, and you handed it in more than four weeks ago but you do not have proof, the council only has to pay four weeks of benefit and your account could be in arrears. You will have to make up the shortfall yourself.

If you are claiming housing benefit, check if you can claim any other benefits at the same time.

We will help you with your benefit claims and give you details of other specialist agencies that may be able to help.

### **Support for older residents**

The government's welfare reforms have affected people in the age range of 16 – 61, so many benefits payable to older residents, such as Pension Credit, have not changed.

Nearly half of all elderly residents in the UK are entitled to receive Pension Credit but many people don't claim it. The benefit has two parts; guarantee credit which tops up your weekly income to an amount agreed by the government and savings credit a reward for having savings for your retirement.

For more details and how to apply, call the Pension Credit helpline on **0800 99 1234** or textphone **0800 169 0133**. You can also visit the pension service [website www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

### **Winter fuel and cold weather payments**

If you are over 60, you may be able to get help with your winter fuel bills. Call the Winter Fuel helpline on **08459 151 515**, or textphone **0845 601 5613** to find out if you qualify and how to apply. In very cold weather, additional one-off cold weather payments may also be made.

Age Concern and Help the Aged have started a campaign called 'More Money in your Pocket'. It explains all the various benefits that can be claimed and how to fill out the claim forms if you are entitled to them. Call the Age Concern Information Line on **0800 00 99 66** or Help the Aged on **0808 800 6565**. If you have the internet, you can find out more and use the online benefits checker at [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

## Useful information

There are many agencies and organisations which can help you find out what you are entitled to and how to apply for it.

- **Citizen's Advice**  
W: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or [www.adviceguide.org.uk](http://www.adviceguide.org.uk)
- **National Debtline service**  
T: 0808 808 4000 W: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)
- **Money Made Clear**  
T: 0300 500 5000 W: [www.moneymadeclear.fs.GOV.UK](http://www.moneymadeclear.fs.GOV.UK)
- **Child Benefit** (enquiry line)  
T: 0845 302 1444 W: [www.hmrc.gov.uk/childbenefit](http://www.hmrc.gov.uk/childbenefit)
- **Pension Credit Claim Line**  
T: 0800 99 1234 W: [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)
- **New Deal** (benefits help and support to look for work)  
T: 0845 606 0234 W: [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)
- **Tax Credits Helpline**  
T: 0845 300 3909 W: [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)
- **Turn2us**  
T: 0808 802 2000 W: [www.turn2us.org.uk](http://www.turn2us.org.uk)
- **Age Concern** (information line)  
T: 0800 00 99 66.
- **Service Personnel and Veterans Agency**  
T: 0800 169 22 77 W: [www.veterans-uk.info](http://www.veterans-uk.info)
- **Debt Advice Trust**  
T: 0800 988 7554
- **Consumer Credit Counselling Service**  
T: 0800 138 1111

## The Accent Customer Portal

Simple and easy to use, our customer portal enables you to report and view repairs, make payments and access your rent account at your own convenience.

Activate your account today, visit:  
<https://login.accentgroup.org>

