



## 'Help! How can I pay?'

Tenants Forum 7.3.13  
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## Background

- There are many Government changes affecting tenants and other LCC customers from April 2013 onwards as well as the wider rising costs of living affecting all.
- These changes such as the bedroom tax, benefit cap, universal credit and council tax changes will potentially reduce the amount of income that people have and impact on their ability to pay their rent and council tax.
- Budgeting for your bills and essential living costs is therefore more important than ever.




## How can I pay?


- Various methods available:
  - Direct Debit
  - Online
  - Paypoint
  - Debit or Credit Card
  - Post Office
  - Post
  - Standing Order




## Direct Debit is Best



- This is the **easiest and cheapest** way to pay for you and us.
- Bank/building society does all the work.
- Choice of dates – for rent, 1<sup>st</sup> and 15<sup>th</sup> of each month, for Council Tax 1<sup>st</sup>, 10<sup>th</sup>, 20<sup>th</sup>, 28<sup>th</sup> of each month.
- 14 days notice of when your bank account will be debited and by how much.
- Guaranteed a full and immediate refund from your bank if anything goes wrong.
- You can cancel the DD at any time, you stay in control.
- No queues, cheques or stamps required.
- The same mandate carries on each year.
- Sign up by phone or fill in a form.
- Forms available on request from Council Tax Wellington House 0116 252 7005 and the Tenants Advice and Repairs Service 0116 252 7007.



## Pay On Line



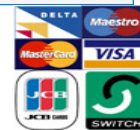
- You can pay on line using Switch, Solo, Delta, Visa, Master Card or JCB Card.
- You'll need your debit or credit card and the right information (account or invoice number) for the service you are paying for.
- The LCC web site has a button called 'Pay It' you just need to chose the correct button for what your want to pay for.
- If you don't have access to a computer at home or via a friend or family member there is access to computers at libraries, some community centres and local Housing Offices also have kiosks with card payment facilities.

## PayPoint



- You can pay in cash at any outlet showing the PayPoint logo.
- There are hundreds of places in Leicester and thousands nationally.
  - Includes newsagents, convenience stores, supermarkets and garages. Some open 24hrs 7 days a week.
- Pay where you want.
- Pay when you want.
- At no extra cost to you.
- Details of local outlets can be found at the PayPoint website.

## Debit or Credit Card



- A secure answer phone service 0116 252 7012 available 24 hours a day 7 days a week.
- Switch (Maestro) and Delta debit cards and most credit cards.
- You will need your card details and Council Tax account number or rent account number from your bill ready.
- Payment will be credited to your account usually within 1 working day.
- No charge or minimum payment required for debit or credit card payments.

## At the Post Office



- You can also pay at any Post Office branch.
- You can find your local branch using the Post Office website.

## By Post



- You can pay by posting a cheque which should be made payable to: **Leicester City Council**
- Write your council tax account number or rent account number on the back of your cheque, along with your address.
- Post the cheque to:

Leicester City Council  
Cash Office  
PO Box 9190  
Wellington House  
22-32 Wellington Street  
Leicester. LE1 8DE

## Standing Order



- You can pay by standing order which is easier than paying by post or cash.
- Print off a standing order form from our website, or ask for a form by E mailing, phoning us or visiting the Wellington Street address or calling Tenant Advice and Repairs Service on 0116 2527007
- **Send the completed form to your bank or building society** - not us.
- Set your payment date for 5 days before the due date shown on your bill. This will ensure payment is received and put on your account on time and will avoid any unnecessary payment reminders being sent to you.

## Whats New! CUBA - Credit Union Budget Account



- What is it – It's a transactional account.
- What does it do – You agree to have your benefits/salary paid into the account and it separates out money for rent and council tax. You can only access the remainder.
- A pre-paid Debit card provided that can be loaded with a set amount on a bi-weekly or monthly basis.
- Use of cash points, cash back and internet shopping.
- Money advise and budgeting skills available to members.
- **Free to join** for LCC tenants affected by Welfare Reform.
- Can be converted into a full Credit Union current account as and when required.
- Available from April 2013

## What Happens if I don't Pay?

- My Rent:
  - Reminder letters will automatically be sent;
  - Throughout the recovery process, IMT staff will try to contact you by 'phone, texts, or home visits;
  - They will make an affordable agreement with you, and give you welfare benefit advice;
  - A legal Notice will be served;
  - You will be taken to Court, incurring extra costs;
  - A Bailiff will be instructed to evict you, again incurring extra costs.
  - You may be deemed "intentionally" homeless, and LCC may have no duty to rehouse you.

## What Happens if I don't Pay?

- My Council Tax:
  - First reminder sent 7-14 days after due date;
  - If paid within 3 weeks, second reminder sent 7-14 days after next instalment missed;
  - Final Notice – full balance due
  - Court summons
  - Liability Order – attachment of Earnings or Benefits, Bailiff action, Bankruptcy, Charging Order, etc.
  - Payment arrangements can be made if customer contacts

## Important Points to Consider

- The date LCC receives your payment matters so your bill needs to be paid prior to the due date (5 day rule to be safe) to ensure it is received in time to credit your account to prevent any action being taken.
- Council Tax instalments are over 10 months by default but payers can request 12.
- Non payment of Council Tax could at its worst see you in Jail.
- Non payment of rent could at its worst see you evicted and you lose your home as a consequence.

## What if I honestly can't afford to pay?

- **Options to consider include:**
  - Move to smaller, more affordable housing;
    - Waiting List application;
    - Mutual Exchange
    - Private Sector
  - Increase the hours you work or find a job;
  - Apply for Discretionary Housing Payment (short term housing benefit 'top up');
  - Apply for Council Tax Discretionary Relief Scheme (similar to DHP above);
  - Take in a lodger;
  - Ask non-dependants to increase their contribution to household expenses.

## Where can I get help and advice!

- |  |          |
|--|----------|
| ● Welfare Rights Service                 | 256 8211 |
| ● Community Legal Advice Centre          | 242 7620 |
| ● Revenues & Benefits                    | 252 7006 |
| ● Income Mgt. Team                       | 252 7007 |
| ● Mosaic (disabled people)               | 231 8720 |
| ● SAFFA (ex-Forces & Families)           | 261 6590 |
| ● Age UK (over 50's)                     | 299 2233 |
| ● Highfields Community Centre            | 253 1053 |
| ● Community Advice & Law Service         | 242 1120 |
| ● Race Equality Centre (Refugees/Asylum) | 299 9807 |
| ● Shelter Housing Aid & Research         | 254 6064 |
| ● Housing Options                        | 252 7008 |

## Questions and Answers

Thank You