



PAYMENT OF RENT
AND RENT ARREARS

Foundation Housing
Tai Sylfaen

Providing Housing and Support Services

Rent

Rent is due to be paid weekly in advance. Your first payment is due on the day your tenancy starts. Payments should be received by 10am on the Monday of each week.

Payment of Rent

Foundation Housing wants to help make payment of rent easier to avoid getting into arrears. The purpose of this leaflet is to outline your responsibilities as a tenant and to suggest means of paying rent. It is important to remember that it remains your responsibility to make sure that rent is paid, whether you are paying the rent yourself or if it is being paid by Housing Benefit.

Housing Benefit Claims

When you move in to your property, the Housing Officer will help you fill in your Housing Benefit form. Your officer will also be able to give you advice and assistance in making a Housing Benefit claim. To help you from falling into arrears we suggest that Housing Benefit is paid directly to us. We will monitor your claim, but it is important that you remember that it remains **your** responsibility to ensure that rent is being paid on your behalf.



Housing Benefit need proof of your identity and income before they can pay benefit. Original documents must be provided to the Council's Housing Benefit Section; we advise that you take your documentation as soon as possible. You must provide two official documents as proof of identity for yourself and your partner. The documents must show your/your partner's name and at least one must show both yours and your partner's National Insurance Number.

We ask that all the necessary additional information such as proof of income required be submitted within the same week as your tenancy starts. Failure to do so could result in loss of benefit.

We also ask that you obtain receipts for all information that you provide to Housing Benefit and keep us informed of your actions, as this will enable us to monitor your claim more effectively.

Methods of Payment

You can pay rent in the following ways:

- 1) Calling into the office - Cash/Cheque (Dowlais Court, Vale Road, Splott, Cardiff, CF24 2LS Tel no: 029 2046 0107)
- 2) Or by sending a cheque/postal order by post. Cheques or postal orders should be made payable to 'Foundation Housing'. Please make sure that you enclose a payment slip with all payments so that we know whom the rent is from.
- 3) Or Standing Order (contact the Finance Team for details of how to do this)
- 4) Or by using a swipe card in a Post Office or shop with a payment facility. (These are available from our Finance Team)

Income Maximisation

Should you get into rent arrears you can discuss this with a member of the Finance Team in order to look at ways of repaying the debt. To this end, you are encouraged to make contact with us to assess how your income can be maximised. This assessment will help to inform you how much you can afford to pay off your rent arrears each week.



Payment Agreements

We encourage you to enter into a payment agreement at an early stage with us to help you maintain your payments. A Payment Agreement is a document signed by yourself and Foundation Housing detailing the amounts you need to pay and when they are due.

If we are unable to come to an agreement about repaying your arrears or you ignore any letters sent by Foundation Housing concerning your arrears we will consider taking legal action against you. However, we would prefer that you paid off your rent arrears so that we can avoid taking this last resort action.

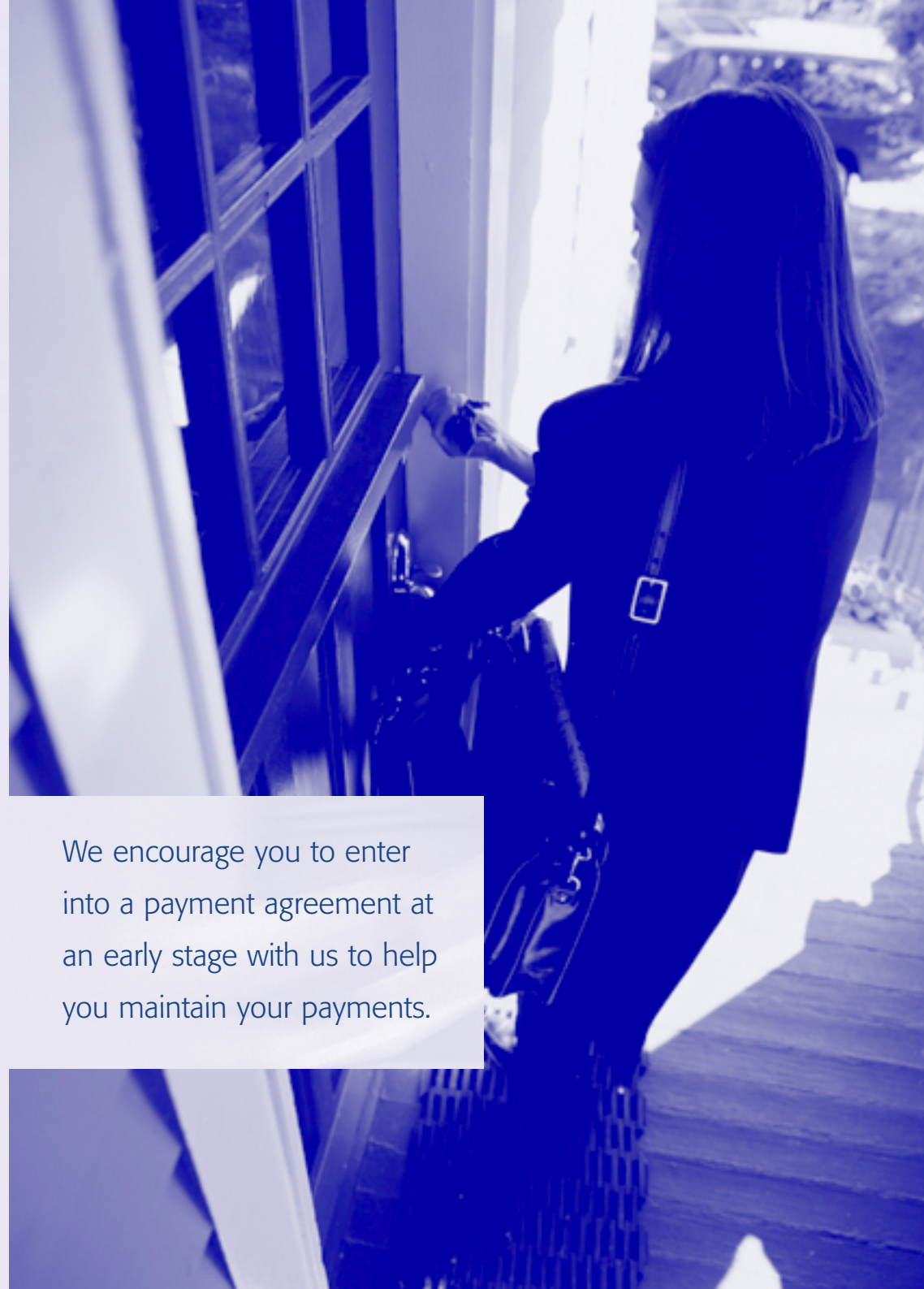
Legal Action

Notice to Quit/Notice of Seeking Possession

If you are more than 4 weeks in arrears you may receive a Notice to Quit/Notice of Seeking Possession on the grounds of rent arrears. This will allow you 28 days to agree a payment plan with us and to start making payments towards your rent or alternatively, failing this, find alternative accommodation. If you do move to alternative accommodation you will still be liable for the rent you owe.

You have the right to seek independent legal advice from any of the agencies listed on the back page of this leaflet.

We encourage you to enter into a payment agreement at an early stage with us to help you maintain your payments.



Possession Proceedings

If after 28 days you have failed to make an agreement and you are still living at the property Foundation Housing can apply for a court date to go ahead with possession proceedings. This will incur court costs for which you will be liable. During this time you can still make a Payment Agreement to clear your arrears. This will not prevent court proceedings but will mean that we will apply to the court for the appropriate possession order. The Court will suspend the order if you have reduced or agree to pay off the rent arrears.

Eviction

If possession is granted by the County Court and all arrears are not paid by the possession date, or payments under the Payment Agreement are not maintained, then Foundation Housing will apply to the County Court for a Warrant of Possession. This means that the court bailiffs will have power to evict you from the property.

Homelessness

You should be aware that the eviction on the grounds of non-payment of rent may seriously affect your status under the current Homelessness legislation i.e. you may be deemed to have made yourself intentionally homeless, which will affect your housing rights to permanent accommodation.

Alternative Means of Recovery

Foundation Housing will also consider other ways of recovering the debt, such as referral to an independent debt collection agency or taking the case to the Small Claims Court. If any such action is taken you will be liable for additional costs incurred as a result.



We hope that you will work with us to avoid having to take this kind of action. We encourage you to approach us at any stage in the proceedings to discuss any difficulties and agree a manageable payment plan.

If you would like any further advice and assistance feel free to contact any of the following agencies for free independent advice.

Cardiff Law Centre

41-42 Clifton Street, Roath, Cardiff
Tel: 029 2049 8117

Housing Help Centre

109 St. Mary Street, Cardiff
Tel: 029 2087 1448

Citizens Advice Bureau

Cardiff Central, 71 Bridge Street, Cardiff
Tel: 029 2039 8676

(Or your local Citizens Advice Bureau details in area information pack or phone book)
You can also approach a private practice solicitor for advice although you will be charged for this unless you qualify for Legal Aid, e.g. by being in receipt of Income Support or Income based Jobseekers Allowance.

If you have any questions which you feel are not answered in this leaflet please contact us on at our offices below:

Cardiff Office

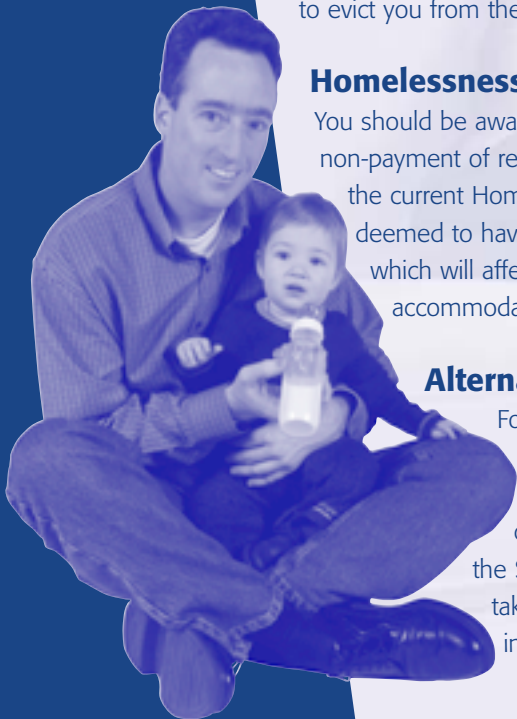
Foundation Housing/Tai Sylfaen Ltd
Dowlais Court
Vale Road
Splott
Cardiff CF24 2LS
Tel: 029 2046 0107
Fax: 029 2046 0108
email: taisylfaen@f2s.com

Newport Office

Foundation Housing/Tai Sylfaen Ltd
356 Chepstow
Newport NP19 8JH
Tel: 01633 274166
Fax: 01633 276905

Vale Office

Foundation Housing/Tai Sylfaen Ltd
82 Holton Road
Barry CF63 4HE
Tel: 01446 741500
Fax: 01446 742111
email: service@valetaisylfaen.dabsol.co.uk





Foundation Housing Tai Sylfaen

Providing Housing and Support Services

For advice or information on our Repairs and Maintenance Procedures please refer to the leaflet provided, or if you haven't received one please ask your Housing Officer for a copy.

Cardiff Office

Foundation Housing/Tai Sylfaen Ltd
Dowlais Court · Vale Road · Splott · Cardiff
CF24 2LS
Tel: 029 2046 0107
Fax: 029 2046 0108
email: taisylfaen@f2s.com

Newport Office

Foundation Housing/Tai Sylfaen Ltd
356 Chepstow Road · Newport · NP19 8JH
Tel: 01633 274166
Fax: 01633 276905
email: service@npttaisylfaen.dabsol.co.uk

Vale Office

Foundation Housing/Tai Sylfaen Ltd
82 Holton Road · Barry
CF63 4HE
Tel: 01446 741500
Fax: 01446 742111
email: service@valetaisylfaen.dabsol.co.uk