



# Rents, benefits and housing management

**Tenants Handbook**  
HOUSING DIRECTORATE



As a tenant of Epping Forest District Council, you will find yourself living in one of thirteen management areas, each looked after by a Housing Management Officer. He or she will work with you to ensure your home and estate are kept to a good standard, and your rent is paid. You can contact your Housing Management Officer for advice on a whole range of issues including rent, rubbish, pets, parking, tenancy conditions, succession, alterations to your home, abandoned vehicles and complaints.

Your Housing Management Officer works from one of the three Housing Offices at Epping, Loughton and Limes Farm. If you wish to see your management officer please visit your own local office. If you attend another office they will not have access to your file and may have difficulty helping you.

## Rent

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The cost of the Housing service is met mainly through the rent paid by you and every other tenant of Epping Forest District Council.

We cannot change the amount of rent you pay without giving you four weeks notice.



## What rent to pay, where to pay, how to pay

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Unless you are paying by Direct Debit or Standing Order, payments should be made fortnightly in advance. The dates on which you should pay are shown on your calendar card. You should write your fortnightly rent in the space at the top of the card.

There are many ways to pay your rent. You can choose the method that is most convenient to you.



### 1. Swipe Cards

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By using your rent payment 'swipe card' you can pay your council property or garage rent at one of our cash desks. Or you can pay by cash, cheque or debit card at any Post Office in the UK (If you are paying by cheque please make your cheque out to 'Post Office Ltd.'). You can pay cash at any PayPoint or other payment outlet in the UK. A list of outlets was provided to you with your rent payment card at the start of your tenancy. This can also be downloaded from our website at [www.eppingforestdc.gov.uk](http://www.eppingforestdc.gov.uk). Please remember to bring your Rent Payment Card or Garage Payment Card along with the payment. If your card is lost or damaged please phone 01992 564429 for a replacement.

The Council's cash desks are located at:

The Civic Offices, High Street, Epping

The Town Hall, Highbridge Street, Waltham Abbey

The Area Housing Office, 63 The Broadway, Loughton

The cash offices are open from 9am to 4.45pm Monday to Thursday and 9am to 4pm on Fridays.

## **2. Direct Debit**

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If you have a bank account or building society account, you can arrange to have your rent paid automatically once every calendar month by Direct Debit. This is often the easiest way to pay your rent. To obtain a form please phone 01992 564402, or download a Direct Debit Mandate form from our website at [www.eppingforestdc.gov.uk/housing](http://www.eppingforestdc.gov.uk/housing) under 'Paying your rent'.

Payment can be made every calendar month. There are three choices of payment dates, the 18th, 25th or 28th of each month.

## **3. Standing Orders**

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Standing Orders are also monthly payments but are calculated over an 11 or 12 month period.

However, they do not take account of adjustments or changes in your circumstances unlike Direct Debits. The only way to alter Standing Orders is to cancel them and start again which can be time consuming and inconvenient. Anyone who receives housing Benefit cannot use this system.

## **4. Paying online**

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You can pay your rent online using the Council's secure website facility. The address is [www.eppingforestdc.gov.uk](http://www.eppingforestdc.gov.uk). When you enter the site you will find a button that says "Pay your bills online" Just follow the onscreen instructions to pay your rent.

## 5. Telephone payments

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To pay your rent using the Council's automated 24-hour telephone payment line (01992) 564600 you will need a debit card (not credit card). Give your account number, which is printed under your name on your rent payment card.

## 6. Text message payments

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You can pay your rent by SMS text message. First you need to register your details online at [www.allpayments.net](http://www.allpayments.net). You will need your allpay card, email address, mobile phone number and debit card. Once you have registered you can text the amount you wish to pay to 81025 and it will be deducted from your account. You will be sent a text to confirm your payment has been processed.

## 7. Cheques

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Cheques should be made payable to 'Epping Forest District Council'. We cannot accept cheques made out to anyone else. If your cheque is bounced (dishonoured) we will make a charge.

You can post your cheques to the Housing Directorate at the Civic Offices, High Street, Epping, Essex CM16 4BZ.

**Please do not put cash in the post.**



## Rent Arrears

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If you are having difficulty paying your rent, please contact your Housing Management Officer as soon as possible. There are a number of ways he or she may be able to help. For example you could be entitled to some form of benefit you are not currently receiving, or arrangements might be made to repay arrears in instalments over a period of time.

If you make no effort to pay your rent, or clear an outstanding debt, the Council will take legal action to repossess your home. In some cases the Council may instruct a bailiff to remove goods from your home to the value of the debt.

## Housing Benefit

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If you are on a low income and have difficulty in paying your rent, you may be entitled to Housing Benefit.

The conditions for receiving Housing Benefit are set by the Government. Whether you qualify depends on the following:

- The rent you pay
- How much income you receive
- How much savings you have (you will not qualify if you have savings over £16,000 unless you also get Guaranteed Pension Credit).
- The number of people living in your home and whether they are children or adults.

The Council helps many tenants with Housing Benefit, but there is no doubt that more would be entitled if they applied. If you think you may be eligible, please contact the Benefits Division either by visiting the Civic Offices in Epping, telephoning 01992 564155, or by sending an email to [benefits@eppingforestdc.gov.uk](mailto:benefits@eppingforestdc.gov.uk). You can also visit the Benefit pages of the Council's website where there is a benefit calculator to help you find out if you qualify.

If you already receive Housing Benefit, it is important to immediately notify the Benefits Division of any changes in your circumstances. For example, if you start or stop work, if your income changes, or if someone joins or leaves your household. Failure to do so could result in a loss of benefit or an overpayment of benefit which you must repay.

All information you provide in support of a claim will be treated in the strictest confidence. Remember it costs nothing to apply but you could lose out if you don't.

## **Other benefits**

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There are a number of other benefits including Pension Credit, Job Seekers Allowance, Employment Support Allowance, Tax Credits and Council Tax Benefit. When you complete your application form for Housing Benefit you will also be assessed for Council Tax Benefit. Information on benefits can be found in the Tenants Handbook leaflet number 1 'Information on housing services', Page 6.

### **Heating charges**

In most cases, tenants are individually responsible for their heating bills. However, if you live in one of the blocks of flats or sheltered housing schemes where this is not the case, a fortnightly charge for heating is included in your rent.

The amount is reassessed annually to ensure that you are being charged fairly. Tenants are not eligible for Housing Benefit on heating charges.

## **Household contents insurance**

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As a tenant of the Council, your home is insured for structural damage. In the event of an accident such as a fire or flood, our own insurance would cover the cost of repairing your home.

**The Council does not insure the contents of your home including internal decorations and your personal possessions.**

If you do not have Household Contents Insurance, we strongly advise you to contact an appropriate company to get cover for loss or damage to decorations, goods or belongings which are kept in your home or outbuildings. A tenant's contents insurance scheme is operated by Aon Limited and Norwich Union. It is administered by Wessex Administration Services, Jewry Street, Winchester, Hampshire, SO23 8RZ, or phone 01962 844454.

Please note that the Council has done its best to get good value for you in making this arrangement with Aon but it may be possible to get cheaper home contents insurance somewhere else. Always check for exclusions to make sure the policy meets your needs. As with any insurance you should read the policy carefully to avoid disappointment. You could make a claim then find it is rejected due to an exclusion in the 'small print'.

The scheme offers affordable premiums and you can pay weekly, fortnightly, monthly or annually.

### **Making improvements to your home**

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You must notify the Council before making any alterations to your home. See Tenants Handbook leaflet number 3 'Repairs and improvements to your home' for more details.





## Pets

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Check your tenancy conditions if you are thinking of getting a pet. You can normally keep a small caged bird or a small aquarium but you may need permission to keep any other animal. Please contact your Housing Management Officer.

We strongly recommend that pets such as cats and dogs are neutered to prevent unwanted kittens or puppies. They should also be vaccinated and wormed at regular intervals. Animal welfare societies like the PDSA or RSPCA may help with the costs if you are in financial hardship.

**Remember - the Council has the right to have your pet removed if it causes damage to your home or nuisance to your neighbours.**

The Council's Animal Welfare Service offers advice, and can investigate nuisance caused by pets. If you know of cruelty towards an animal, you should report it directly to the Police or the RSPCA.

## Garden parking

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Some tenants have overcome the problems of congested estates by using their gardens for off-street parking. If you want to use your garden for parking you must apply to the Council for a lowered kerb and crossover.

Full details are contained in our leaflet 'Off street and garden parking – a guide for residents of council estates'.

## No smoking policy

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Smoking is not allowed in the communal areas of flats or maisonettes.



## Smoke alarms

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Hundreds of people die every year because of fire. Most deaths are caused by smoke rather than flames. We therefore strongly recommend that you fit smoke alarms in your home and maintain them regularly.

## Problem neighbours

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Usually neighbours get on with each other. But there are some people, be they council tenants or private occupiers, who cause a nuisance to their neighbours.

If you are experiencing neighbour problems your first step should be to try to resolve the problem with your neighbour direct. If this does not work you should try to find out if the person is a council tenant. If so contact your Housing Management Officer who will advise whether the Council can assist. Most cases can be resolved at this stage, but the powers of the Housing Management Officer are limited. If the nuisance is significant, and continues, you should ask to speak with an Environmental Health Officer who may take legal action on your behalf.

If the person making a nuisance is not a council tenant you should make direct contact with the Environment and Street Scene Directorate at the Civic Offices.

## Giving up your tenancy

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You must give the Council four weeks notice in writing if you intend to end your tenancy, (in law, we cannot accept less than four weeks notice).

You should also provide a forwarding address and make sure your rent is paid up to date. If you return your keys within four weeks, you will still be charged for the full four weeks rent.

Your property and its decorations must be in a satisfactory condition at the time your keys are returned. You will be charged for the cost of any work done by the Council that is your responsibility.

## In the event of your death

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You should inform your next of kin or executor of the following points now, to ease their burden in the event of your death.

In the event of a tenant's death, the next of kin or executor should inform Housing as soon as possible, and provide a copy of the Death Certificate.

Surviving members of the family who live in the dwelling may have the right to succeed (see Tenants Hanbook leaflet number 5 'Succession to a secure tenancy'). If no member of the family is to succeed, the next of kin or executor should arrange to have the contents of the property removed as soon as possible, and contact the gas, electricity and telephone companies to finalise accounts.

**Full rent is payable from the tenant's estate for the time between the death of the tenant and the return of the keys to the Council (even if the tenant was receiving Benefit).**

Any outstanding rent at the time the keys are returned should be paid by the executors from the tenant's estate.



Please phone 01992 564292 if you would like this information provided in any other way, as a large print version for example.

The information given in this leaflet was correct at February 2009. Please be aware that there may have been changes since that time, such as new laws or council policies.

Epping Forest District Council  
Housing Directorate, Civic Offices, High Street, Epping, Essex CM16 4BZ  
Telephone: Epping (01992) 564000 [www.eppingforestdc.gov.uk/housing](http://www.eppingforestdc.gov.uk/housing)

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