



RAMSEY TOWN COMMISSIONERS

PAYING YOUR RENT & MANAGING DEBT

Your tenancy agreement is a legal contract between you and Ramsey Town Commissioners. It sets out your rights and responsibilities as a tenant and ours as your landlord. You have been given your own copy to keep. When you sign your tenancy agreement, you agree to keep to the rules that govern the way you live in your home which means that, amongst other things, you agree to pay your rent and any other associated charges on time.

When we agree your tenancy we tell you how much the rent is, and when you should start to pay. In addition, we give you a rent card which also shows the amount you must pay.

Your rent is payable weekly in advance on Mondays, but you may pay every two weeks or monthly if you prefer, **as long as your account is paid in advance**. You can pay your rent from your bank account by Direct Debit or Standing Order, by post, or in person at the Town Hall. If you are on Income Support, you can also arrange to pay your rent directly from your benefits. Contact the Housing Officer or the DHSS for advice on this method of payment (See Useful Contacts on back page).

To make sure that your rent account runs smoothly, you should:

- Pay your rent when it is due;
- Let us know if you go away for any length of time;
- **Contact us immediately if you have a problem paying your rent;** and
- Tell the Housing Officer about any changes in circumstances which may affect the amount of rent you pay E.g. new lodgers

It is most important that you contact us as soon as you can if you are having problems in paying your rent. We will arrange to discuss the matter with you in private, and will be able to suggest the best methods of clearing any arrears.

Remember that arrears can start off small when the occasional payment is missed but they build up quickly. If your account remains in arrears or if you are a persistent late payer we will have to take action to recover the rent you owe us.

Please Remember, if you are having difficulties paying your rent:

- Speak to the Housing Officer
- Get advice, for example, from Citizen's Advice or the Debt Counselling Service; and
- Make regular weekly payments, **no matter how small they are**

If you find yourself in arrears, or are having problems in making your rent payments, we will always be sympathetic to your position, and you should contact us for help and advice as quickly as possible. If you do not pay your rent you will be sent a number of letters requesting that you clear your arrears and reminding you of your obligation to keep your payments up to date. We will also try to contact you in person or by telephone.

If we receive no response to our efforts to contact you, and if you do not make arrangements to clear your arrears or they continue to increase we will have no alternative but to take legal action against you and you will be in danger of losing your home.

In addition, any legal costs incurred whilst pursuing our claim against you may also be charged to you.

REMEMBER: Ask for help before your debt gets too large.

We will work with you to help resolve your financial difficulties so that if at all possible you do not have to leave your home.

If you are having problems keeping up with your rent or other payments or debts, you should get help as quickly as possible. The Office of Fair Trading has a Debt Counselling Service and can be contacted on Tel. 686510. The Citizens Advice Service is also available to help and can be contacted by visiting No.4 Bourne Concourse, Peel Street, Ramsey, or by telephoning 813466.

If you need help with existing benefits or need to find out if you can claim Income Support or other benefits, please contact the Department of Social Security on Tel. 695028. Family support and the Duty Social Worker can be accessed by telephoning 686179.

Don't ignore the problem. The sooner you get help the easier it will be to sort things out.

You can also help yourself by following a few simple steps to work out a budget.

Add up all the money you have coming into your home each week or month. Work out over the same period of time all the things you spend your money on. You must make sure that you include all essential items such as food, electric, gas/oil, rent, and any other regular payments.

Take what you spend away from what you have coming in. The amount left is what you can afford to spend on other things or use to pay off any other debts.

BUDGET PLANNER

Use the form below to make a list of all your **regular** income & all of your outgoings or expenses. Add each list up and minus your **TOTAL OUTGOINGS** from your **TOTAL INCOME**.

The amount you are left with is what you can afford to spend on other things.

You can work this out either weekly or monthly depending on how you receive your income, but don't forget to budget for things like your car tax and insurance even if you pay them annually.

INCOME	WORK -YOU	£ _____
	WORK -YOUR PARTNER	£ _____
	PENSION - YOU	£ _____
	PENSION - YOUR PARTNER	£ _____
	BENEFITS	£ _____
	CHILD MAINTENANCE	£ _____
	OTHER	£ _____
		£ _____
TOTAL INCOME		£ _____

OUTGOINGS	RENT & RATES	£ _____
	ELECTRICITY	£ _____
	GAS/OIL	£ _____
	COAL	£ _____
	FOOD	£ _____
	TELEPHONE (Inc. MOBILES)	£ _____
	PETROL	£ _____
	TV LICENCE	£ _____
	HOUSEHOLD INSURANCE	£ _____
	CAR INSURANCE	£ _____
	LIFE INSURANCE	£ _____
	CAR LOAN	£ _____
	OTHER LOANS	£ _____
	HIRE PURCHASE PAYMENTS	£ _____
	CHILDCARE	£ _____
OTHER	£ _____	
	£ _____	
TOTAL OUTGOINGS		£ _____

	TOTAL INCOME	£ _____
MINUS	TOTAL OUTGOINGS	£ _____
=	DISPOSABLE INCOME	_____

USEFUL CONTACTS

Housing Officers	Ramsey Town Commissioners	Tel. 810100
Finance Officer	Ramsey Town Commissioners	Tel. 810100
Debt Counselling	Office of Fair Trading	Tel. 686510
Family Support/Social Worker	Social Services	Tel. 686179
Citizen's Advice Service	No. 4 Bourne Concourse, Peel Street, Ramsey	Tel. 813466
Department of Social Security	General Enquiries	Tel. 685028
	Income Support	Tel. 685094
	Income Support (pensioners)	Tel. 685084
	Family Income Supplement	Tel. 685092
	Child Benefit	Tel. 685107
	Incapacity Benefit	Tel. 685105
	Disability Benefits	Tel. 685104
	Ramsey Benefit Office	Queen's Promenade
	Opening Hours	
Mon	9.15am – 1pm 2.15pm – 5pm	
Tues	Closed all day	
Wed	9.15am – 1pm 2.15pm – 5pm	
Thurs	9.15am – 1pm Closed pm	
Fri	9.15am – 1pm 2.15pm – 5pm	