

Consultation under Section 102 of the Housing Act 1985

What are 'no rent' or 'non-payment' weeks?

Traditionally Cambridge City Council have offered four weeks per year where, if your rent account is in credit or at a zero balance, you have not needed to make a payment and no rent charges have been added to your account during that week. These have been known as 'no rent weeks' or 'no payment due' weeks.

Why are the Council looking to make changes to the way my rent is charged?

The current system of charging rent over 48/49 weeks has been in operation for a number of years, but with the changes to the way benefits will be paid under Universal Credit (monthly rather than 4 weekly) this system will no longer work for a significant number of tenants.

Why is the Council proposing to charge rent over 52/53 weeks instead of 48/49 weeks?

Spreading the cost evenly throughout the year will make it easier for people to manage their money, whether you are working or claiming Universal Credit, it is likely that you will be paid monthly so paying your rent monthly too makes more sense.

If the changes take place does that mean that I will be paying more rent each year?

No, the yearly charge will remain the same but the weekly rent cost will go down because it is spread over more weeks.

I always pay my rent monthly so will I have to pay more each month if the changes go ahead?

If you currently pay monthly you will need to pay your rent based on a calendar month rather than paying four weeks at a time. If you spread the cost in this way your account will not go into arrears (assuming a clear account at the start). So if your rent is £6000 per year and you divide this by 12 equal payments you will be paying £500 per month.

I usually pay my rent by direct debit so will I be affected by the changes?

No, there will be no difference as your payments have always been calculated on the yearly charge divided by 12. Your payments will be the annual rent divided by 12 so if your annual rent charge is £6000 you will pay £6000 divided by 12 = £500 per month.

If rent is due every week of the year does this mean I won't get payment breaks at Christmas?

Yes, unfortunately you won't get payment breaks but you can pay more than your weekly rent every week to build up a credit, and then if you have enough credit to cover two weeks rent by Christmas (or at any other time that you choose) you will be able to take a payment break. Please be aware though, that it is a condition of your tenancy that rent is paid in advance, and that if you pay monthly you would still need to make 12 monthly payments in advance of the due payment date.

Do I need to fill in this questionnaire if I don't pay my rent directly?

Yes you should still fill this in. Even though your rent is currently paid direct to us through Housing Benefit you remain liable for this weekly charge and may be responsible for making these payments yourself in the future.