



HOUSING BENEFIT & HOW IT WORKS

We at Regent Estates will always endeavour to find you Full Time Working Tenants, however due to the economical climate this gets harder and harder for us to achieve as more and more people are losing their jobs through no fault of their own.

Our company procedure is to always request that the first month's rent is paid in advance and the same amount is paid as a damage bond, (this is held in a separate account and registered with the Tenancy Deposit Scheme if we manage the property for you.) The onus is on the tenant to submit their claim to the local authority and constantly chase to make sure it is actioned and paid out before the second months' rent becomes due.

We also request that any prospective Tenant has a financial Guarantor, who is then put through a Credit Search so we can obtain a Rent Guarantee Policy through HOMELET. This offers you (free of charge for the first six months subject to Terms and Conditions), an Insurance Policy that covers you for non payment of rent, please refer to [rent guarantee link please](#)

Should you decide that you would be happy to accept a tenant who has to claim for Housing Benefit entitlement, you will need to be aware that there may be slight delays in receiving your rent monthly and on time at the start of the tenancy.

When a tenant submits a claim for benefit entitlement it should be, and can be, actioned within 4 weeks, therefore the tenant is then able to pay the second months' rent when it is due, however with years of experience in dealing with our local authority there can be delays at their end and it can take a bit longer to be paid and this is where we then ask the Guarantor to step in and help pay the rent when it is due until their claim is actioned. Once it is all up and running the rent then comes in on time. We do also need to make you aware that tenants claims can be suspended at any time, due to a change in their circumstances and so there is no guarantee that they will continue to pay rent but again this is where the Guarantor would have to step in and if all else fails, we have 28 days to submit a claim to HOMELET under the terms of the rent guarantee policy, that we would have, to have your rent paid.

We would like to stress to you that we can incur just as many issues with working tenants as we do with housing benefit tenants but we have the same Rent Guarantee policy in place to be used should rent not be paid and we always endeavour to communicate with our tenants constantly to avoid any major lapse in rent payments due.

For more information please click or follow the links bellow.

Housing Benefit

http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/On_a_low_income/DG_10018926

Local Housing Allowance

http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/On_a_low_income/DG_10018928

For your housing benefit claim forms please follow the link below.

http://www.thurrock.gov.uk/counciltax/content.php?page=benefit_claim