

# West Lothian tenants news

Informing and involving West Lothian's tenants

INCOME & FINANCE EDITION

Welcome to this edition of Tenants News!

**This time, we're focusing on income and finances—a topic that affects us all.**

Inside, you'll find helpful information about the annual rent increase, as well as methods to pay your rent. We've also included useful guides and resources for anyone looking for advice or support with managing money.

We hope you find this edition helpful.



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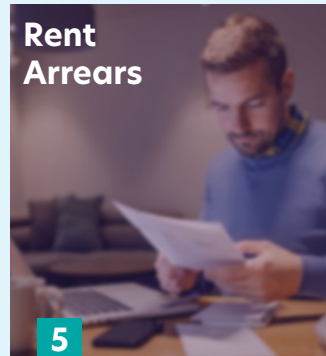
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# West Lothian Council payment options



## Direct Debit

To set up a direct debit for council tax or rent online, scan the QR code or go to [www.westlothian.gov.uk](http://www.westlothian.gov.uk)  
(Click on 'Pay For It' on the home page).



## Online

Scan the QR code or visit [www.westlothian.gov.uk](http://www.westlothian.gov.uk)  
(Click on 'Pay For It' on the home page).  
You can also log onto the Tenant's Portal or your Council Tax account online to make a rent or council tax payment.



## Telephone

Call **01506 282407** and then choose the relevant option.  
This is an automated payment line and you will need your account reference number and debit/credit card.

## PayPoint outlets

For locations, access this website:  
[consumer.paypoint.com](http://consumer.paypoint.com) or scan the QR code. For council tax and rent, payment cards are required.



## Post Office

For council tax and rent, payment cards are required.

# Rent Increase

Following the recent rent consultation, West Lothian Council has increased the rent for your property by 3.5% from 7 April 2025. Any service charges you currently pay have also increased by 3.5%

## Thinking of Moving Out?

If you don't wish to continue your tenancy with the new rent and charges, you can end your tenancy by giving us 28 days written notice. Just send your notice to:

*Head of Housing, Customer and Building Services, West Lothian Civic Centre, Howden South Road, Livingston, West Lothian, EH54 6FF*

Or use the [online form](#) to advise us, ensuring you attach the [Vacating Your Property form](#).

## If You Receive Housing Benefit

If you get housing benefit, don't worry! The rent increase will already have been taken into account when your benefit was reassessed from 7 April and

you should have an updated benefit notification. If you're not sure about your housing benefit, you can contact the Revenues Unit:

West Lothian Civic Centre, Howden South Road, Livingston, West Lothian, EH54 6FF

Or call the Customer Contact Centre on **01506 280000** and ask to speak to your Housing Officer.

## For Universal Credit Claimants

If you claim Universal Credit, you must report the rent increase to the DWP starting 7th April 2025.

You can do this by:

**Online:** Log into your Universal Credit account.

**By Phone:** Call 0800 328 9344 if you don't have an online account.

Be sure to report the change as soon as possible to make sure your Universal Credit is adjusted correctly.

## Paying by Standing Order?

If you pay your rent via standing order, please update your bank with the new rent amount.

## Reminder About Rent Payments

All tenants are expected to pay their rent one week in advance. If rent isn't paid on time, it can lead to arrears. If this happens, we'll be in touch – but please remember, we're here to help and will work with you to get things back on track.

You can check your updated rent charges anytime through the [Tenants Self-Service portal](#).



# Your Rent, Your Services

When you pay your rent as a council tenant, you're doing more than just covering the cost of your home – you're directly contributing to services that benefit all of our tenants.

Your rent goes directly into the Housing Revenue Account (HRA) – a separate budget that can only be used for council housing services. The money from the HRA is used to fund services and improvements that help tenants, including:



## Repairs and Maintenance



Your rent pays for any repairs you might need, that are not your fault. Your rent funds emergency, and planned repair works.

## Housing Improvements and Upgrades



Rent income helps pay for essential upgrades like new kitchens, bathrooms, windows, heating systems, and energy efficiency improvements.

## Building New Council Houses



There is a growing demand for Council Housing in West Lothian and paying your rent helps us invest in new build housing.

## Tenant Services and Support



From tenant participation, to the staff in our Housing Offices, paying your rent means our staff are here to help when you need it.

## Safety and Compliance



Rent helps ensure that homes meet modern standards for fire safety, electrical checks, gas servicing, and building regulations.

# Rent Arrears

We understand that tenants may experience financial hardship, and that juggling bills can be challenging, especially as the cost of living has increased in recent years. We are here to help – but it's important to remember that rent is a priority bill.

**If you start to fall behind on your rent, the most important thing is that you get in touch with us as early as possible – the sooner we know, the more we can do to help. Ensuring your rent is paid not only protects your home, it also supports the services we provide to all of our tenants now and in the future.**

Our rent arrears process follows certain stages, depending on your balance, method of payment, and any arrangements you might have made with us:

**Early Intervention:** If your rent account starts to fall behind, we'll send you a message encouraging you to contact your Housing Officer. This is your first opportunity to get in touch, get support, and work out a solution before things escalate.

**In person engagement:** If arrears continue and we don't hear from you, your Housing Officer may arrange a home visit. They'll talk through your situation, help you set up a reasonable repayment plan, and refer you to the Advice Shop for support with money, benefits, or budgeting.

**The start of legal action:** If no progress is made, or any payment arrangement you made with us is broken, you may be issued with a Notice of Recovery of Possession. This is a legal warning that court action could follow. However, we will still try to help you resolve the issue without going to court if you engage with us. If you pay the balance in full, the Notice will be withdrawn.

**Court action:** If the situation doesn't improve, your case may be passed to our Advanced Collections Team, and legal proceedings could begin. At this point, it's important to seek independent advice

and attend any court hearings. There's still time to work with us; when your case calls in court, if you've proposed a repayment plan or are working with a Money Advisor to address your arrears, we can ask the court to continue the case to give you more time to make payments.

**Recovery of tenancy:** In the most serious cases, where arrears remain unpaid and no agreement is made, the court may grant an order to legally end your tenancy. This would mean losing your home. If eviction becomes likely, our Housing Options Team will step in to offer advice and support around homelessness and your next steps.

## We're Here to Help

If you're struggling with rent or other bills, don't wait until your debt is at crisis point. Contact your Housing Officer if you have rent arrears, or are worried about paying your rent. The Advice Shop can offer support with budgeting, benefits, and debt advice. Early action gives us the best chance to address your debt, and help you stay in your home.

- **Housing Services: 01506 280000 (option 2)**
- **The Advice Shop: 01506 283000**
- **More info online: [www.westlothian.gov.uk](http://www.westlothian.gov.uk)**

**More information →**



# Rent Arrears

## Performance

Thanks to the efforts of our tenant's to prioritise payments of their rent, as well as the continued hard work and commitment of our staff, West Lothian Council's Housing, Customer and Building Services (HCBS) has reduced rent arrears for the second year in a row (as of the end of 2024/25).

Total arrears reduction of  
**£887,663**

By working closely with tenants and other services, we've focused on early support to help people stay in their homes. This includes help from our Customer Service team, tenancy support, targeted arrears checks, and working with teams like Money Advice, Housing Benefit and Social Welfare.

We're pleased to share that rent arrears are now lower than they were in 2021/22, reversing three years of increases. Housing has achieved a total arrears reduction of £887,633

### Year-End Performance Highlights

HCBS met or exceeded 3 out of 4 key financial targets:

#### Current Arrears (Mainstream, Temporary Accommodation):

- Target: £4,195,655
- Actual: £3,495,375

**Target exceeded by: £700,280**

#### Former Arrears (Mainstream, Garages, Temporary Accommodation):

- Target: £2,150,000
- Actual: £2,394,615

**Target not met**

#### Current Arrears (Emergency Accommodation):

- Target: £230,067
- Actual: £79,452

**Target exceeded by: £150,615**

#### Former Arrears (Emergency Accommodation):

- Target: £1,350,882
- Actual: £1,069,499

**Target exceeded by: £281,383**

More information →

## Universal Credit Migration

The Department of Work and Pensions are in the final year of migrating claimants on legacy benefits over to Universal Credit and aim to have notified everyone affected by the end of September 2025. Legacy benefits are Income Support, Income Related Employment Support Allowance, Income Based Jobseekers Allowance, Tax Credits and Housing Benefit.

If you have received a migration notice and would like some advice and assistance in moving over to Universal Credit please contact the Advice Shop on 01506 283000 or fill in the [online referral form available here](#).

# Are you on Universal Credit and in receipt of housing costs?

## Here's our guide on how to update your online portal with 2025/26 rental charge

Do you receive Universal Credit Housing Costs? If you do, you'll need to let the Department for Work and Pensions (DWP) know that your rent has increased from the 7th of April 2025. You must provide this information to the DWP before the end of your Universal Credit assessment period for April 2025. If you don't, the DWP might end up paying the incorrect rent.

By the first week in April 2025, the DWP will have sent you a notification via your "To Do" section on your online account. It will ask you to "Confirm your housing costs" making the process easy to follow, as per the step-by-step guidance below.

### Step one:

Select 'Yes' and **continue**.

Confirm your housing costs

### Date of change

Did your housing costs change on 7 April 2025?

☒ Yes

☐ No

[Continue](#)

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### Step two:

Select 'Yes' and **insert the new rental charge**, and **continue**.

Changes to your rent

You previously told us the total rent for your property is £150.00 per week

Your landlord should have written recently with details of changes to rent or eligible service charges.

Are you still charged weekly for your rent?

☒ Yes

☐ No

How much is your new rent per week?

Do not include any service charges or rent arrears.

£

[Continue](#)

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### Step three:

Select 'Yes' or 'No' only select 'Yes' if you have a services charge associated with property and press **continue**.

Confirm your housing costs

### Changes to your service charges

You previously told us the total eligible service charges for your property are £5.00 per week

Your landlord should have written recently with details of changes to rent or eligible service charges.

Are you still charged weekly for your service charges?

☒ Yes

☐ No

How much are your new eligible service charges per week?

Only include 'eligible' service charges. They will be listed separately on the letter from your landlord.

£

[Continue](#)

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Once you have answered all the questions, you will continue to a summary section. This will allow you to review the information you have provided and change any mistakes you may have made.

If you're happy with the information provided, please select "confirm". This will then remove this task from your journal and your rent increase has been reported for this year.

For those tenants who are in receipt of Housing Benefit, your entitlement will be automatically updated. You do not need to do anything.

If you need support when updating your housing costs, please contact your Community Housing Officer on 01506 280000 - option 2 who will be happy to provide assistance.

**Dont miss out on your full benefit entitlement for 2025/26**

# The Customer Information Service

The Customer Information Service (CIS) is West Lothian Council's face-to-face service, answering and assisting customers with enquiries about any council service.

CIS Advisers can provide advice and assistance on all council services. If you need more specialist information, advice, or assistance, we are able to make referrals to a range of council and external services based in West Lothian.

## Some examples of customer enquiry types are:

- Concessionary Travel
- Blue Badge Administration
- Benefits and Council Tax enquiries
- Housing and Tenancy related enquiries
- Homeless Presentations and Housing Options advice
- Waste Management issues (including bins)
- Garages
- Council House Repairs
- Corporate Debt (rent, council tax, service accounts, housing benefit overpayments)

Many enquiry types can be handled online via the **council's website** or other digital platforms; however, if this is not suitable for you, please come to us. Phone the CIS Appointment Line on 01506 280150 to make a face-to-face appointment.

We will ensure your enquiry is handled professionally and sensitively at all times.

# Contents Insurance: Protect Your Belongings

Contents insurance is essential for protecting your personal items from unexpected events like fires, floods caused by burst pipes, theft, or natural disasters. It's important to note that West Lothian Council's insurance does not cover your personal belongings, which means you, as a tenant, are responsible for insuring your property.

Contents insurance is an affordable way to safeguard your belongings and can help you financially if something goes wrong. It offers peace of mind knowing your possessions are covered in case of an emergency.

We highly recommend all tenants consider getting contents insurance to protect their belongings.

How to Apply:

Apply online



- Telephone: 01506 280000
- Email: [customer.service@westlothian.gov.uk](mailto:customer.service@westlothian.gov.uk)





# The Advice Shop

The Advice Shop is a free, impartial, and confidential service to help the people of West Lothian. We provide advice and assistance in 4 main areas:



## Our services can be accessed in a number of ways:

### • By Phone: 01506 283000

Our phone lines are open Monday - Thursday 8.30am - 5 pm and Friday 8.30 am - 4 pm

• **Drop-in sessions** (no appointment needed) at Jim Walker Partnership Centre in Bathgate on the following days:

- Monday: 1pm - 4:30 pm
- Tuesday: 8:30am - 12 pm
- Thursday: 8:30am - 12 pm

We also offer outreach sessions across West Lothian—details of locations and times are available online at [Advice Shop - West Lothian Council](#)

• Online referral form available via our website [here](#) Advice Shop Online Referral Form - West Lothian Council Disability forms (PIP, Adult Disability, Child Disability, etc) cannot be completed without an appointment. For assistance in completing these forms, we offer appointments face-to-face or over the phone. These can be booked via our online booking system available [here](#).

## Pathways Project

The Advice Shops Pathways Projects provides one-on-one caseworker support for customers who are looking to improve their circumstances but are unsure of where to start. The project can help you to identify and address any financial concerns, think about prospects and achievable long-term goals, and improve overall well-being.

## We will:

- Complete a benefit entitlement check, including Better Off calculations based on any future income changes
- Support you to claim any entitled benefits, as well as disputing any unfair or incorrect decisions, including representation at tribunal appeals.
- Help you work out an affordable budget and identify areas where you can reduce your spending. We can also support you in engaging with debt solution processes.
- Sign you up for financial wellbeing workshops to empower you to feel confident making future financial decisions.
- Offer volunteering placements to give you practical work experience. Training and support will be provided throughout any placements.
- Identify other services/options to help you achieve your set goals.

You can sign up for the project by filling in a form available online [here](#).

## Court Advice Project

The Court Advice Project offers free and independent advice to people in West Lothian who are facing repossession or eviction due to mortgage or rent arrears. Advice Shop advisors can provide:

- Advice about what to expect from the court process
- Representation when you attend court

- Help to negotiate with landlords and lenders
- Advice and support to deal with your debts
- Income maximisation checks to make sure you are getting all the income you should be

**If you are facing issues with arrears and court proceedings, don't delay, contact our advisors today on 01506 283000.**

## Pension Age Disability Payment (PADP) replaces Attendance Allowance (AA) in West Lothian on 22 April 2025.

From the end of February 2025, AA awards automatically started moving to PADP – the criteria and payment amounts remain the same for both benefits. Social Security Scotland, who administer the new PADP, aims to have everyone transferred over by the end of 2025. If you are in receipt of Attendance Allowance, you do not have to do anything—you will receive notification when the process to transfer your benefit has started and when it is complete.

PADP can give you extra money if you have both:

- care needs because of a disability or long-term health condition
- reached State Pension age

**If you would like to discuss a claim to PADP, please contact the advice shop on 01506 283000.**

# Contact West Lothian Council

The council's Customer Service Centre (CSC) lines are open from Monday to Friday, 8am to 10:30pm. Thereafter, a number of staff are on site to deal with emergency calls.

The CSC lines are also open from 10:30pm on Friday to 8am on Monday for emergency calls relating to noise, homelessness, repairs to council houses, roads, street lighting and environmental health.

MyWestLothian (Report It, Request It, Pay For It, Tenant Self Service)	<a href="http://my.westlothian.gov.uk">my.westlothian.gov.uk</a>
Contact us	<a href="http://www.westlothian.gov.uk/contactus">www.westlothian.gov.uk/contactus</a>
Homelessness	0800 0323 450
Housing, Repairs and Gas Servicing	01506 280000, select option 1
Council Tax and Benefits	01506 280000, select option 2
Customer Service Centre	01506 280000
Antisocial Behaviour	01506 282000 or the Police on 101
NETS and Land Services	0800 616 446
	01506 283000
West Lothian Advice Shop	<a href="mailto:Advice.shop@westlothian.gov.uk">Advice.shop@westlothian.gov.uk</a> <a href="http://www.westlothian.gov.uk/advice-shop">www.westlothian.gov.uk/advice-shop</a>

Information is available in Braille, tape, large print and community languages.

For interpretation and translation services please telephone our Customer Service Centre on 01506 280000. We also use Browsealoud text speak software on our website