

Rents & Other Bills

How We Set Your Rent - Assured Tenancies

We try to keep rents at a level that people on low incomes can afford. If you have an assured tenancy your rent is set by the Association.

When we set the rent we consider the following factors:

- The size and facilities of your property
- The amount we need to cover managing, maintaining and the other costs associated with the property
- Whether the rent is set at a level which we believe is below the open market rent level for a similar property in your area.

Service Charges

A service charge may be included in your rent if we provide you with certain facilities or services. These may include (amongst other things):

- Communal gardening
- Communal cleaning
- Communal lighting
- Reserve Funds – these are for long term maintenance works which normally include un-adopted roadways and communal parking area.

If these are included, your tenancy agreement will tell you how much we are charging for these services.

Rent Reviews - Assured Tenancies

Rent reviews for assured residents only happen every April and we will write to you at least one month before the change takes place.

Rent Reviews – Affordable Rents

For new properties which came into our ownership after April 2012 we will charge an 'Affordable Rent'. Basically this rent is calculated on up to 80% of the market rental value of the property. Rent reviews for Affordable Rents will follow the same process as Assured Tenancies.

How We Set Your Rent - Secure Tenancies

If you are a secure resident your rent is set by the Independent Rent Officer Service. Rents are re-registered every two years and the Rent Officer decides what a fair rent for your home is, including any services you receive, such as shared cleaning and gardening.

Rent Reviews - Secure Tenancies

The dates when we review the rent for secure residents vary according to when they were first registered by the Rent Officer. We will write to you at least four weeks before your rent is due to increase. For more information about the type of tenancy you have please refer to your tenancy agreement and the 'Your Tenancy' section of this handbook.

Rent Statements

We will normally send you a rent statement every three months. This will show you when your rent is due, how much you have paid and the balance of your rent account.

If you would like a rent statement at any other time, please contact the Customer Care Team.

When Should I Pay My Rent?

The rent should be paid on Monday for the week ahead. If you do not do this, your account will be in debt and we will send you a letter informing you your rent account is in arrears. If you want, you can pay your rent by direct debit or standing order which means you won't have to remember to pay it every week, you just need to make sure there is enough money in your bank account to cover the payment.

How To Pay Your Rent

You can pay your rent in the following ways:



Pay at the Post Office: using your swipe card you can pay at any Post Office with cash, cheques or debit cards.



Pay at a PayPoint outlet: using your swipe card you can pay at any shop displaying the PayPoint logo. For a full list of outlets log on to www.paypoint.co.uk/locator.htm



Pay by direct debit: if you have a bank or building society account you can easily set up a direct debit to pay your rent weekly every Monday or monthly in advance on any date of the month which suits you. If you would like to set up a direct debit please contact the Customer Care Team.



Pay by phone: use your swipe card and a debit card to pay by phone. This service is available 24 hours a day, 7 days a week - just have your cards ready and call [0844 557 8321](tel:08445578321). You will be guided through a simple step-by-step process to make your payment. If you have mislaid your swipe card please contact us for a new one. Alternatively you can call the Customer Care Team during office hours and pay using "Callpay" with a debit or credit card.



Pay on the Internet: use your swipe card and a debit card to pay online, any time of the day or night. Just log on to www.allpay.net our preferred internet payment partner, and fill in your swipe card number, then follow the instructions on the screen.



Pay by text: use your swipe card and a debit card to pay by text, any time of the day or night. Just log on to www.allpayments.net/textpay/howto.aspx our preferred internet payment partner, and follow the instructions on the screen to register. Once registered you can text payments anywhere and anytime.



Pay by standing order: if you have a bank or building society account you can easily set up a standing order to pay your rent every week/month automatically. If you would like to set up a standing order please contact the Customer Care Team.



Pay by the allpay app: the App is free and enables you to pay at the touch of a button. Once you have logged onto your account via the App you can store your details so you don't have to re-enter them. You can create a 4 digit pin number to access the App. Download directly from the Apple App Store or Google Play.

By Housing Benefit Direct

If you receive housing benefit you can have it paid direct to us. If you do not receive the full amount to cover all your rent and service charge then you must make up the difference by one of the above methods.

From October 2013 a new system of paying welfare benefits to claimants will be implemented – this will be called universal credit and will replace housing benefit. Under the new regulations the majority of residents will no longer have the option to have payments sent directly to us to cover the whole or part of their rent. If you have any queries please contact your housing officer.

Rent Arrears

Please do not be afraid to approach us if you are experiencing problems paying your rent. The longer you leave it the worse the situation will get. A housing officer will make sure you receive advice and will try to reach a satisfactory repayment agreement to enable you to clear your arrears. They will also tell you about agencies who can offer free and independent money advice to help you manage your debt. In fairness to the majority of residents who pay their rent on time, we must deal firmly with those who do not pay and break agreements to clear arrears.

It is our policy when dealing with rent arrears to serve a 'Notice Of Seeking Possession' when arrears reach a certain level, usually 6 weeks. This legal notice does not mean that you have to leave your home when it expires. However, you must clear your arrears or keep to an arrangement to pay them off. If you fail to do this we will take you to court.

If you do receive a Notice of Seeking Possession you must contact your housing officer immediately to discuss how you intend to clear your arrears. If you ignore the notice and your arrears continue we will take legal action. This may result in a County Court Judgement against you making it difficult for you to get credit in the future and a possession order which results in you being evicted from your home.

Housing Benefit

From October 2013 a new system of paying welfare benefits to claimants will be implemented – this will be called universal credit and will replace housing benefit. Under the new regulations the majority of residents will no longer have the option to have payments sent directly to us to cover the whole or part of their rent. Please contact your housing officer if you have any queries.

If you are on a low income or claiming welfare benefits, then you may be entitled to housing benefit to help pay your rent and service charge. The amount you receive will depend on your bedroom requirement, income, savings and family circumstances. If you are retired and receiving a pension you may also be able to claim Pension Credit.

Your housing officer will be able to offer assistance to complete forms and refer you to the relevant agencies and/or advice centres, but are often unable to discuss your case with these agencies unless you have signed a consent form. The responsibility to apply for housing benefit and to make sure it is being paid is yours, even when benefit is being paid direct to us.

If your housing benefit stops for any reason and you begin to fall into arrears we will begin the arrears recovery procedure.

If you have any queries or concerns about your benefits or you wish to check payments are being made please contact the Customer Care Team. When claiming housing benefit please note the following advice:

- In most cases you are only entitled to housing benefit once you have moved into your home. Unless you have other means of paying your rent, you must move into your property as soon as your tenancy begins.

- Contact your housing benefit section 7 days after sending in any forms to check that they have all the information they need.
- Tell the housing benefit section immediately if you have a change in circumstances, such as starting work or if someone else moves into your home.
- If you leave your home your right to claim housing benefit for that property usually ends.
- You must return any renewal forms with the information requested as soon as possible. If you fail to do so your claim will be cancelled and it can be difficult to get payments backdated.
- If you start work and your entitlement to benefits ends you may still be entitled to claim housing benefit for the first four weeks of employment.

Contact your Local Authority and ask for details about extended housing benefit payments before starting work.

Your Bills

As well as your rent, there will be other bills you will need to pay when you move into your home. These include:

- Council Tax
- Utility bills, i.e. water, gas and electricity
- Contents insurance/other insurances
- Television licence
- Telephone

You need to remember to budget for these and any other expenses you have such as transport costs, shopping and loans.

Difficulty Paying Bills

If you have problems paying your bills or you are in debt, the first thing you should do is seek advice and make sure you are claiming any welfare benefits you are entitled to. Seek advice from the Citizens Advice Bureau; they can help you to claim for welfare benefits too.

If you get disconnected you may have to pay a reconnection charge as well as the bill so try to sort out any problems you have paying your bill before this happens. If you are threatened with disconnection you must act quickly. Contact your local Citizens Advice Bureau. They will be able to help you to make repayment agreements and keep you connected so long as you pay the amounts agreed.

Ways To Pay Your Bills

Card/slot meters

Many household bills can be paid in more manageable instalments, such as monthly or weekly. Some can also be paid by slot or card meters so that you pay as you use.

Sometimes, these are a more expensive way to pay, as the cost per unit is higher and there is sometimes an installation charge.

Budget accounts

You spread the cost of your yearly bill over 12 months, paying the same amount every month. This can be estimated if you haven't had a bill yet. During winter months when most people use more gas and electricity, you will pay the same as in the summer months when you use less. This means that your bills won't shoot up in the winter.

Saving stamps/cards

You can buy stamps or use payment swipe cards at Post Offices and some PayPoint outlets to pay for your gas and electricity when you need it.

Monthly bills

You can arrange for a monthly bill to be sent to you for payment. You should ask your utility supplier for details of any other payment options they may operate.