

Section 03 **Your rent**



Rent is used to pay for costs of repairing and managing your home, repaying the money borrowed to build your home and other homes, and to cover the cost of future improvements.

What is rent?

The total rent is made up of the “net rent” and, where applicable, service charges. Not everyone has a service charge. This depends on the services provided for you.

It is important that your rent is paid on time, as that is how we pay for the services you receive. If rent is not paid on time we will have less money to spend on repairs and improvements to your home. You are legally obliged to pay the rent due for the property, whether you pay the full rent, part of the rent or whether you claim Housing Benefit.

What is a service charge?

The service charge covers the costs of providing services such as Scheme Manager services, cleaning of communal areas etc. If we include a service charge in your rent we will provide you with a list of the services you will receive and an annual charge break-down.

What happens if I don't pay my rent?

We are here to listen and to help.

Sometimes customers have genuine difficulties in paying their rent on time. If you are having problems, please don't just hope that we will not notice and the problem will go away by itself. We can help but the earlier you tell us the better.

We urge you to contact us as soon as you have problems and explain them to us.

If you don't pay your rent, you fall into rent arrears. Paying your rent is one of the biggest responsibilities you have under your Tenancy Agreement. We believe in taking positive action early to stop the situation becoming any worse but we will proceed with legal action unless there are good reasons for not doing so. If you don't pay regularly you are breaching your Tenancy

Agreement and could end up in court or in extreme cases, evicted. We aim to do everything we can to prevent you from building up arrears.

We will send you letters as soon as your rent account goes into arrears. Please do not ignore letters we send to you. If you do not make contact with us, we will have to take further action.

If you talk to us we can help prevent the problem escalating. We are keen to help you. We can:

- Offer advice on how to claim Housing Benefit
- Set up affordable repayment agreements with you
- Offer debt advice or refer you to specialist agencies
- Arrange for an officer to call you, or visit your home.



How can I pay my rent?

There are many different ways for you to pay your rent. Please discuss what will work best for you with your Housing Team. You can pay by one of the following ways:

- The best way to pay is by Direct Debit from your bank account
- At any post office by cash, cheque or debit card
- Using your payment card if you have one at a PayPoint
- Bank standing order
- Bank giro credit forms
- Direct housing benefit payments from the Council
- Internet - visit www.allpay.com

Please keep receipts for the rent payments you make so that, if there are any issues, you will be able to show the payments you have made.

Although the choice of payment method is yours, as an organisation the Partnership recommends paying by Direct Debit as it is the simplest way to pay and there is a Direct Debit guarantee scheme in place that offers additional protection not offered by other payment methods.

How do I claim Housing Benefit?

You may be entitled to Housing Benefit to cover all your rent or part of it. If you claim Housing Benefit you are still responsible for making sure the rent is paid in full.

It is your responsibility to make the claim for Housing Benefit and to make sure you get your form to your local benefits office. If the benefit is not paid or it does not cover all of your rent you must pay the difference. When you apply, it will take a while for this to be processed. You can talk to your Housing Team about making some payments while your claim is assessed.

It is very important that you claim and get Housing Benefit for the same week your tenancy starts. To do so you will need to move into your home during that week.

Help with filling in the Housing Benefit form

You can get help with filling in the Housing Benefit form from:

- Your local Housing Benefit department
- Staff in our offices
- Your local Citizens Advice Bureau (CAB). You will find their number in the phone book, or through their website www.citizensadvice.org.uk, or other local advice agencies. Not all CABs offer this service.

What information do I need to provide to claim Housing Benefit?

To claim Housing Benefit you will need to include with your claim form original copies of the following:

- 1** Proof of identity for:
 - You and your partner if they are living with you
 - Any children
 - Any other adult who is living in your house.
 Proof of identity could be a birth certificate, passport, benefit book, utility bill or driving licence.
- 2** Proof of all your household income and benefits including your partner's or any other adult living with you, for example your benefits books, wage slips, work pension statements.
- 3** Proof of your National Insurance number. You will find this on your benefits/pension book or wage slip.
- 4** Proof of any savings you have.
- 5** Proof of any childcare costs from a registered childminder.
- 6** Proof of your rent and service charge for your new home for example you could send your Tenancy Agreement.

You must tell your Housing Benefit department if your personal circumstances change, for example:

- If you or your partner begin work
- If your income changes because your wages increase or you work more hours
- If your household changes, for example if your adult children leave home.

Don't risk losing your home

We must do everything we can to collect your rent. This includes taking action in the courts if we cannot reach an agreement with you to repay any money you owe us. In very serious cases this can mean you will lose your home.

Don't let it get that far

- Tell your Housing Team as soon as you have any problems paying your rent
- If you don't contact us, we will get in touch with you
- If you have serious financial problems, we can advise and agree with you about how you can repay the rent you have missed.

* You can contact the National Debtline on 0808 808 4000 or the Community Legal Service Direct on 0845 345 4 345 for independent debt advice.

Don't ignore the problem

We can take legal action against you if:

- You don't pay the rent you owe
- You don't keep to the repayment agreement
- You ignore the problem and refuse to get in touch.

We will take action if you don't pay your rent

These are the steps we will take if you haven't agreed a payment plan with us or if you haven't contacted us when we write to or visit you.

- 1** We will send you a Notice of Intention to Seek Possession. This is a legal letter that tells you we are going to start legal action.
- 2** If you do not keep up with your rent or you break a repayment agreement, we will apply to court to hear your case. We will tell you the date of the hearing. The judge will issue a court order informing you how much you will have to pay.
- 3** If you do not keep up with your repayments and break the court order, we can go back to the judge and ask for a Warrant of Possession. This means that we can arrange for a court bailiff to evict you from your home.

We don't want you to lose your home. You can stop court action by paying what you owe. To avoid any action, please get in touch with us if you are having any problems paying your rent.

Other help with welfare benefits

There are other allowances and benefits available to people on limited incomes. Some are related to the amount of money you earn while others are not:

- Council Tax benefit
- Income Support
- Tax Credit
- Jobseekers Allowance
- Incapacity benefit
- Employment and Support Allowance
- Disability living allowance
- Bereavement benefits
- Pension credits

If you would like more details about the benefits available please contact your local benefits office or Citizens Advice Bureau. Your Housing Team can also offer benefits advice.

How do you work out my rent?

Assured and Assured Shorthold Tenancies

The rent for Assured and Assured Shorthold Tenancies are calculated using the Government's "target rent" method of setting rents. The aim is to make rents affordable, fair and consistent. This means the rent for your home will reflect the property's size, location and average income of people living in the same county.

Secure Tenancies

If you are a Secure tenant your rent is set by the Rent Officer, an independent body. We will apply for a rent to be set for your property. This will be set with regard to the size of the property, the area and its facilities. We cannot charge more than the rent set by the Rent Officer.

Will my rent change?

We will tell you what rent to pay when you sign your Tenancy Agreement.

We will review your rent once a year. We always try to keep your rent as low as possible. After you have been our tenant for at least 12 months, you can refer our rent charges to the Rent Assessment Committee if you think we are charging too much. The Rent Assessment Committee will assess the charges we make and your property to come to a decision. They have the authority to increase, decrease or confirm the amount we have requested.

We will not change your rent without giving you four weeks' notice.

Remember to tell your Housing Benefit department straight away about any changes in your rent so that they can adjust your payments and you won't fall behind with your rent.





How will I know what rent payments I have made?

We will send you a regular rent statement that shows you:

- The total amount of rent you pay each week or month
- The balance of your rent account
- The amount of Housing Benefit that has been paid to us
- Any other amounts you have agreed to pay if you have fallen behind with your rent.

What else do I pay for?

Many of the homes we provide get extra services that are not covered by the rent. You have to pay a service charge if your home gets services such as:

- On-site staff (for example some of the cost of Scheme Manager services in sheltered housing)
- Community alarm service/ alarm call service
- Cleaning, gardening and window cleaning in areas that you share with others
- Replacement of furniture in communal areas.

If you are paying a service charge, it will say so in your Tenancy Agreement. There will also be a list of all the services you will get.

We will review your service charge every year. We will consult you every year as part of the service charge review.

If you are unsure about the service charge you are paying, please contact your local Housing Team who will be able to explain.