

section 5

Money matters - your rent



A close-up photograph of a person's open palm holding several silver coins. Another hand is reaching in from the bottom right, with a finger touching one of the coins. The background is a soft, out-of-focus light grey.

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The amount that you pay for rent is set out at the beginning of your tenancy and is reviewed annually, in accordance with our rent policy.

Your rent level depends on the size and type of your home and the amenities.

We try to make it easy and convenient for you to make payments towards your rent.

Your rent is due monthly in advance on the 28th of every month. If you prefer to pay weekly, fortnightly or 4 weekly, you can do so, but please contact your Housing Officer to confirm this arrangement.

Ways to pay

You can pay by either:

Direct Debit

This is the easiest and most flexible way of paying your rent.

Payments can be made weekly, fortnightly or monthly.

Allpay.net

Swipe payment card at any Post Office or Pay Point outlet.

Alternatively log on to www.allpayments.net to make a payment.

Or telephone Debit Card Payments (*see section 9.4 for telephone number for AllPay.net telephone payments*).

Housing benefit

From the Local Authority direct to the Association.

We do **NOT** accept payments at the office.

How do we set your rent?

We have a rent policy and procedure that sets out the rent levels we charge.

We aim to:

- Charge rents that our tenants and people who apply to us for housing can afford to pay.
- Have enough money to pay for the maintenance and repair of our houses, now and in the future.
- Pay for a high quality management service.
- Pay back loans that we have borrowed to pay for part of the costs of building our houses.

Each year we review the rents we charge. We usually increase rents by the September rate of inflation plus 1%.

We will advise you in writing at least 4 weeks prior to the increase.

Only one increase each year is allowed, unless it is linked to improvements we have made to your home. (Further information available in rental policy).

Allpay.net payment card

Every tenant is provided with an Allpay payment card at the start of their tenancy. This allows payments to be made 365 days a year, 24 hours a day. Your card can be used at any Post Office within the UK, or at any Pay Point outlet facility. These facilities are provided wherever you see the logo displayed.

Allpay also provide a service allowing you to make a payment from your own home using a debit card. There are 2 options available, either by secure internet or telephone service. You will need your Allpay payment card and a debit card next to you when making a payment using these options.

Service charges

Tenants have to pay service charges as well as rent. They include charges for services such as landscaping and stair cleaning.

Help with your rent - housing benefit

If you are unemployed, long term sick, have disabilities, or, your earnings are low, you may be entitled to claim Housing Benefit to help pay your rent.

Your claim will be based upon your income, the benefits you receive and the number of people in your household.

It is your responsibility to ensure you complete your Housing Benefit claim form in full and on time. If you receive Housing Benefit and your circumstances change, you must let the Council know immediately. You will also need to complete a new claim form as your entitlement will require to be reassessed.

Money problems

If you have money problems you need answers to questions like:

- Am I claiming all the benefits I can?
- What other financial help can I get?
- Which debts are the most important?
- What can I afford to pay to clear the debts?

Money advice project

Our Money Advisor can provide advice in the following areas:

- Maximising your income, by claiming all benefits.
- Basic debt counselling.
- Information in relation to sources of affordable credit and household contents insurance.
- Budgeting skills.

Please contact the office for more information.

Where to get advice

Where you go to get advice depends on your circumstances: whether you want to talk to people face to face or by telephone, whether you have access to the internet and what exactly you want to know.

All our Housing Management staff will try to give you general advice to help you decide what to do and if we can't provide the answers, we will pass you on to someone who can. There are plenty of places where you can get advice. All you have to do is take the first step and make contact. Whatever you do, **don't bury your head in the sand. Problems don't go away! Let us try to help.**