



**Tees Valley
Housing**



MANAGING YOUR MONEY

Paying your Rent

A Guide

We want to give you every opportunity to keep your payments up to date and we offer a range of ways you can pay. If you are having problems paying your rent, there are ways we can help and ways you can help yourself.

Why should I pay my rent?

The rent you pay allows your landlord to provide quality homes and services to you. We use the rent payments to invest in repairs, modernisations and new services. Remember, you could be at risk of losing your home if you fail to pay your rent.

How is my rent set?

We must set rents in accordance with Government policy and guidelines. As a registered housing provider offering social housing tenancies, we are required to charge 'target rents'. These are calculated for individual properties taking into account the number of bedrooms, valuation and local earnings. Once rents reach this 'target' they rise each year by Retail Price Index (RPI) inflation plus 0.5%. So if RPI inflation was 3%, the next annual rent increase would be 3.5%.

Some people who were tenants before the target rent formula came into operation may still be paying less than the target rent for their home. This is because the Government sets a maximum increase in any one year. So if your rent has been increased by RPI plus 0.5%, plus an extra £2 per week, it is because it has not yet reached the target figure. No rents for social housing tenancies should be higher than 5% above target rents, except for sheltered or supported housing which can be up to 10%.

Rent for all new build properties is set at 80% of the market (private sector) rent. This will be reviewed each year but tenants on existing social housing tenancies will not be affected by these changes.

Are there any other charges?

Service charges

There may be charges for additional services that you receive. If you live in a building with shared communal facilities you may be charged for cleaning, heating and lighting for these areas, lift maintenance and a grounds or concierge service. These are eligible for housing benefit.

Service charges for all tenancies that started after April 2011 are classed as variable. This means that we can change the amount you pay at any time if the costs of providing this service also change but we must give you a minimum of four weeks notice. However we tend to review your service charge once a year at the same time as your annual rent increase. Before we do this, we will consult with you on the proposed changes, taking your views into account before making the change.

Our approach to variable service charges involves a three yearly cost cycle. This means we estimate the charges in year one and tell you the actual costs after our annual accounts have been confirmed in year two, making any necessary adjustments between estimated and actual costs in year three.

Some tenancies held before April 2011 received fixed service charges. These charges are based on actual costs incurred, but are not subject to the three yearly variable service charge cycle.

Amenity charges

Amenity charges generally cover items for personal use supplied by your landlord that you would normally be expected to arrange and pay for yourself so these are not eligible for housing benefit. Amenity charges apply if your landlord provides gas or electricity for personal use or your building has a communal water supply for personal use.

Support charges

These are charges for personal support, such as warden call systems. They are eligible for welfare support payments via a specialist grant, subject to an assessment.



When do I pay my rent?

Your rent is due every Monday in advance to cover the following week and you can pay weekly, fortnightly or monthly in advance.

How do I pay?

When your tenancy starts you may be asked to pay your first week's rent in advance. You will then be sent an allpay payment card with your welcome letter. You can use this card to make payments at any Post Office, outlets displaying the 'Paypoint' logo or in any of our housing offices that take cash.

Other payment options include:

- **Housing benefit direct to your landlord**

If you receive housing benefit, this allows you to have your housing benefit paid directly to your landlord.

- **By Direct Debit**

We can set up a Direct Debit with you over the phone without you having to complete any forms or an application can be sent to you on request. You can pay weekly, fortnightly or monthly. However you choose, the payment will be taken from your bank account on your chosen day of the week. If you choose to pay monthly, the payment can be taken from your bank account on the first day of each month or any other day of the month that suits you. Whichever option you choose, please remember all payments are due in advance.

- **By using your debit or credit card**

You can use your card to make payments either by phoning the allpay 24-hour payment line on 08445 578 315 or call us directly during normal working hours and our staff will be able to take payment from you. Online payments are also available via our website or by logging on to www.allpay.net. Please have your allpay payment card with you to quote your reference number.

- **By standing order**

Simply fill in a form, which is available on request or from your local housing office, and send it to your bank or building society.

How do I know if my payments are being paid onto my account?

You will receive regular statements showing your payments and any housing benefit you may be entitled to. This will include payments made in advance and any arrears. If you have any queries regarding your rent statement, please contact us and we will be pleased to help.

Can I get help with my rent or other charges?

Yes. If you are receiving state benefits or have a low income, you may be entitled to financial help with your housing costs.

You may be able to claim housing benefit or Supporting People grant, even if you are in full-time employment. You can pick up an application form from your local benefits office or contact us and we will be happy to help. Housing benefit cannot normally be backdated so please apply as soon as possible.

What happens if my family's income changes?

Please contact your local benefits office as soon as possible to tell staff about any changes in your circumstances as this may affect your benefit entitlement. You should also tell us about any changes in your circumstances, as we may be able to offer you extra advice and support and will take these into account when managing your rent account.

What if I get into debt?

We recognise that being in debt can be a stressful and anxious experience and we are here to help. Please contact us at the earliest opportunity as we can give you advice and help that may be able to prevent any missed payments. We can give you advice and support to ensure that your income is maximised and you are receiving your full benefit entitlement.

Affordable payment plans can be discussed to help you repay any rent arrears. We have a specialist team of advisors that can deal with all types of debt problem or financial worries if you need this type of help. You can contact our Tandem team on 01642 707900.

What if I don't pay my rent?

It is a condition of your tenancy that you pay your rent. We will contact you if you fail to pay your rent on time. If, despite our contact and offers of assistance, you continue to miss payments and your arrears increase, we will start action to recover the money.

I have received a letter showing I have missed rent payments. What should I do?

Please remember we are here to offer help and advice. Once you have read the letter, you should make a payment to clear the outstanding balance or if you believe there has been some sort of error relating to your regular payment arrangement or housing benefit entitlement, you should check:

- That you are receiving any housing benefit you are entitled to
- That any Direct Debit or standing order is being paid and is the correct amount
- That any other payment you have made has reached your rent account

If you know you are in debt and cannot make your regular payments, contact the rent and income management team as soon as possible for help and advice. You

can discuss your situation with us and we can agree an affordable repayment plan with you to clear any outstanding arrears.

Remember, the earlier you contact us, the easier it is for us to help.

Will you evict me if I don't pay my rent?

We aim to help you get back up to date with your rent without taking your home from you. Taking possession of your home is always the last resort when we have explored all other possible solutions. It is however our responsibility to let you know that your home is at risk if you persistently fail to maintain rent payments and your arrears continue to increase.

What if I have to go to court?

We want to solve any problems before they reach this stage but if your case is referred to court, you will receive a letter stating the date of the hearing. You will be able to explain your situation at court but be aware that any judgements awarded against you could affect your credit rating. Any court costs will also be added to your arrears balance but more importantly a court can make an order to end your tenancy and give us possession of your home if you do not keep up with the terms of your court order.

Can I seek independent advice?

If you prefer to speak to someone other than your landlord about financial problems, you should contact your local Citizens Advice Bureau or Welfare Benefits Advice Service.

Contacts

For more information contact us free from a landline on **08000 461 600** or ring us on **01642 233 780** to be charged at local rate from a mobile phone.

Alternatively, for Erimus Housing log on to **www.erimushousing.co.uk**

For Tees Valley Housing log on to **www.teesvalley.org**

Please tell us if you need help to read or understand this information. If you need it in large print, Braille or in another language, please contact us free of charge from a landline on 08000 461 600 or on 01642 233780, which is charged at local rates from a mobile phone.

Arabic

الرجاء إخبارنا إذا ما كنت في حاجة إلى المساعدة في قراءة أو فهم هذه المعلومات. إذا أردت الحصول على هذه المعلومات بحروف كبيرة أو بطريقة برايل أو بلغة أخرى، الرجاء الاتصال بنا مجاناً من أي خط أرضي على الرقم 08000 461 600 أو على الرقم 01642 233780 حيث يتم خصم الرسوم بسعر المكالمات المحلية من أي هاتف محمول

Bengali

আপনার এই তথ্য পড়তে বা বুঝতে সাহায্য প্রয়োজন হলে, অনুগ্রহ করে আমাদের জানান। আপনি যদি বড় ছাপার হরফে, ব্রেইলে বা অন্য কোনও ভাষায় এটা শেতে চান, তাহলে অনুগ্রহ করে ল্যান্ডলাইন থেকে বিনা মূল্যে **08000 461 600** এ আমাদের সাথে যোগাযোগ করুন। অথবা মোবাইল ফোন থেকে **01642 233780** এ আমাদের সাথে যোগাযোগ করতে পারেন, এই নম্বরে স্থানীয় হারে চার্জ করা হয়।

Hindi

कृपया हमें बताएं कि क्या आपको यह सूचना पढ़ने या समझने के लिए मदद चाहिए। यदि आप इसे बड़े अक्षरों, ब्रेडल या दूसरी भाषा में चाहते हैं तो कृपया हमें 08000 461 600 पर निःशुल्क फोन करें या 01642 233780 पर फोन करें जिसके लिए किसी भी मोबाइल से स्थानीय दर से शुल्क लगेगा।

Kurdish

تکایه ناگدارمان بکوه نمگر بۆ تیگیشتی نهم زانیاریاته پێویستیت به یارمندی هیهه. نمگر به پیتی گوره، زمانی بریل، یان ههر زمانیکی نیکت دوو، تکایه پهووندیمان پێوه بکه له تملفونی هیلێ زهوییهوه بهی بهرامهر بۆ ژماره 08000 461 600 یان بۆ 01642 233780. نمگر له تملفونی موبایلوه بکری نهمه بهه پارمیکی نیدمچی ههر ومک تملفونکردنی ناوخز.

Polish

Jeśli potrzebują Państwo pomocy w zapoznaniu się z tymi informacjami prosimy o kontakt. Jeśli potrzebują Państwo informacji wydrukowanych dużą czcionką, alfabetem Braille'a lub w innym języku, prosimy skontaktować się z nami dzwoniąc na numer 08000 461 600 (połączenie bezpłatne z telefonu stacjonarnego) lub na numer 01642 233780 (opłata jak za połączenie lokalne z telefonu komórkowego)

Punjabi

ਜੇ ਤੁਸੀਂ ਇਸ ਜਾਣਕਾਰੀ ਨੂੰ ਪੜ੍ਹਨ ਅਤੇ ਸਮਝਣ ਲਈ ਮਦਦ ਲੈਣੀ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਨੂੰ ਦੱਸੋ। ਜੇ ਤੁਹਾਨੂੰ ਇਹ ਮੋਟੀ ਛਪਾਈ, ਬ੍ਰੇਲ ਜਾਂ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਚਾਹੀਦੀ ਹੈ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਨੂੰ ਲੈਂਡਲਾਈਨ ਫੋਨ ਤੋਂ **08000 461 600** ਉੱਤੇ ਮੁਫਤ ਵਿਚ ਜਾਂ 01642 233780 ਜਿਸ ਉੱਤੇ ਕਿ ਮੋਬਾਇਲ ਫੋਨ ਤੋਂ ਕਾਲ ਕਰਨ ਤੇ ਲੋਕਲ ਕਾਲ ਜਿੰਨਾ ਖਰਚ ਆਉਂਦਾ ਹੈ, ਉੱਤੇ ਸੰਪਰਕ ਕਰੋ।

Urdu

اگر آپ کو یہ معلومات پڑھنے یا اسے سمجھنے کے لئے مدد کی ضرورت ہے تو براہ کرم ہمیں بتائیں۔ اگر آپ اسے بڑی پرنٹ، بریل یا دیگر زبان میں چاہتے ہیں تو، براہ کرم **08000 461 600** پر یا **01642 233780** پر لینڈ لائن سے مفت رابطہ کریں، جس کے لئے موبائل فون سے مقامی شرحوں پر قیمت وصول کی جاتی ہے۔



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