

section 5

# Money matters - your rent





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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**

The easiest and most flexible way of paying your rent. Payments can be made weekly, fortnightly or monthly. You can set up a Direct Debit by calling us. We will need at least 7 days notice to set this up.

## **Post Office & Pay Point**

Every tenant is provided with an Allpay payment card at the start of their tenancy. Using your Allpay card, you can make payment by cash or cheque at any UK Post Office. Cheques should be payable to "Post Office Counters Ltd". As with payments at the Post Office, tenants can pay by cash using their Allpay payment card at any shop, petrol station etc displaying the Pay Point logo.

## **Allpay Phone Payments**

An automated telephone system, allowing you to make payments from a landline or mobile telephone whenever you want. All you need is your swipecard and your debit/credit card. Simply dial 0844 557 8321.

## **The Allpay App**

The app is available for Apple iPhone and Android Smartphones. For further information about the Allpay app please visit: <http://www.allpay.net/app>. You can download the app from the Apple App store or Google Play.

## **Housing Benefit**

From the Local Authority direct to the Association.

## **Allpay Internet Payments**

You can pay rent online at [www.allpayments.net](http://www.allpayments.net). Internet Payments from allpay is a secure online payment service. This service is quick and easy and available whenever you want. All you need is an internet connection, your swipecard and your debit/credit card.

## **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 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 rent policy).

## Help with your rent – housing benefit/universal credit

If you are unemployed, long term sick, have disabilities or your earnings are low, you may be entitled to claim Housing Benefit or the Housing Element paid by Universal Credit, 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 update your relevant claim, should your circumstances change either with the Council or the Department of Works and Pensions (DWP).

## 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?

## Income Maximisation Service

Our Income Maximisation Officer can provide advice in the following areas:

- Universal Credit
- 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.**