


# You and your rent

Everything you need to know about your rent payments



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- How to pay your rent
- How much you will pay
- What happens if you get behind with your rent
- Claiming Housing Benefit

# You and your rent

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## Also part of the Residents' Handbook:

- You and your household
- You and your home
- You and Southern Housing Group
- You and your neighbourhood



# Paying your rent

## In this section:

- You must pay your rent in advance. It is due every Monday.
- How to pay locally using your PayMate card.
- How to pay by phone, by direct debit, or via the Internet.

Before giving you the keys to the property, we will ask you either to pay a week's rent in advance or to provide us with proof that you have made a claim for Housing Benefit.

## *How do I pay my rent?*

The Southern Housing Group EasiPay rent payment system gives you lots of choice when it comes to paying your rent.

Your rent is due every Monday in advance. If you pay monthly, you must pay in advance.

### Going on holiday for more than six weeks?

Call the Service Centre to tell us how you will pay your rent and how we can get into your home in an emergency.

## Pay in person

To pay in person at one of more than 30,000 outlets, all you need is your PayMate card and payment. You will be given a receipt. Please keep this as proof of payment.

Any payment you make will reach your rent account in two working days.



# Paying your rent



Using your PayMate card, you can pay:

- by cash, cheque or debit card at a local post office
- by cash at any local store or petrol station displaying the PayPoint sign
- by text using a debit or credit card.



## Why your PayMate Card is safe

Your PayMate card can't be used by anyone else to get access to your money. It isn't a bank card. The only information it carries is a personal reference number, which is unique to you. So if you lose it or it is stolen, it is of no value to anyone else. It can't be used to make payments of any other kind.

## If your PayMate card is lost or stolen

Call the Service Centre immediately if your card is lost or stolen. We will send you a replacement card within four working days.

## If you move to another of our homes

Because your PayMate card carries only your personal reference number, you should take it with you to pay your rent at your new address. Don't leave it behind.

## Pay by direct debit

Paying by direct debit is by far the easiest and most convenient way to pay. It allows us to take a regular, agreed payment from your bank or building society account.



## Paying your rent

Our direct debits system is run for us by Allpay. They make sure we collect the correct payment from your bank on the right day and tell you about any changes.

Both Allpay and your bank or building society provide you with a guarantee, which you will find printed on the direct debit form. It promises that:

- the scheme is secure
- Allpay will give you notice of any change to the amount we will take from your account or the date we will take it
- you will get a refund if they make a mistake
- you can cancel the direct debit at any time.

If you want to set up a direct debit to pay your rent, call the Income Recovery team at the Service Centre. If we can't arrange it over the phone, we will send you a form to complete.

If your rent or service charge payment changes and you pay your full gross rent by direct debit, your direct debit will automatically change too. But if you part-pay your rent, or you pay extra on top, you will need to contact the Service Centre to change your direct debit.

If you move and we are no longer your landlord, you must cancel your direct debit by writing to your bank. Please also tell us when you do this.

Don't forget you must have enough money in your account to pay the debit when it is due or you may run up overdraft or other bank charges. Check with your bank or building society if you're not sure.

# Paying your rent



## Pay by phone

You can pay by phone in two ways.

- Call **0844 557 8321** to pay by debit or credit card using an automated service that operates round-the-clock, seven days a week. You will be given a reference number as proof of payment. Please keep a note of it.
- Call the Income Recovery team at the Service Centre from 8am to 8pm, Monday to Friday, to pay by debit or credit card – phone **0300 303 1771** if you live on the UK mainland or **0300 303 1772** if you live on the Isle of Wight.

## Pay online

You can make debit or credit card payments at any time you choose via the Internet at [www.allpay.net](http://www.allpay.net)

Once you have registered, simply log on and click where you see 'Pay Online'. Make sure you have your PayMate card and payment card details ready. There is a link to Allpay from our own website.

## Pay by text

To pay by text, you first need to register online at [www.allpayments.net/textpay/login.aspx](http://www.allpayments.net/textpay/login.aspx)

You can then pay at any time, by sending a text to **81025**, keying in 'pay', the code you set up during registration and the amount you wish to pay, followed by the last four digits of your credit or debit card. You will get a confirmation text.

To view your rent statement online go to our website at [www.shgroup.org.uk](http://www.shgroup.org.uk) to register, using your tenancy number.

Week Commencing	Rent Charge	Service Charge	Payments	Adjustments	Balance
£	£	£	£	£	£
<b>Balance Brought Forward from Previous Statement</b>					
01/05/2018	£1.76	£1.00	2.00		£0.76 Credit
08/05/2018	£1.76		2.00		£0.76 Credit
15/05/2018	£1.76		2.00		£0.76 Credit
22/05/2018	£1.76		2.00		£0.76 Credit
29/05/2018	£1.76	£17.50	2.00		£1.76 Credit
06/06/2018	£1.76		2.00		£0.76 Credit

# Paying your rent

## Our service standards

### We will offer you different ways to pay, including:

- direct debit, and
- payment by debit or credit cards – which you can use to pay online, by text message, on the phone with our automated service, direct to our Service Centre or with Allpay.

### When you make a payment, we will:

- make sure that the payment is on your rent or service charge account within two working days. (If you pay by cheque this will be from the day we receive the cheque. If for any reason your payment is not showing, we will investigate.)

### We will also:

- send you a statement every three months
- send you a statement within three working days, at any time you request this, by calling the Service Centre (you can also look at your statement online at any time)
- tell you, in writing, about any change to your rent and service charges at least one month before it happens, and
- contact an average of 60 residents a month to ask how satisfied they are with our service.

# How much you will pay



## In this section:

- Your payments cover the rent for your home, service charges and any other charges that apply (such as water rates or support charges).
- We set your rent using Government guidelines and, if you are a secure tenant, we ask your local rent officer to agree it as well.
- Our service charges are based on the actual cost of providing services to your scheme.

## *How much will I pay?*

### Rent

The rent you pay will depend on the size of your home and the type of tenancy you have. Before you move in, we will tell you how much the rent will be and, if you are entitled to Housing Benefit, we will work out how much you should get (see page 17).

### **If you are an assured tenant**

We set the rents of our assured tenants. We review these rents every year and introduce any changes on the date given in your tenancy agreement. In practice, this is usually April. We will give you at least a month's notice in writing of any change.

If you think your rent is too high, you can appeal to the Rent Assessment Committee. Call the Service Centre Income Recovery team for details.



# How much you will pay

## If you are an assured tenant with preserved rights

If your home transferred to us from another landlord, as part of our offer to you as your new landlord, we may have given you a rent guarantee. The terms of the rent guarantee are set out in your tenancy agreement.

A rent guarantee sets a limit to the amount we can raise your rent by each year. The guarantee usually lasts for several years after the transfer of your home.

## If you are a secure tenant

Secure tenants have their rent set independently by the Rent Officer Service. This is known as a fair rent and it is registered every two years. If the Rent Officer sets a higher rent than we want to charge, we will charge the lower figure. We will give you at least four weeks' notice in writing of any changes. We usually do this every year.

If you think your fair rent is too high, you can appeal to the Rent Assessment Committee. Call the Service Centre Income Recovery team.

### How we set our rents

Since 2002, we have had to use a government formula when setting our rents.

The system takes into account existing social housing rents, local earnings, and the size and value of your home. It is also designed, over time, to bring housing association and council rents to similar levels.

Rent increases are based on the previous September's retail price index figure, plus 0.5%. The retail price index reflects cost of living rises.

Some rents also increase by up to an additional £2 a week, as part of the process of bringing social housing rents into line.

However, the system doesn't apply if your home is still covered by a rent guarantee because it transferred to us from another landlord. And if you are a secure tenant, the Rent Officer has the final say.

# How much you will pay



If we make major improvements to your home, either you or we can apply for a new rent to be set. But this doesn't apply to any improvements you make yourself.

## Service charges

As well as your rent, we will charge you for the services we provide to your home or scheme. These service charges pay for things like:

- estate-based caretaking staff
- servicing of lifts and door entry phones
- cleaning shared areas, like stairwells and landings
- landscaping work.

We will send you a statement every year setting out the services we are charging for.

### How we set our service charges

We use a system known as variable service charges. This means that we work out the exact costs of providing services to your block or scheme, and charge you a share of this.

Because we don't know all the costs in advance, we will make an estimate when we review service charges each year. If our estimate turns out to be too high or too low, we will make an adjustment the following year.

We will not change your service charge if we are temporarily unable to provide a service or if, for example, your lift breaks down.



# How much you will pay

## Other charges

### Council Tax

Most of you are responsible for paying Council Tax directly to the local authority. If you are claiming Housing Benefit or Income Support, or are on a low income, you may be entitled to a reduction in the full rate. Contact your local authority for details.

### Water rates

Most residents pay water rates directly to the supplier. However, some of you pay water rates as part of your rent. Check your rent statement if you aren't sure. You may have a water meter if your home was built after 1992.

### Support charges

On schemes where we provide support services such as a resident manager and warden call system, we are required to make a separate charge for these services. They are no longer eligible for Housing Benefit, but you may be able to get a support grant from your local authority if you also claim some Housing Benefit. Contact the Service Centre for advice.

# Owing rent



## In this section:

- If you get behind with your rent, you must always contact us straight away.
- You must treat your rent as your number one priority, and keep to any agreement you make.
- If you persist in not paying your rent, you could end up in court and you risk losing your home.

From the time you move in, we will check your account and support you to keep up your payments. We can talk to you about your financial circumstances and give you advice about welfare benefits.

## *What if I get behind?*

Paying your rent on time is one of your most important responsibilities as our resident.

As soon as your rent account shows you are behind with payments, we will begin checking your account and taking action.

If you are having difficulty paying, you need to call the Service Centre Income Recovery team as soon as possible to explain your situation. We have lots of experience of helping people get back on track.

Make paying your rent a priority and contact us as soon as you have problems paying.



## Owing rent

For example, we can usually allow you to catch up by paying a small regular amount on top of your normal rent. But you must let us know as soon as you can. Don't sit at home worrying. Call us before the problem gets more serious.

If you are experiencing financial problems, or have multiple debts, we can refer you to our Financial Inclusion team, or to another organisation, for money management advice.

### What action we will take

If you don't call us, you keep missing payments or you don't stick to an agreement to pay off what you owe, we will write to you.

If the situation continues, we will take the first step towards taking back your home, by serving you with a legal notice called a Notice of Seeking Possession. This gives you four weeks to contact us and make an arrangement to start repaying what you owe. Otherwise we will apply for a court hearing. The notice is valid for 12 months, so if you don't keep to an arrangement you make, we can apply to the court without further notice.

Your home is at risk if you don't pay your rent on time. Remember, you are personally responsible for your rent, even if you claim Housing Benefit.

# Owing rent



## If your case goes to court

It is not in your interest to force us to take you to court. If you let things get this far:

- It will cost you a lot more money, because going to court is expensive and we always ask the court to make you pay our costs.
- You will find it hard to get credit in future. Whatever court order we get, we always ask for a money judgement, also known as a CCJ. Companies look for these when assessing your application for credit. It also means that we can pursue you for the money you owe, even after your tenancy ends.
- You and your family risk losing your home. When we apply to court, it is for an order to make you leave your home. You are unlikely to get a new home through a local authority either, because they will usually consider that you made yourself homeless intentionally.

## What happens in court

When we apply for a court hearing, you will receive a summons telling you the date. In court, you will have the opportunity to explain why you have been late paying. The court will then decide whether or not we can evict you. If we get an 'outright order', we will go ahead with your eviction as quickly as possible.

Sometimes the court will give us a 'suspended' or 'postponed' possession order. This is your last chance. You will be ordered to pay your normal rent each week, plus an amount towards what you owe. Court costs will be added to your debt.

# Owing rent



If you fail to keep to the terms of the order, we will go back to court for permission to evict you. You will have only one sure way of stopping the eviction – repaying all the money you owe in full, including court costs. We won't accept cheques at this point.

You do have the right to appeal to the court, but only if you contact the court yourself to arrange it. You would have to explain why you think you shouldn't be evicted.

## Eviction

If the eviction does go ahead, we will arrive with the court bailiff at the time set. The bailiff will ask you to vacate the property immediately. You will not have more time to pack. If you don't leave, the bailiff has the power to instruct the police to remove you from the property. Neither you nor your family will be allowed to return to the property, even if you now repay the debt.

We only use eviction as a last resort. But, we **do** evict people who have persistently shown they are not able to keep to repayment arrangements and where a court agrees the debt is not likely to be repaid. **Don't let this happen to you.**

# Owing rent



## **Our service standards**

### **If you fall behind with your rent or service charges, we will:**

- let you know how much you owe and ask you to pay within seven days, and
- offer to help you fill in your application form if you are claiming Housing Benefit.

### **If you are in debt, we will:**

- refer you to appropriate debt agencies or to our Financial Inclusion team service.

### **We will take court action against you if:**

- you have failed to keep to all previous agreements or we cannot reach an agreement with you
- we cannot claim any money you owe directly from your benefits
- we have served you with the relevant legal notices and documents, and
- you have told us about any problems or difficulties you are having and we have already helped you with these.



# Housing Benefit

## In this section:

- Complete and return your Housing Benefit claim form to the council as early as possible.
- Make sure you get a receipt.
- Remember it is your claim, you are responsible for making sure benefit is being paid.
- Always give accurate information and tell the council as soon as things change.

## *How do I claim Housing Benefit?*

Housing Benefit is money paid by your local authority towards your rent, if you are on a low income. When you apply for housing with us, we will advise you about making a claim.

To claim Housing Benefit, you need to complete a claim form for Housing Benefit and Council Tax Benefit. If you qualify for Housing Benefit, you will also qualify for a reduction in the amount of Council Tax you pay.

Along with the form, you will be asked to provide evidence to support your claim, as well as two forms of identification – originals, not copies. We will help you gather the documentary proof you need and we can also tell you where the nearest Housing Benefit office is.

It is a good idea to deliver the form to the council in person, so that you can ask for a receipt. Otherwise, send the form by recorded delivery. Keep your receipt safe and bring it along with you when you sign the tenancy agreement as proof that you have made a claim for housing benefit.

# Housing Benefit



If you are claiming Housing Benefit, you must hand in your claim form and show us the receipt at sign-up, before we can give you your keys.

It can take several weeks before you hear the result of your claim. In the meantime, we will still be charging you rent. You must start making payments towards your rent as soon as you move in, or you will owe us money and we will contact you about it.

When you hear how much Housing Benefit you are being awarded, you will know how much of your weekly rent will be covered and how much you have to find yourself. Contact the Service Centre Income Recovery team if a back payment of Housing Benefit will not cover all you owe.

## **Housing Benefit is your responsibility**

Paying your rent on time is still your responsibility, even if some or all of it comes from Housing Benefit.

It is up to you to:

- get your claim in on time
- send the right information to the Housing Benefit office
- tell the council about any change in your circumstances
- tell us if there is going to be a delay
- pay in full and on time, any part of the rent and other charges that is down to you.



# Housing Benefit

## If your circumstances change

You must let the Housing Benefit office know if your circumstances have changed, because it can change the amount of benefit you are entitled to. If you don't tell them as soon as a change happens, they can backdate any changes when they do find out. You could end up owing a large sum of money. Ring the Service Centre Income Recovery team for advice.

Our Service Centre is open from 8am to 8pm, Monday to Friday.

If you live on the UK mainland, phone us on **0300 303 1771**

If you live on the Isle of Wight, phone us on **0300 303 1772**

Write to **Service Centre, Southern Housing Group, PO Box 643, Horsham RH12 1XJ**

Email [servicecentre@shgroup.org.uk](mailto:servicecentre@shgroup.org.uk) or [serviceincome@shgroup.org.uk](mailto:serviceincome@shgroup.org.uk) or [service.repairs@shgroup.org.uk](mailto:service.repairs@shgroup.org.uk) (but phone if the matter is urgent)

Visit our website at [www.shgroup.org.uk](http://www.shgroup.org.uk)

This leaflet contains important information about paying your rent and service charges. To request a copy in another language, in Braille or in audio format, or for more information, call 0300 303 1771.

Arabic

تتضمن هذه النشرة معلومات مهمة حول دفع إيجارك وأسعار الخدمات. لطلب نسخة باللغة العربية أو بطريقة بريل أو بصيغة صوتية، أو للحصول على مزيد من المعلومات، اتصل برقم 0300 303 1771.

Bengali

আপনার ভাড়া ও সার্ভিস চার্জ পরিশোধ করা সম্পর্কে এই প্রচারপত্রে গুরুত্বপূর্ণ তথ্য রয়েছে। বাংলা, ব্রেইল-এ বা অডিও ফরম্যাট-এর একটি কপি পাওয়ার অনুরোধ করার জন্য অথবা আরো তথ্যের প্রয়োজন হলে আমাদের সার্ভিস সেন্টার-এ 0300 303 1682-এ ফোন করুন।

French

Ce dépliant contient des informations importantes sur le paiement de votre loyer et les frais des services. Pour demander un exemplaire en français, en Braille ou au format audio, ou pour en savoir plus, appelez le 0300 303 1771.

Somali

Macluumaad-sidahan waxaa ku jira war muhiim ee ku saabsan bixinta kiradaada iyo qarashka hawl-qabayada. Si aad u dalbatid nuqul Soomaali ah, farta-indhoolaha (Braille) ama nooc dhagaysi ah, ama war intaas ka badan, wac 0300 303 1771.

Spanish

Este folleto contiene información importante sobre el pago de su alquiler y los cargos por servicios. Para solicitar una copia en español, en Braille o en formato de audio, o para más información, llame al 0300 303 1771.

Turkish

Bu kitapçık kira ve hizmet ücreti ödemeleriniz hakkında önemli bilgiler içermektedir. Bu bilgileri Türkçe, Braille (kör alfabesi) veya sesli formatta talep etmek ya da daha fazla bilgi almak için 0300 303 1683 no.lu telefonu arayınız.