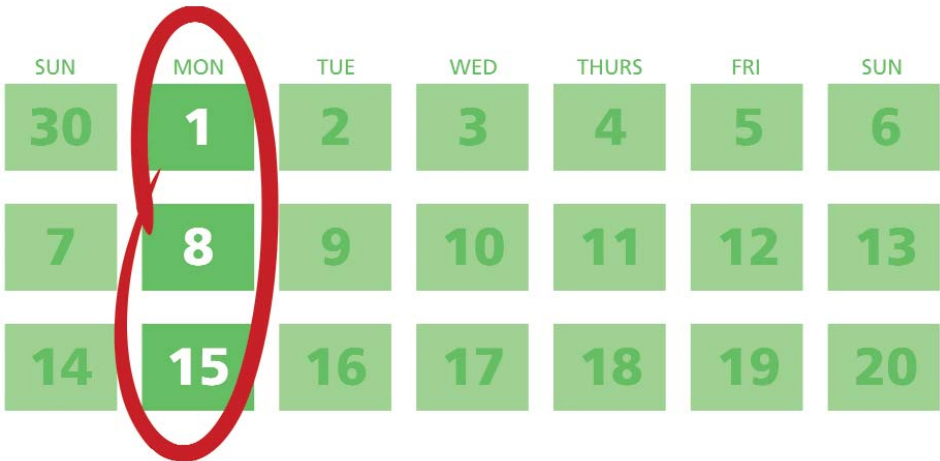


## 4. You and your rent

What you can expect from us



- Your rent
- How to pay your rent and charges
- Rent increases
- What your rent is spent on
- Communal service charges
- Housing Benefit



**p3** **Paying for your home**

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## In this section, we tell you about:

- your rent and how much you will pay
- how to pay your rent
- rent increases
- what your rent is spent on
- communal service charges
- what your rent doesn't pay for
- Housing Benefit
- what happens if you don't pay your rent.

## Your rent

We will charge a weekly rent for living in your home.

The amount of rent you pay depends on where you live. Your licence or tenancy agreement tells you how much you will pay.

If you want more information about how we work out your rent, please ask our care and support staff.

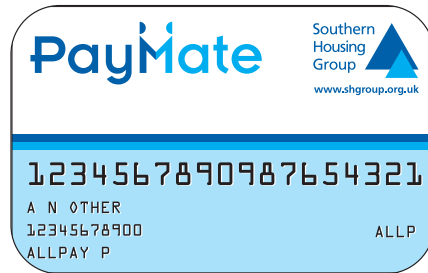
### Also part of the Supported Housing Residents' Handbook:

- You and your household
- You and your home
- You and South Wight Housing Association
- You and your neighbourhood

## Paying for your home



## Paying for your home



### How to pay your rent and charges

You must pay your rent and charges every Monday in advance or monthly in advance.

You can pay:

- at any **post office**, or shop that has a **PayPoint** sign, or any branch of **Woolworths** – you will need to take with you the blue PayMate card we gave you when you moved in
- **by phone** – call the Service Centre to pay using your debit or credit card
- **by cheque** – send us a cheque made payable to South Wight Housing Association and write your address on the back.

You can also pay by direct debit, online or by text message. Please ask our care and support staff for further information.

### Rent increases

Once a year we may increase the rent you pay to us. We increase the rent to cover any higher costs we have to meet.

We will always write to you one month before the rent is changed to let you know the new amount due. If you are worried that you can't afford the new amount, you can always talk to us.

If you receive Housing Benefit we will also write to Isle of Wight Council to tell them the new rent, so that they can change the amount of Housing Benefit they give you.

However, you must also tell Isle of Wight Council about the rent increase. You can do this by:

- going to their office
- sending them a copy of the letter from us
- asking our care and support staff to contact them on your behalf.

If you are not happy about how much your rent has increased, please let us know.



### *What is your rent spent on?*

The rent you pay us will be used to:

- pay for repairs to your home
- pay back the money we borrowed to buy or rent your home
- pay for staff to manage your property.

### *Communal service charges*

In addition to your rent, you will also pay a service charge.

This charge pays for communal services such as the areas of your home that you share with other people.

Communal service charges include:

- heating and lighting in shared areas
- cleaning shared rooms like the kitchen and bathroom
- cleaning some windows
- maintaining the garden
- items of furniture and kitchen appliances
- decorating shared rooms such as the living room.



### **How we set our communal 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 building, and charge you a share of this.

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

### *What your rent doesn't pay for*

Your rent does not cover the cost of:

- providing care and support staff – these are paid for by a different funder
- insuring your personal belongings – you need to arrange this yourself, but our care and support staff can help if necessary.

## Paying for your home



### Room charge

This is the charge you pay for the use of the electricity, gas and water within your room.

This charge is not covered by Housing Benefit, so it will need to be paid by you.

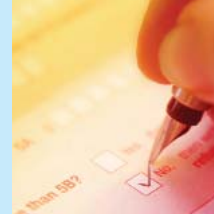
If you are not getting full Housing Benefit and you have to pay all or some of your charges, please let our care and support staff know how you would prefer to pay.

### *What is Housing Benefit?*

Housing Benefit is money that may be given to you by Isle of Wight Council. This money is to help you pay your rent. The money can be paid directly to us.

Not everybody gets Housing Benefit. When you move into your home you have to fill in an application form and send it to Isle of Wight Council, so that they can decide if they can give you this money. If you need help filling in your Housing Benefit form, please ask our staff for advice.

Isle of Wight Council will look at how much money you get from work, benefits or other sources each week and how much you have in savings, before deciding whether to give you Housing Benefit. They may not pay all of your rent but they may pay something towards it.



## Paying for your home

### Important information about Housing Benefit

It is very important that you claim Housing Benefit before you move into your home.

If you hand your form in late, the Council may not pay your rent from the day you moved in. You would have to pay this rent yourself. If you didn't, you would owe us money, which is known as being in 'rent arrears'. Rent arrears are very serious because you could lose your home if you don't pay them.

It is your responsibility to make sure your rent gets paid in full, even if it is paid by Housing Benefit.

You must also tell Housing Benefit if your situation changes, for example if your income goes up or down.

When you apply for Housing Benefit, you will need to provide proof of your identity and proof of your income and savings.

## Paying for your home



### *What happens if you don't pay your rent?*

If you don't pay your rent, you will get into rent arrears.

If you are getting Housing Benefit payments towards your rent and this stops for any reason, you could also get into rent arrears.

You would owe us money and, in some cases, this could lead to you having to leave your home.

Our staff will be happy to work with you if you get behind with your rent, to try to make sure this doesn't happen.

Please remember that if you have any difficulties paying your rent, our care and support staff are available to help.

Phone us on **0300 303 1772**, 8am to 8pm, Monday to Friday  
(calls are generally charged at local rates)

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

Email us at **service.centre@shgroup.org.uk** or  
**service.income@shgroup.org.uk** or  
**swha.repairs@shgroup.org.uk**

(but please phone instead if the matter is urgent)

In an emergency, call the Service Centre during opening hours.  
When the Service Centre is closed, phone Wightcare on  
**01983 821 030**

Visit our website at **www.shgroup.org.uk**

For help with translations or if a large type, Braille or audio  
summary would be useful, please contact the Service Centre.

### **Arabic**

لمساعدتك في الترجمة يرجى الاتصال بمركز الخدمة على هاتف 0300 303 1771.

### **Bengali**

অনুবাদ সাহায্য পেতে হলে সার্ভিস সেন্টারে 0300 303 1682 নম্বরে ফোন করুন।

### **French**

Si vous souhaitez recevoir de l'aide avec vos traductions,  
appelez le 0300 303 1771.

### **Somali**

Wixii ah caawimo turjumaan ka soo wac Xarunta Adeegga  
telefoonka 0300 303 1771.

### **Spanish**

Si necesita que le ayudemos con alguna traducción, llámenos  
al 0300 303 1771.

### **Turkish**

Tercüme konusunda yardım için 0300 303 1683 'den Hizmet  
Merkezi'ni arayın.