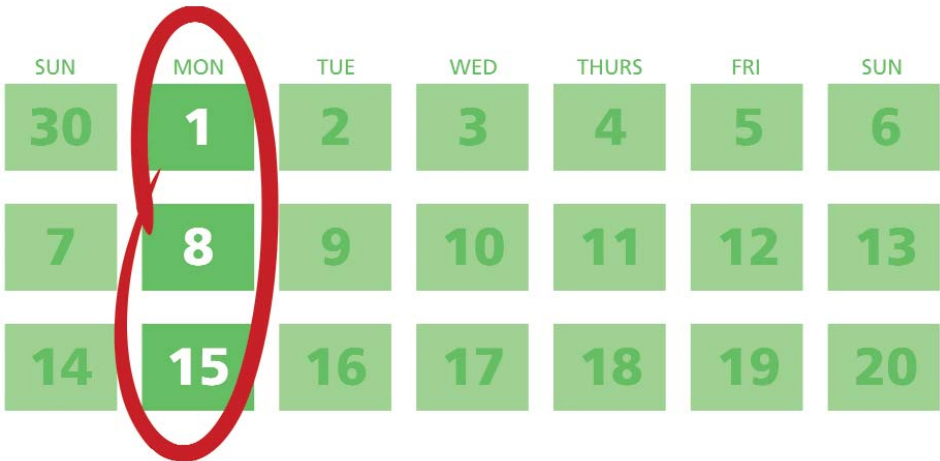


You and your rent

Everything you need to know about your rent payments



- 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 South Wight Housing Association
- 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.

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. You can choose to pay further in advance if you want to. It makes sense to pay four weeks or monthly in advance if you can.

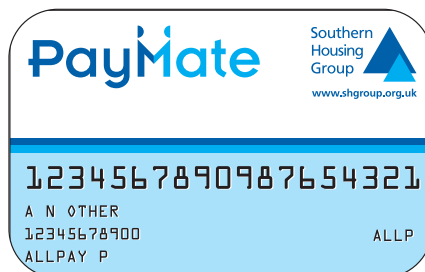
Going on holiday for more than six weeks?

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 50,000 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 cash or debit card at any local store or petrol station displaying the PAYzone or e-pay signs.



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.



Paying your rent

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.

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 on **0300 303 1772**. If we can't arrange it over the phone, we will send you a form to complete.

When there is a change to your service charge or rent payment, you don't need to do anything. We will always write to tell you what your rent and service charge will be and to confirm the new direct debit details.

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



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.

Pay by phone

You can pay by phone in two ways.

- Call **0870 243 6040** 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 on **0300 303 1772** from 8am to 8pm, Monday to Friday. Pay by debit or credit card.

Pay online

You can make debit or credit card payments at any time you choose via the Internet at www.allpay.net

Once you have registered, you simply log on and click where you see 'Pay Online'. Make sure you have your PayMate card and payment card details ready.

Pay by text

To pay by text, you first need to register online at www.allpay.net/textpay/logon.aspx

You can then pay at any time, by sending a text to **81025**, with the word '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 message in return.



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.

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.

How we set our rents

When we review your rent, we follow rules set by the Government.

In 2002, the Government introduced a new system for deciding how much rent we should charge. The new system was based on existing social housing rents, local earnings, and the size and value of your home.

Many existing rents were too high or too low compared to this formula, but introducing the changes all at once would have meant big rises for some people. As a result, the Government decided that landlords should change individual rents gradually, until they reach the right level. Most years there is an official 'cap' on increases – which means that we are not allowed to raise rents by more than a certain amount in any one year.



How much you will pay

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

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 will you pay



Other charges

Council Tax

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

Water rates

Most residents pay water rates directly to their 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

At schemes where we provide support services such as a resident scheme manager and a 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 claim some Housing Benefit. Contact the Service Centre for advice, or if you live in sheltered housing, your scheme manager.

Our service promises

We promise:

- to keep your rent affordable
- to make sure we compare favourably with other landlords
- to give you services you want
- to provide you, on request, with details about how we have spent your service charges (call the Service Centre).



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.

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 tracking 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. 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.

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

Owing rent



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.

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

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/or 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.



Owing rent

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 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.

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.**

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. We can tell you where the nearest Housing Benefit office is. We encourage you to submit your claim to the council as soon as possible, to make certain sure you don't lose out.

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. You will also need to provide two forms of identification – originals, not copies.

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 receipts safe, because they prove the council has received the form and documents.



Housing Benefit

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 everything you owe.

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.

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.

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.