

Section 6

RENT AND BENEFITS

Your rent

Changes in your rent

Assured tenants' rent changes normally take effect from the 1st October every year. Tenants will be given at least one months notice, in writing, of any increase.

Assured shorthold tenants will receive information one month in advance of any increase. We will generally increase rent once a year.

Setting the rent for your home

Your rent and service charges are set by the Board of Management and reviewed each year.

There are presently two methods for setting rents.

1. New properties (from April 1999) are set in accordance with Homes & Communities Agency rents based on floor areas.
2. Existing (before April 1999) have standard rents set for each property type with adjustments made for several factors such as:
 - The size of the home
 - Whether or not there are car parking facilities
 - Whether or not there is central heating
 - The primary location
 - Where there is an expensive service charge

Right to appeal about rent increases

You may appeal directly to the Association Board of Management if you are unhappy with your rent increase. For more information contact the Housing Manager.

Service charges

Service charges are charged for services carried out by us such as:

- Landscape maintenance
- Communal lighting
- Effluent disposal

Your Tenancy Agreement will state which services are provided to your property. The charge you pay is based on the cost of providing the service and shared between all of the tenants receiving that service. The service charge is adjusted year on year to ensure that costs are covered.

Methods of paying your rent

If you pay your rent monthly it is due on the first of the month and in advance. If you pay rent weekly it is due on the first day of each week in advance. Failure to pay your rent may lead to the loss of your home.

You can pay rent by:

Using your bank paying-in book. You can pay at any branch of Lloyds TSB. The bank will not charge you for this service. The Housing Manager can provide you with a book.

By standing order if you have a bank account. This means that your rent is paid directly from your bank to us. The Housing Manager can give you a form to send to your bank.

Please remember that your rent payment may take up to 3 days to reach our bank account when using a standing order. Please allow for this when paying your rent.

What to do if you are having difficulty paying your rent

One of the most common problems tenants face is that they sometimes have difficulty in paying their rent. This may become a major problem. It often happens because tenants do not ask for help and advice soon enough. If you have any problems please contact your Housing Manager and they will be able to advise you.

The Housing Manager will look at your rent account every week, so it will be seen that you are having difficulty. We will be able to advise you about the welfare benefits that you may be entitled to, i.e. housing benefit, income support, Working family tax credit, attendance allowance etc. If you have severe financial problems you can get help from your local Citizens Advice Bureau or other advice agencies.

The Housing Manager's main task will be to help you reduce the amount you owe. If this is not reduced satisfactorily we may have no option but to start legal action to recover the debt. This may lead to you losing your home. **We do not want this to happen, so please contact the Housing Manager as soon as you have any financial problems.**

You may be able to claim help with your rent through Housing Benefit if you:

- Are on Income Support or Job Seekers Allowance
- Are claiming Working Family Tax Credit
- Are on a low income
- Have a large family
- Or someone you care for are long term sick, disabled or a pensioner.

The Housing Manager will help you fill in a Housing Benefit form when you sign up for your tenancy.

Housing Benefit will from time to time send a new form for you to complete. Please complete every form and return it to the Housing Benefit office even if they send you another one after you have just completed the first. Again, the Housing Manager will always give you help in filling out your form. If your Housing Benefit is to be sent direct to us we need to sign part of the form, so you will need to send it in by post.

Remember, it is your responsibility to contact the Housing Benefit Department at the local council. You must inform them of any change in circumstance including a partner moving in, starting work or the birth of a child.

If you lose your job, your circumstances change, or you are having difficulty paying your rent please contact the Housing Manager immediately before you start getting behind with your rent. If you cannot pay your rent you risk losing your home.