

Managing Your Money

A Guide

This leaflet tells you about your rent and how to pay it. It also details how One Housing Group deal with rent arrears and where you can get help if you are facing financial difficulties.

This document is available in other languages, larger text, Braille and on audio cd or cassette on request.



About your rent

Government policy on rents from April 2002

The Government wants housing associations and Local Authorities to have the same system of setting rents. They want rents to be based upon the property values and local earnings within each area. Therefore, if you live in a less prosperous area you will pay less rent than tenants living in a more prosperous areas.

How rents are calculated

- 70% of the target rent is based on average local earnings
- 30% of the target rent is based on property value
- A factor is applied to reflect the number of bedrooms in the property
- Target rents increase yearly in line with the retail price index
- The Government set caps on target rents to prevent them from becoming too high.

Assured tenancy rents are higher than secure tenancy rents, so we increase secure rents more than assured rents in the interest of equality. The additional increase is a Stock Investment Supplement of £2.75, which pays for the large programme of improvements to older properties where most secure tenancies are held.

Service charges

Tenants contribute to the cost for shared services via service charges. It is not the landlord's obligation to fund these shared services in full. Examples of the costs covered by your service charges include the lighting and cleaning of shared areas. For more information of what your service charges cover please refer to your tenancy agreement or contact your Income Officer.

Paying your rent

You are responsible for paying your rent and any service charges that apply to the building you live in. You are also responsible for paying your own council tax, water charges and household bills. However, if you live in supported housing these items are included in the charges you pay.

If you get into arrears you will lose certain rights as a tenant, for example, getting a transfer to another property. If you persistently fail to pay your rent we will have to take legal action against you and you will risk losing your home.

How things can go wrong

Problems can start as soon as one payment is missed; it is always difficult to catch up, especially if you are on a low income or owe money elsewhere. Once the arrears start to build up they become harder and harder to pay and the pressure really builds up. If you are having problems paying your rent, or if there are any changes in your circumstances or benefits, you should contact your Income Officer immediately; they will be able to direct you to a support agency and will work with you to arrange a manageable repayment agreement.

When to pay

Your tenancy agreement shows the rent and service charge for your home. We will tell you at least four weeks before any rent increase is due. All rents and service charges must be paid in advance, every Monday for weekly tenancies and on the first day of every month for monthly tenancies. Please let your Income or Support Officer know immediately if you are unable to pay on the due date.

Five ways in which you can pay your rent

- 1. Phone:** Pay over the phone using a credit or debit card on **0300 123 9966** (we do not accept American Express)
- 2. Card:** Pay with your swipe card at any Post Office or any PayPoint outlet (free of charge)
- 3. Post:** Pay by cheque only. You can post your cheque to:
One Housing Group
100 Chalk Farm Road
London NW1 8EH

Remember to make it payable to your landlord and put your name, address and your seven digit rent account number on the back of the cheque.

- 4. Telephone/Internet banking:** Pay using telephone or internet banking and quoting:

Community Housing Association Ltd

Rent Collection Account
Sort code 20-67-59
Account number 93936074

Island Homes Housing Association Ltd

Rent Collection Account
Sort code 20-67-59
Account number 60627607

Toynbee Housing Association Ltd

Rent Collection Account
Sort code 20-67-59
Account number 10881155

5. Standing order: You can instruct your bank to automatically pay your rent to us each month. For a form to set up a standing order, contact your Income Officer.

What happens if you get into rent arrears?

Early arrears

- We will send you a letter to let you know
- We will attempt to visit you at home
- We will attempt to contact you by telephone
- We can refer you to a specialist agency.

Notice of Seeking Possession (NOSP)

- If your arrears persist we will have to serve you with a NOSP
- We will attempt to visit your home to try and set up a repayment agreement with you
- We can refer you to an agency that can help you budget and give you benefit advice.

Court action

- If your arrears persist we may have to apply to take your case to court
- We will endeavour to interview you to set up a repayment agreement
- We will advise the court that you have been making repayments if you do so.

What happens at court?

- If you break any payment agreements you have made we may request a Suspended or Postponed Possession Order
- This order requires you to pay your rent plus an agreed amount towards the arrears
- We will not take further action as long as you keep to the terms of the court order
- You may be liable for court costs.

What happens if you break a court order?

This could have serious results. We will go back to court if you do not pay the money owed. As a last resort we will have to get a date from the court to evict you from your home.

Formal warning letters

We believe that tenants must be warned of the likely results of their actions or inactions.

We will give written warnings:

- when we issue a Notice of Seeking Possession or Notice Requiring Possession
- before a court hearing
- before an eviction.

If you hold an Assured Shorthold Tenancy / Starter Tenancy

If you hold an Assured Shorthold Tenancy / Starter Tenancy and have persistent rent arrears, you will be served with a Notice Requiring Possession (NRP) instead of a Notice of Seeking Possession. The notice will advise you of our

intention to refer to court if you do not pay off your rent arrears or work with us to establish a manageable repayment agreement. Possession is guaranteed with this process and you will have 2 full calendar months' notice to surrender the tenancy.

Remember

- We are here to help you
- We will only use court action as a last resort
- We can refer you to a free independent debt advice agency.

Government benefits

Many people miss out by not claiming the Government benefits available to help them with living costs. Some of the benefits that you may be entitled to are:

- **Income support**
- **Housing benefit**
- **Council tax**
- **Tax credits**
- **Child tax credits**
- **Child support**
- **Loans and grants**

Contact your local Department of Work and Pensions office, the Citizens' Advice Bureau, or your One Housing Group Income or Support Officer for further advice. If you already receive benefits, please advise the agency of your new address as soon as you move in.

Saving money on your energy bills

There are various price comparison websites which you can use to find out if you can make savings by switching to an alternative energy supplier. Examples of these are:

www.uswitch.com and www.simplyswitch.com

Here are some other useful tips:

1. Water

Take a shower instead of a bath - it uses less water.

2. Lights

Don't leave lights on when you are not in the room. Switch to energy saving light bulbs which will save around a quarter of the energy of normal bulbs and last 10 times longer. Remember natural light is free.

3. Central heating

Save 10% on your fuel bill by turning your thermostat down by one degree.

4. Electrical appliances

Avoid leaving your electrical appliances on standby or charge. Make sure you shut your fridge or freezer doors properly. Defrost them regularly and check door seals are working. This will reduce running costs.

5. Recycling

Reduce, Reuse, Recycle.

- Buy products with less packaging
- Reuse plastic bags
- Make use of your council's recycling scheme.

Our Service Standards

We will:

- advise you of the amount of rent and service charge payable before you sign your Tenancy Agreement
- provide you with a list of the services covered by the service charge
- offer you a variety of ways in which you can pay your rent
- send you an All Pay Swipe card within 10 calendar days from the start of your tenancy
- carry out a security check with you before discussing your account details over the phone or in person
- give you four weeks notice of any increase or decrease in your rent or service charge.

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We will:

- send you a rent statement every three months
- help you to complete benefit application forms if necessary
- monitor your account weekly and contact you immediately if we see that you are more than two weeks in arrears
- come to a repayment agreement with you if you get into arrears
- offer to refer you to a free debt counselling service if necessary
- commence legal action for rent arrears of five weeks or more, but only apply to court as a last resort after help and support has been offered or given
- provide you with the following items at least 10 days before a court hearing:
 - your current rent statement
 - your Housing Benefit status if applicable
 - the date, time and venue of the hearing
 - the court order to be requested.

Further Information

For further information, please visit our website where you can view a copy of our Income Collection Policy:

www.onehousinggroup.co.uk

You can also contact our Customer Contact Centre on **0300 123 9966** with questions relating to the information within this leaflet or to request a copy of our policies and procedures.

If you have any suggestions or ideas on how this leaflet could be made more useful, please send an email to the Service Improvement & Policy Team's Solutionsbox:

solutionsbox@onehousinggroup.co.uk

or write to:

**Solutionsbox
c/o Service Improvement Team
Freepost LON4191
London NW1 0YT**

This document is also available in other languages, large print, Braille and audio format by calling 0300 123 9966.

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Wax kale oo la heli kara dhokumentigan oo ku qoran luqado kale, ama ku daabacan farta waawayn, farta loogu talagalay dadka aragga ka laxaadka la' ama iyadoo maqal ah iyadoo la soo wacayo 0300 123 9966.

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