



herefordshire housing

>People >Homes >Communities

Your rent

and other charges



Creating quality choices for communities

## Your rent and other charges

We aim to ensure that our rents are good value for money and are affordable. Your rent and other charges, where applicable, pay for the services you receive and our running costs. This includes general management and maintenance costs, major repairs and improvement costs, as well as the costs of meeting our loan commitments.

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## How can I pay my rent?

Herefordshire Housing offers a number of different ways for you to pay your rent so you can choose which one is easiest for you.

### Using your Allpay Swipe Card

- At any Post Office™ with cash, cheque or debit card
- By cash or debit card at any local store displaying the Pay Point logo



- By telephone - Debit or credit card 24 hours a day, 7 days a week - just dial 0844 557 8321 and follow the simple instructions
- By internet - Debit or credit card 24 hours a day, 7 days a week at [www.allpay.net](http://www.allpay.net)

Payments using your Allpay swipe card will show on your rent account within 1 working day.

**ALWAYS KEEP YOUR RECEIPT.**

### Direct to Herefordshire Housing:

- By telephone - Debit or credit card payments over the phone from 8am to 8pm weekdays only. Telephone 0300 777 4321.
- By direct debit - Any week day/date of the month, week, fortnight.
- By post - Cheques made payable to 'Herefordshire Housing Ltd' posted to Income Services, Legion Way, Hereford, HR1 1LN.  
**DO NOT SEND CASH.**
- By Housing Benefit paid direct to Herefordshire Housing by the Council.

For more information about any of the payment options above please contact Income Services Team on 0300 777 4321 or email [is@hhl.org.uk](mailto:is@hhl.org.uk).

### Rent Statements

We will send you a quarterly rent statement for your information. It is important that you check your rent statement. Rent statements are also available on request.

### When are my rent and other charges due?

The rent and charges week runs from Monday to Sunday. Payments should be made weekly in advance. You can choose to pay monthly but this must also be paid in advance. For the majority of tenants there are two weeks in the year when rent is not due. If you are in arrears you must continue to pay during these weeks.

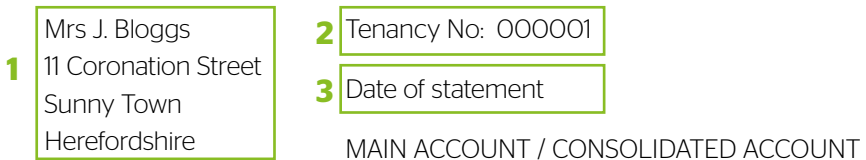


## Your rent statement explained

To explain what all the different elements that make up your rent statement mean, we have set out a diagram below.

**N.B. Please note that the information below is a sample only and is not your actual statement.**

If you have any queries regarding your rent account or statement, please contact the Income Services Team on 0300 777 4321.



<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	
WEEK	DATE	RENT	CHARGES	BENEFIT	PAYMENTS	ADJUSTS	BALANCE
1	04/04/13	40.50	5.00		25.50 -		20.00
2	11/04/13	40.50	5.00		25.50 -		40.00
3	18/04/13	40.50	5.00		25.50 -		60.00
4	25/04/13	40.50	5.00	- 80.00	25.50 -		0.00
5	02/05/13	40.50	5.00		25.50 -		20.00
6	09/05/13	40.50	5.00		25.50 -		40.00
7	16/05/13	40.50	5.00		25.50 -		60.00
8	23/05/13	40.50	5.00	- 80.00	25.50 -		0.00
9	30/05/13	40.50	5.00		25.50 -		20.00
10	06/06/13	40.50	5.00		25.50 -		40.00

**11** At the statement date your account was £40.00 in arrears

1. This will show your name and address. If these details are incorrect, please let us know as soon as possible.
2. This will show the unique tenancy reference number for your account.
3. This will show the date that your statement was printed. Your account details will be correct as of this date.
4. These columns will show the rent weeks, numbered 1 - 52 (unless a 53 week year), and the first date of each week beginning with Monday.
5. This column will show how much rent is charged each week.
6. This column will show any other charges that you may pay. For example, communal area cleaning charges, insurance charges, Careline alarm charges.
7. This column will show any Housing Benefit payments sent directly from the Housing Benefit department to your rent account. These are normally paid to us every 4 weeks in arrears. Payments may not always be the same throughout the year, which could be due to a change in your circumstances.

If you have any queries about your Housing Benefit, please phone Herefordshire Council's Housing Benefit department on (01432) 260333.

8. This column will show any payments we have received from you, either directly to us or via the Allpay Swipecard system. The payment will be shown with a minus sign (credit) after the amount.
9. This column will show any changes to your rent account, such as payments transferred to a garage account, etc.
10. This column will show the balance of your account at any week. If you have a figure with a minus sign after the amount, this will mean that you are in credit for that amount. A balance of 0.00 will mean that you owe nothing, but if you have a figure with no minus sign, this will mean that you are in arrears for that amount.
11. This information will tell you the final balance of your rent account as at the date that your statement was printed.

## Rent arrears and other debt problems

### What should I do if I have trouble paying my rent and other charges?

We understand that paying rent can sometimes be difficult. If you are getting behind with your rent, or think that you might not be able to pay your rent in the future, then please contact us on 0300 777 4321. It is always best to let us know if you have a problem. It is often possible to make an arrangement to pay your arrears by installments.

If you do not currently receive Housing Benefit, because your income level has been slightly above the qualifying level, you may now be entitled to some benefit. Contact the Herefordshire Council's Housing Benefit department on (01432) 260333 to make a claim. You can also contact our Financial Inclusion Officers (FIO) on 0300 777 4321 for help and advice on welfare and housing benefit.

### What if I am struggling with more than one debt?

Your rent should be your number one priority because if you don't pay it you run the risk of losing your home. It is also important to pay your utility

bills (such as your gas and electricity bills) and council tax before you pay any other bills (such as catalogue and credit card bills). If you are thinking of borrowing a lump sum to pay off your arrears and other debts, get advice first.

If you have several debts, contact us on 0300 777 4321 and ask for help. We can refer you to the Citizen's Advice Bureau via our direct referral scheme, or if you prefer you can contact them directly on 0844 826 9685.

The Citizen's Advice Bureau offer free, confidential, independent advice and can often help you find a solution to your money problems and to negotiate reduced payments with those you owe money to.

You could also contact The National Debt Line who offer free, confidential, independent advice on FREEPHONE 0808 808 4000 or visit the website [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

## Help & Support

### What Support can Herefordshire Housing Offer?

We have Financial Inclusion Officers, who can help you to address any financial problems that you may be experiencing. We can help you to set up a household budget and prioritise your payments. In addition to this we can help you to open a bank account and signpost you to more specialised financial services if necessary, and to identify additional support services that may be available to you. Please ring 0300 777 4321 to speak to the Financial Inclusion Officer or to make an appointment.

We also can help with advice about benefits that may be available to you. For example, if you are unemployed, sick, an employed / unemployed single parent, a state pensioner. We can also help with the completion of benefit applications, or liaise with other agencies such as the Department of Work and Pensions and the Local Authority. Contact our FIOs and ask for a benefit health check.

Alternatively you can contact the Herefordshire Council's Housing and Council Tax Benefit Department direct on 01432 260333 or at their offices at The Hereford Centre, Hereford Customers Services, Franklin House, 4 Commercial Road, Hereford, HR1 2BB



### What is Housing Benefit?

Housing Benefit is designed to help those on low incomes to pay their rent and service charges.

Housing Benefit will cover your rent and the majority of service charges. The only elements of service charges that do not qualify are those that relate to personal heat, light and water (this only affects some schemes, which have shared meters), home contents insurance and alarms.

If you receive an alarm service and are currently in receipt of Housing Benefit, you may be eligible for support with funding through the Council. The charges for this service will be paid from Supporting People funding by the Council, direct to us as your landlord.

You should make arrangements to pay any other charges (e.g. personal heat, light, water and insurance) as these will not be covered by Housing Benefit.

### Your Rent

When you accept a property from Herefordshire Housing Limited you sign a Tenancy Agreement. This is a legal contract between you and Herefordshire Housing and it includes a responsibility for you to pay the rent, and other service charges where applicable. You are told how much the rent and charges are when your tenancy starts.

We will notify you in writing annually of the new year charges applicable to your property.





## Social Rents

All authorities and Registered Providers are expected to work out their rents in the same way. Herefordshire Housing works out a 'target' rent for each individual property using a formula set by the government.

The 'target' rent formula is made of three factors:

- 30% on how much your home was worth in January 1999, compared with the national average value of a social housing property.
- 70% on the average local wage compared with the national average wage, and
- A property size 'weighting' based on the number of bedrooms in your home.

Each year the target rent is increased in line with the Government's guideline, which is currently inflation CPI plus 1%.

The Government allows all Registered Providers the flexibility to set actual rents within +/- 5% of the target rent for general needs properties and within +/- 10% for supported housing.

## Affordable Rent

This is a gross rent encompassing rents and service charges on a property and are charged on some of our properties in Hereford City and Ross. If you are paying Affordable Rent this will have been clearly marked as part of the advertising and letting process.

Each year the rent is increased in line with the Government's guideline.

## Service Charges

A service charge is a payment made by a tenant to cover the cost of services provided, such as communal area lighting, cleaning, grounds maintenance and door entry systems etc. Service charges will not apply to all properties.

## What if I just don't pay my rent?

Herefordshire Housing will make every effort to contact you about your arrears, including by letter, telephone and home visits and it is vitally important that you respond to any attempt to contact you regarding your arrears so that we can offer you help and advice to resolve the situation.

If you do not make an arrangement to clear your account we may serve you with a Notice of Seeking Possession which is the first legal step towards recovering possession of the property. Once the date on the notice has passed we can apply to the County Court for a Possession Order. The court costs of £100.00 will usually be added to your arrears. Any county court judgment made against you will remain valid until the arrears are cleared and the costs paid in full.

Your Patch Officer will confirm the date of the court hearing in writing and will make every effort to agree a suitable repayment arrangement with you before the hearing. The outcome of a court hearing can vary, dependent on your individual circumstances and the efforts you have made to clear your

arrears. It is therefore very important that you attend any court hearing to present your case. Outcomes include:

**Adjournment** - The court hearing date is 'put back', usually to give you more time to prepare your case or to chase an outstanding Housing Benefit claim. Your case could also be adjourned if you have cleared all, or most, of your arrears or on condition that you pay off a certain amount of your arrears each week / month.

**Suspended Possession** - This means that as long as you keep to certain conditions (e.g. paying your rent plus an amount to clear your arrears on a regular basis) you will be able to remain in your home.

**Outright Possession** - This means that you must leave your home, on the date set by the district judge, and we will apply to the County Court Bailiff for an Eviction Warrant.

If you are evicted Herefordshire Housing will continue to take action to recover the amount owed.

### Ending your tenancy with Arrears

If you are in rent arrears and leave your home, you will still owe Herefordshire Housing money as a former tenant. This will seriously affect your ability to be re-housed by Herefordshire Housing and other social landlords.

We may be able to trace you and pass your details to a debt collection agency that will contact you and require payment.

If you refuse to pay, we may take you to court and obtain a county court judgment which may make it more difficult for you to obtain future credit such as loans or a mortgage.

To make sure the debt is paid you should contact our Debt Recovery Co-ordinator on 0300 777 4321 who will be able to discuss your options and to make an appropriate repayment arrangement.

**If you require this information leaflet in Braille,  
large print or audio format please call  
0300 777 4321**

**Minicom users please call: (01432) 378 487**

Versions in other languages 

#### Polish

Informacje na temat czynszu. Osoby, które chcą otrzymać tłumaczenie tego dokumentu prosimy o kontakt pod nr tel. 0300 777 4321.

#### Russian

Это - информация о вашей арендной плате. Если вам нужен перевод этой информации, пожалуйста, звоните 0300 777 4321.

#### Portuguese

Estas são informações sobre o seu arrendamento. Se pretender obter esta informação traduzida ligue para 0300 777 4321.

#### Lithuanian

Tai informacija apie nuomą. Jei norėtumėte gauti šios informacijos vertimą, prašom skambinti telefonu 0300 777 4321.

Stay informed. Follow us on:





# herefordshire housing

> People > Homes > Communities



## Head Office

> Herefordshire Housing Ltd, Legion Way, Hereford HR1 1LN

> Telephone 0300 777 4321 > Fax 01432 384198

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