

RENTS & CHARGES

This leaflet explains how we set your rent and service charge, how to pay and what to do if you have difficulty paying. It also tells you how to appeal against an increase to your rent or service charge.

The weekly rent you have to pay at the beginning of your tenancy is shown on the front of your tenancy agreement. It is usually made up of two parts – the rent and the service charge. For sheltered flats there will also be a support charge and a possible heating charge. Occasionally, we charge for garages and parking separately.

Our rent policy

We aim to make sure:

- people in low-paid employment, as well as those receiving their housing costs via Universal Credit or Housing Benefit, can afford our rent;
- we have enough income to keep your home in good repair, provide a proper management service and repay loans taken out to build or repair our properties; and
- we keep to the law and the rules which the Government has made about housing association rents.

You can get a copy of our rent policy from your housing officer.

Who sets my rent?

The Housing Act 1988 changed the way housing association rents are set. If you became a tenant before 15 January 1989 you have a 'secure tenancy'. Your rent, known as a fair rent, is set by the Rent Officer, a public employee who is completely independent of us. If you took up your tenancy on or after 15 January 1989, you will almost certainly have an 'assured tenancy' (look at the top of your tenancy agreement to make sure). Your assured rent is set by us.

How we set and review your rent

Fair rents

The independent Rent Officer sets 'fair rents' and reviews them every two years. We apply to the Rent Officer for an increase in line with the Government guidelines. The Rent Officer then decides what rent to set. You will be given at least four weeks' notice of any increase.

Assured rents

Assured rents, which we set, reflect the value of your home and local earnings. We review assured rents once a year and any change will take place on the first Monday in August. We must give you at least one month's notice in writing of any increase.

Affordable rents

These are set at a maximum of 80% of market rents.

Appealing against your rent

You can challenge the rent officer's decision if you think the increase is too high. You need to write to the rent officer to object within 28 days of receiving the decision:

First Tier Tribunal Property Chamber VOA Rent Officer Functions

Wycliffe House
Green lane
Durham
DH1 3UW.

The rent officer will then pass this to the first tier tribunal. The tribunal will arrange a hearing to decide what the rent should be. Both you and your landlord can attend.

If you are appealing against an assured rent, the first tier tribunal will set a 'market rent' (what they would expect a private landlord to charge). This could well be higher than the rent we have proposed. The first tier tribunal can increase your rent as well as reduce it. Get independent advice from a housing advice centre or citizens advice bureau before you appeal.

The service charge

The service charge pays for the services and facilities you share with your neighbours – for example lifts or shared gardens. Your tenancy agreement lists the services we provide to your estate or block of flats.

We set the service charge by estimating how much it will cost to provide and maintain these services over the year. If at the end of the year we find we have over or undercharged, we adjust the charge for the following year accordingly.

We charge the service charge each year, on the first Monday in August. We send you full details of the new charge and carry out satisfaction surveys every two years on the services you receive.

If we need to do expensive work, such as replacing a door entry system, we will get competitive estimates and consult all tenants concerned. You will have at least 28 days to comment.

You have the right to see a summary of the costs which make up your service charge (and a copy of the accounts these costs are taken from), and to challenge any charge which you consider is too high. If you still consider the charges unreasonable you can appeal to the First Tier Tribunal. Ask your housing officer or an independent advice centre for details.

Support charges

If you live at a sheltered scheme you will be asked to pay for support services. This is because Housing Benefit is to be used only to pay for basic housing costs and not for support services.

Water rates

Water rates are set by the local water utility company and you must pay them direct. They are not included in your rent and are not covered by Housing Benefit or Universal Credit housing costs.

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How to pay your rent

Your rent is due every Monday in advance. You can pay monthly in advance if you prefer. You can:

- pay at a PayPoint (including at post offices), using your plastic rent card;
- pay by cheque, debit or credit card at our office (please do not bring cash to the office as this is a security risk);
- send us a cheque by post (please keep the receipt counterfoils in your rent card case);
- Set up a recurring card payment method;
- pay by debit or credit card over the phone to our office;
- pay by bank standing order or direct debit (ask us for details); or
- pay by debit card over the phone or internet using Allpay, or through a smartphone using the Allpay app.

You can set up a direct debit on any date of the month as long as the rent is being paid in advance. If you are paying weekly, you should pay for the week to come and if you are paying monthly, for the month to come.

We will send you a rent statement once a year, but if you would like a statement at any other time please ask our Customer Services Team. Please give us two days' notice. You can also sign up for 'My Tenancy' which will enable you to view your rent account at any time. Please ask us for more details.

Who is responsible for paying the rent?

As a tenant you are always responsible for paying the rent.

Joint tenants are each fully responsible for making sure the whole rent is paid. This means that if a joint tenant moves out or fails to pay, the remaining tenants are each equally responsible for making up the shortfall.

The courts cannot by law, accept that a joint tenant is only responsible for their 'share' of the rent.

Help with paying my rent

Many people qualify for help to pay their rent (but not water rates).

If you think you may be entitled to benefits, you can use a quick online calculator such as the one provided by 'turn2us'. You can get a rough idea of how much benefit you may be entitled to. This will only give you an indication of how much you may be entitled to and we cannot guarantee that you will get the amount shown by the online calculator.

www.turn2us.org.uk/Get-Support

Housing Benefit payments are made by the local authority, either to you or direct to us. If you claim Universal Credit, any housing costs will be included in your payment. You will be responsible for paying rent directly to Keniston.

Your rent income officer can offer further help and advice.



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What happens if I don't pay my rent?

If you have difficulty paying your rent, please contact the rent income officer early on and we will do our best to help. **Don't let the problem get out of hand.**

We employ staff who are trained to advise people who are having financial trouble, perhaps because of sickness, unemployment or medical problems. We can check you are getting any benefit you are entitled to and direct you to independent specialist money advice.

If you owe us rent we will write to tell you how much you owe. If you cannot pay off your arrears immediately, we will come to an agreement with you about paying in instalments.

If you receive **Housing Benefit** we can request for this to be paid direct to us.

If you receive **Universal Credit** and are 8 weeks or more in arrears, we can apply for an 'Alternative payment arrangement' which means that future payments will be made direct to us. We can also request this for residents who have specific needs.

We can also ask for '**Third party deductions**' from your benefit to be paid towards your arrears. These deduction amounts are not set by us and it is much more beneficial to come to an agreement with your rent income officer, rather than allow automatic deductions to be taken at a potentially higher rate.

We have a responsibility to collect all rent due. Unpaid rent increases mean more costs for everyone. If you can afford to pay but continue to be in arrears we will take legal action to recover the debt. This could result in you losing your home.

If you owe rent or other amounts to us, you may be excluded from programmes of internal improvement works, for example kitchen or bathroom refurbishment.

Hard to read?

If you would like this document in another format, such as large print or a coloured background, or if you would like this or any of our leaflets translated into another language, please contact our office:

Address: Keniston Housing Association
13 Artington Close, Farnborough, Kent BR6 7UL
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Email: enquiries@kenistonha.co.uk