

Paying Your Rent



When you move into your home you have to pay rent for the property and service charges that are made.

Service charges are usually made for flats or maisonettes where particular services are supplied for communal areas and facilities.

You must pay the first week's rent when you sign your Tenancy Agreement, unless you are claiming Housing Benefit.

You must take up occupation of your home at the **start** of the tenancy and pay the rent and any charges from that date.

How your rent is calculated

The Government has directed that rents for council and housing association properties should be calculated in the same way but this change is being phased in over several years.

Rents are now calculated by reference to relative property valuation, and local average earning levels, and will gradually move towards what is known as the target rent.

Your rent is used to pay for the whole range of services provided by the Housing Department, e.g. repairs and management costs.

- When you move into your home you have to pay rent and service charges that are made.
- Your rent is charged on a weekly basis and is due on the Monday.
- Housing Benefit is available to people on low income.

How your rent is charged

Your rent is charged on a weekly basis and is due on the Monday.

When you commence your tenancy, you will be advised when your rent is payable.

If you choose to pay fortnightly, your payment will need to be for the current week and the next one.

At the end of each week, your rent account is balanced.

It is also perfectly acceptable to pay rent weekly or monthly but your rent account will need to be kept up to date so that when it is balanced it is either clear or prepaid.

Claiming Housing Benefit

Housing Benefit is available to people on low income. Plymouth City Council's Revenues and Benefits Section administers Housing Benefit for Plymouth Community Homes.

On signing your Tenancy Agreement, if you wish to claim Housing Benefit, help can be provided.

Housing Benefit application forms are available at any local housing office, or the Housing Benefit enquiry counter on the ground floor of the Civic Centre. Or you can download a form from Plymouth Community Homes' website, at www.plymouthcommunityhomes.co.uk

Many Plymouth Community Homes' tenants receive Housing Benefit, so even if you have been turned down before, it is worthwhile making a new application.

If you wish to make a claim, you will need to provide proof of your identity, income and savings – you can bring this, with your application, to your local housing office for checking.

How can I pay my rent?

There are a number of ways that rent payments can be made:

- Debit or credit card payment – these can be made by telephone, 24 hours a day, every day, by telephoning 0800 917 9456, or online by

accessing Plymouth Community Homes' website – www.plymouthcommunityhomes.co.uk

- Direct Debit – a form can be obtained from any local housing office.
- Standing Order.
- Local housing offices.



- Civic Centre.
- Post Office – cash or cheque, or debit card.
- Pay Point outlets.
- If you are a Plymouth Community Homes or Council employee, you can have your rent deducted from your pay – just contact the Payroll Section.

What if I fall behind with my rent?

If you are having difficulty in paying your rent, please contact your housing officer as soon as possible. **Do not ignore it.** The problem will only become worse. Our staff will do their best to help you and provide advice. We will take action against those tenants who fail to pay their rent.

If your rent account falls behind, the outstanding payments are known as arrears. When an account is in arrears, reminder letters are issued, showing details of the amount outstanding, with contact details of your housing officer.

It is very important that these letters are not ignored, even if you think there is nothing wrong, for example:

- You may have applied for Housing Benefit but not have supplied all the evidence required. Whilst you are waiting for a decision you are still responsible for either

paying the full rent or making sure that you supply all the necessary information promptly.

- If you pay by Standing Order, sometimes an error can be made by the payer's bank, resulting in rent arrears.
- You may not be paying your rent as regularly as you thought.

Assured tenancies

Two reminder letters are sent. If an agreement to clear the account is not made or kept to, visits to your home will be made and a further letter will be issued advising you of our intention to issue a Notice Seeking Possession.

The Notice is served if you fail to respond to attempts to contact you, or if you do not reduce your arrears. You will need to contact your housing officer **without delay** to agree how you will be clearing your account. If you fail to do so after 28 days, Plymouth Community Homes can seek a Possession Order

through the County Court.

Any costs associated with this action are charged to the tenant. These are currently (2009) in excess of £225. Subsequent

action can lead to the loss of rights that an assured tenant enjoys (e.g. mutual exchange, Preserved Right to Buy) and ultimately loss of the tenancy by eviction.

Assured shorthold (starter) tenancies

Two reminder letters are initially sent. If an agreement to clear the account is not made or kept to, visits to your home will be made, and a further letter will be issued advising of the intention to issue a Notice Seeking Possession.

The Notice is served if you fail to respond to attempts to contact you, or if you do not reduce your arrears. You will need to contact your housing officer **without delay** to agree how you will be clearing your account. If you fail to do so, six months after the commencement of your tenancy, Plymouth

Community Homes can seek a Possession Order through the County Court. **Any costs associated with this action are charged to the tenant. These are currently (2009) in excess of £225.**

If anti-social behaviour is also an issue, a Section 21 Notice may be issued at an earlier stage. You have a right of appeal, but if the Notice is upheld, two months from the service of the notice, Plymouth Community Homes can apply to the County Court

for an Outright Possession Order. **This will result in you being evicted from your home.**

Contact

Your housing officer will make personal contact by interview, telephone, email or home visit.

Housing officers are trained to deal sympathetically with any tenant experiencing genuine difficulty paying their rent. They will work with you to find a practical solution, but any wilful non-payment will not be tolerated.



Your home is at risk if you do not make rent payments or other charges for your home. If you are having money problems please contact us right away.

If you lose your home through not paying your rent, we may not offer you another one.

Obtaining a statement of account

Statements are sent out to tenants at quarterly intervals. However, an interim one can be provided on request from your local housing office if needed.

If you pay your rent at a local housing office or Civic Centre the balance will normally be printed on your receipt.

If you fall behind with your rent, we will write to tell you how much is outstanding, and arrange for you to clear the arrears immediately or make an arrangement.

If your account is in credit for any reason, this can be refunded to you.

Debt counselling and advice

If you require debt counselling or advice on **any** benefit entitlement, contact your local housing officer for further information.



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