



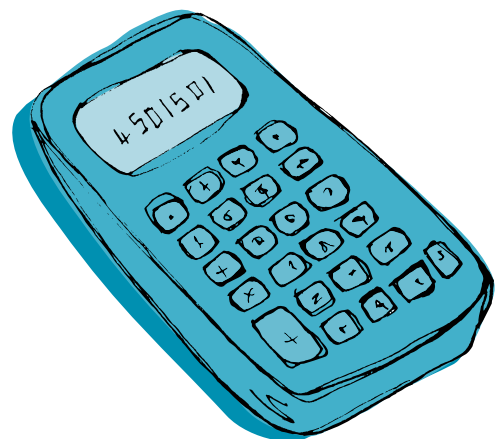
Section 3 Rent and other charges



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When to pay your rent

Your rent is due every Monday for the week ahead. You can pay your rent every week, every fortnight, every 4 weeks or every calendar month for the week, fortnight, 4 weeks or calendar month ahead. It is very important that you pay your rent on time.

February

Mo	Tu	We	Th	Fr	Sa	Su
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

If you want to pay 2 weeks rent, pay on the Monday for the following 2 weeks

Paying each calendar month

If you are paid monthly, you may want to pay your rent monthly. If you do this, you must pay your rent in advance each calendar month. If you want to do this manually each month, rather than automatically by Direct Debit, you need to work out how much your rent is per calendar month. To work this out, use the following simple formula:

£ Your rent x 52.2 weeks, divided by 12 = your calendar monthly rent

Please ask us if you need help working out your rent – we are always happy to help. **Phone our Customer Service Team on: 0300 111 3555.**

Please note you are responsible for paying your rent on time, and for claiming any Housing benefit or Universal Credit that you may be entitled to receive. Please tell us as soon as possible if you cannot pay your rent. We will do what we can to help.

How to pay your rent

There are several different ways you can pay your rent:



Direct Debit

Paying by direct debit means your rent is paid straight out of your bank or building-society account. Most banks or building societies will do this free of charge as long as there is enough money in your account to cover the payment.

Direct debit is very simple to set up. You can arrange it with us over the phone or fill in the form we can provide. We will then arrange for payment from your bank or building society, and we will write to you when we have done this. If you pay by direct debit we will also send you a letter in March each year. The letter will tell you how much your new payments will be and the date we will ask for them from your bank or building society.

We will always tell you about changes to your rent. If your bank or building society pays us the wrong amount, you are guaranteed a full and immediate refund from your bank of the amount paid. You can cancel the direct debit arrangements at any time, but if you do this you will have to make other arrangements to pay your rent.

We prefer to collect rent by direct debit because it is the cheapest way for us to collect rent and it can save you having to make a journey to pay your rent at a post office or a PayPoint outlet. What is more, we can use the money we save from collecting rent by direct debit to give you other services.

If you want to pay by direct debit, **contact us on 0300 111 3555**, email us or call into our office to pick up a form. You can also download a direct debit form and information leaflet from **our website: www.chsgroup.org.uk**

Please return the form to us when you have completed it, so we can check the details and add your tenancy reference number.



By phone or online using Allpay

You can pay over the phone using your rent swipe card. **Call 0844 557 8321 or go to allpayment.net**

Have your rent swipe card and your bank debit card ready.



PayPoint

You can pay your rent at any shop that displays the Pay Point logo; many have extended opening hours. You can pay by cash or debit card free of charge. Remember to take your rent swipe card with you. Due to Data Protection laws no balance will be shown on your receipt when a payment is made at a PayPoint outlet. You should keep all receipts for rent payments at PayPoint in a safe place.



Post Office

You can pay your rent at a post office free of charge. You can pay by cash, debit card or by cheque, making your cheques payable to 'Post Office Ltd', and remember to take your rent payment swipe card with you. Due to Data Protection laws no balance will be shown on your receipt when a payment is made at the post office. You should keep all receipts for rent payments at the Post Office in a safe place.

Help with paying your rent and Council Tax – about Housing and Council Tax Benefit and how to claim it

Housing Benefit is paid by the local council to help you with your rent. How much you receive depends on your income and savings. Most people choose to have it paid directly into their rent accounts. If you think that you may be entitled to Housing Benefit, make a claim as soon as possible. Payments will only be made from the Monday following the date of the claim. **See the 'Essential Information' section for contact details for your local council).**

For more advice phone CHS Customer Services on:

0300 111 3555, email us at help@chsgroup.org.uk or call in to our Histon office for further details.

You are also responsible for paying Council Tax on your home. If you are on a low income, you may be able to get Council Tax Benefit to help you pay this. You can apply for this at your local council. You can also get a 25% discount if you are the only adult in the home.

Universal Credit

If you are not already claiming Housing Benefit and will need help to pay your rent, or if your circumstances change, you may need to claim **Universal Credit**.

This is handled by the Department for Work & Pensions, not your local council. Claims are made online, see www.gov.uk/universal-credit for guidance.

If you are waiting for Housing Benefit or Universal Credit to be worked out and paid, you should tell us. We can help you calculate whether you will be entitled to it. We will not usually take legal action against you if we know you are waiting for a claim to be sorted out, providing you are making regular agreed payments.

Water charges

Housing Benefit does not cover water charges. If water charges are included in your rent, you still have to pay them.

Rent arrears

We understand the problems of getting by on a limited budget and there may be times when you can't pay all of your bills. We want to help you sort it out, and would ask that you contact us as soon as possible when problems begin.

Contact us about rent arrears as soon as possible. The sooner you speak to us, the sooner we can help.
Phone 0300 111 3555

We know there are many reasons financial problems can start. We encourage you to talk to us as we provide a personal service - we can visit you, speak by phone and help make sure you get the advice you need to help get back on top of your rent account.

If you do fall into arrears we will let you know, however do contact us as soon as possible it's a problem. You should pay them as quickly as you can; if you cannot pay the balance in full straightaway you should contact us to make an agreement to repay the money you owe.

Together we will work with you to agree a repayment plan at a level that you can afford. We can also offer help such as debt counselling, and make sure you are getting your full benefits entitlement.

If you don't tell us you have a problem paying your rent, or if you don't keep to an agreement to pay off the debt, you could face court action to recover the arrears. This would cost you more money, and could lead to you losing your home.

If you don't pay your rent

We will contact you to discuss your arrears, and aim to make an agreement for you to pay back the money you owe.

If you still do not pay off your rent arrears, or keep to your agreed repayment plan to reduce them, we will serve a Notice of Seeking Possession. This tells you that we intend to start legal action to recover money outstanding through the County Court.

You could receive a County Court judgement. This can seriously harm your future chances of getting credit.

At the court hearing the judge will be asked to make an Order for the Possession of your home. The Court may agree not to enforce the order as long as you keep to an agreement to pay the rent and arrears. You will be liable to pay court costs. If you do not comply with the Court Order, we will ask the County Court to issue an eviction warrant, which may mean you losing your home. You will be given

notice of eviction. At this point, to stop the eviction from going ahead you must pay your arrears and court costs in full.

We will add legal costs on to your account with us.

Court cost fees

All court action will result in us adding the legal costs on to your rent arrears. This could add an extra £325 on to your debt.

If a joint tenant leaves

As joint tenants, you are both responsible for the home and paying rent. If one of you leaves the property, the remaining tenant must still pay and the absent tenant remains jointly responsible for any arrears even after they leave. It is important that you tell us of any changes that affect your tenancy.

Money Matters - Help and advice from CHS

We provide a range of free services to help our customers to increase their income and manage their money better. Please refer to Section 7 of the handbook - Advice and Learning.

We will provide clear and accurate rent statements when you ask for them and on our online portal 'myCHS',

To use the online portal go to www.chsgroup.org.uk and register - you will need your tenancy reference number (we provide this when you start your tenancy), and enter your date of birth.

How we set your rent

Assured Tenancy or Starter Tenancy

Rents for Assured and Starter tenancies are set in line with a formula set by central government. The formula takes into account a number of factors, including the value of the property, where it is, the number of bedrooms, national average rent and national average earnings. This produces a 'Target Rent' for each home.

The 'Target Rent' increases each year in line with inflation. The Consumer Prices Index (CPI) for September each year, plus 1%, sets the rate of increase for the 'Target Rent' and the actual rent the following April.

Each year we will write to give you at least one month's notice of your new rent from the first Monday in April, plus any service charges.

Most new homes built by CHS since 2017 have an 'Affordable' Rent which is based on the rate of Local Housing Allowance set by the government. This also increases each year by no more than the rate of CPI plus 1%. These rents will be below 80% of local private sector rents.

Secure tenancy

To be a secure tenant of CHS, your tenancy must have started before 15 January, 1989.

Maximum rents for secure tenancies are set by a government agency called the Rent Officer Service, which is part of the Valuation Office Agency. Details of all rents set by the Rent Officer Service are published in a register, and are known as Fair Rents.

Fair rents are set every two years by the Rent Officer Service, at the request of CHS. The registered rent does not normally include water charges or Council Tax.

We apply for Fair rents to be set in line with rents for our assured tenancies, because we do not wish to charge our secure tenants higher rents than assured tenants.

If you are a secure tenant, and you would like more information about how your rent is set, please ask us for a copy of the leaflet: 'The role of the rent officer and the rent assessment committee'.

More information can be found on the Valuation Office Agency website at www.voa.gov.uk/fair_rent

Charges for services we provide

Service Charges – what they are for
We take care of the structure and outside of the building where you live, including areas everyone uses, like halls and stairways.

Service charges help us pay for looking after these areas and getting them repaired. You might also pay a service charge if you live in sheltered or supported housing, or receive meals in extra care sheltered housing.

If you need to pay service charges, they will be included in your weekly rent amount. We will make sure you see a breakdown of all the charges and what they are for. We will only ask you to pay a service charge when it is fair to do so.

Examples of things that may require a service charge include:

- Meals provided in extra care schemes
- Communal facilities within a sheltered scheme
- Caretaking at blocks of flats – cleaning, changing light bulbs, minor repairs
- Repairs and upkeep of communal areas of flats and sheltered schemes
- Keeping communal gardens tidy and in good condition
- Lighting in communal areas of flats and sheltered schemes
- A lift at a block of flats

How we work out the cost of service charges

Charges are calculated based on costs likely to occur during the year and are set every April. We take into account what the actual cost was in previous years, what the rate of inflation is and any other factors that are likely to affect the costs.

Consultation

We only provide services that you need, because you are paying for them. When we change services we will consult you. Where facilities are shared, for example in a block of flats, certain services may have to be provided communally, for example heating from a communal boiler. If you have questions or comments about your communal services please contact your Housing Officer.

Other property related charges

Water and Sewerage Charges

Many residents receive their own water bill, payable directly to the water company. Where one water meter is shared by everyone (for example, in a block of flats), CHS adds a weekly charge to your rent. The charge is based on actual cost, so reducing water use means lower charges.

Housing Benefit does not cover water charges. However, if you have three or more children, receive certain welfare benefits and have a water meter installed, the 'Watercare tariff' will reduce costs. The water company can arrange it for you:



**Cambridge Water -
Phone: 01223 403000**



**Anglian Water -
Phone: 0800 919155**

Council Tax

You are responsible for paying Council Tax on your home. This tax is for providing local services, such as rubbish collection, leisure facilities, roads, social services and education. If you are on a low income, you may be eligible to receive Council Tax Benefit to help you pay this. You can apply for this at the same time you apply for Housing Benefit. If you receive Universal Credit you can still apply to your council for Council Tax Benefit.

Gas and Electricity Bills

You are responsible for paying the gas and electricity charges for your home. You can choose who supplies your gas and electricity, and you could save money by shopping around. You can get free advice about switching suppliers from Consumer Direct, the government-funded consumer advice service.

Call **08454 040 506**, or go to www.consumerdirect.gov.uk

For more advice on saving money, see our 'Money Saving Tips' in the 'Living In Your Home' section.

TV Licence

If you have a TV set, or you watch live TV on a laptop, a computer or any other device, you must buy a TV licence.

To buy a TV licence for your home go to www.tvlicensing.co.uk.

Anybody over 75 years of age is also entitled to a free TV licence, but you do still need to apply to TV Licensing for this. You will need your National Insurance number. Free licences last for 3 years at a time. From June 2020, you are only able to get a free TV licence if you also receive pension credit.

Rent arrears

We will:

- Tell you if you have rent arrears at an early stage
- Send clear letters to you about rent arrears with the name and direct dial telephone number of the CHS employee dealing with your arrears
- Send letters about rent arrears that encourage personal contact
- Provide a personal service on rent arrears, which will include visiting you to speak face to face
- Encourage you to make agreements with us to reduce any rent arrears. We will be clear about what action we will take next if agreements are not kept to
- Follow the pre-court action protocol before a rent arrears court hearing takes place
- Carry out evictions for rent arrears if necessary, but only as a last resort, and after having tried all other reasonable steps
- Chase rent arrears and other debts owed by former tenants