

Your Rent and Paying Your Rent



Putting People 1st

This document provides you with information on your rent, how to pay and what to do if you need financial support.

Your guide to your rent / paying your rent

Pineview Housing Association Ltd is committed to providing services that help you sustain your tenancy with us. We understand that sometimes our tenants can experience financial difficulties, therefore it is important to remember that we will always try to provide support to you when you need it.

What does my rent pay for?

The rent you pay is our main source of income and pays for all of the important services you receive. This includes:

- ✓ Maintaining your property by providing a day-to-day and an out of hours emergency repairs service.
- ✓ Carrying out regular safety checks such as gas servicing, electrical testing, roof anchor tests, smoke/heat/carbon monoxide detectors etc.
- ✓ Updating your property and communal areas such as fitting new kitchens and boilers; painter work; gutter cleaning; smoke/heat/carbon monoxide replacement etc.
- ✓ Maintaining the local area with estate services such as landscaping, de-littering, tenement close cleaning and grass cutting.
- ✓ The provision of a welfare benefits service to offer financial advice and assistance.
- ✓ Administrative costs associated with running the Association.

Rent Setting and Consultation

Rents are set in accordance with our rent setting policy. A copy of this policy is available on our website or on request from us.

The Association must set our rental income requirements to ensure we have funds to meet our short, medium and long term budgets, to ensure that the Association remains financially viable in the long term and can continue to provide the best standard of service for our customers.

We try to keep rents as low as possible while still making sure there is sufficient funds to cover all current costs and to put money aside for future maintenance and improvement works.

The Association works hard to ensure that all operational costs are tightly managed and controlled. As such, and in line with our Value for Money Statement, we will continue to review our costs to identify any further possible efficiencies to help us to keep rent increases as low as we can. Rents are reviewed once a year and we will consult you on any proposed changes. We will give you at least 28 days' notice in writing of the rent increase.

How can I pay for my rent?

Pineview Housing Association encourages all our residents to pay their rent charge in full and on time. Charges are due to be paid 4 weeks in advance on or before the last day of the previous month - for example, the rent for June is due to be paid on or before the 28th May.

Payments can be made weekly, fortnightly, 4 weekly or monthly. If you choose a payment frequency other than monthly, please ensure you agree this with your Housing Officer and make sure that your account does not fall into arrears because of your chosen frequency.

We offer a wide variety of payment methods you can use to make your rent payment:

- ✓ Direct Debit/Standing Order
- ✓ Post Office/Paypoint – using your Allpay swipe card.
- ✓ Callpay – with your debit card
- ✓ Office Payment - If you wish to make a card payment over the phone, during office hours, you should call us on 0141 944 3891.
- ✓ Online - www.allpay.net.
- ✓ Allpay App
- ✓ Allpay Text Pay
- ✓ Cheque

Please contact a member of the Housing Services Team if you would like to discuss which payment method would be best for you.

The rent you pay must cover the cost of what you are legally obliged to pay to your rent account (and where applicable any additional payment that you have agreed with your Housing Officer to reduce arrears).

How do I get help with my rent?

Universal Credit (Housing Costs)

For most working age tenants, Universal Credit replaced Housing Benefit. It will in most cases be paid directly to you instead of Pineview Housing Association.

However if you struggle to manage money or have other difficulties you could choose to have help with your rent paid directly to the Association.

We can also apply for this to be paid directly to the Association, particularly if you struggle to pay your bills and have financial difficulties in managing your money.

We will apply for arrears direct i.e. payments deducted from your Universal Credit claim and paid to us directly if you have rent arrears and are not paying them.

To make a claim for Universal Credit you must make an online claim at <https://www.gov.uk/apply-universal-credit>

Housing Benefit

Some tenants will be eligible to have their rent paid fully or in part by housing benefit. Housing Benefit is a government scheme to help people on a low income to pay their rent. In this area, it is paid by Glasgow City Council.

The amount you receive depends on a number of things such as:

- ✓ Your income
- ✓ Your rent
- ✓ The number of people living in your home and their circumstances

If you do not receive housing benefit and feel that you may be entitled to it please contact us as staff will be happy to assist you to make claim or to get the right advice from our Welfare Benefit service.

Even if you do not qualify at first, if your circumstances change in any way, you can make a new claim.

If you receive or are applying for Housing Benefit, it is very important that you notify the Benefit Office and your Housing Officer straight away to report any changes in your circumstances. The most common changes are an increase / decrease in your income or the number of people living in your property changes.

This will ensure that you receive the correct amount of Housing Benefit you are entitled to. If you fail to do so it could lead to an overpayment of Housing Benefit which you would be liable to pay back.

If your Housing Benefit is stopped for any reason, then you are responsible to pay the full rental charge for your property.

Please note that any delay in applying for Universal Credit or Housing Benefit may mean a loss of benefit and could result in rent arrears.

Both Universal Credit and Housing Benefit can be paid directly to you or to us. Even if the payment is paid directly to us you are still responsible for ensuring that it is being paid.

Please also ensure that you reply to any correspondence / communication from the Department of Work and Pension (DWP) or the Council. If you don't, it could lead to your payments being cancelled, leaving you with the full rent to pay.

Welfare Benefits Service

We want to ensure that you are receiving your full entitlement and can provide support if you have been refused benefits or wish to appeal a claim refusal. We provide all of our tenants with a free independent welfare benefits advice service, provided by the Citizens Advice Bureau. If you are unsure of your benefits / income entitlements please do not hesitate to contact us and we can arrange a suitable appointment.

Examples of assistance include:

- ✓ Checking if you are receiving all the benefits you may be entitled to
- ✓ Housing Benefit overpayments
- ✓ Change in circumstance interviews

- ✓ Financial advice for new tenants
- ✓ Debt advice
- ✓ Council tax issues
- ✓ Fuel and energy advice

What If I Have Difficulty with Paying My Rent?

We understand that sometimes the unexpected can happen and that you may experience financial problems which make it difficult to pay your rent.

Help and advice is always available from your Housing Officer / Housing Services Team members who will make every effort to provide you with support and assistance. It is best that you seek this help as soon as possible by contacting our office.

We can discuss a suitable repayment arrangement with you which will cover the rent due plus an amount towards any outstanding balance. If you keep to the arrangement, we won't take any further action.

We can signpost you in the direction of support other external agencies and organisations can provide you.

As mentioned previously an appointment can be made with our independent welfare benefits service. They can ensure you are receiving your full entitlement of benefits and provide advice on other debts etc.

If you continue to miss your rent payments we may consider the use of legal action to recover any rent owed and this could lead to you being evicted from your home.

Please see our separate booklet on rent arrears for more information.

Please let us know what you think

We always welcome feedback from our customers. If you would like any further information about your rent or any other matter, please simply contact us by:

- ✓ telephoning 0141 944 3891 to speak to a member of our team.
- ✓ texting us on 0741 834 7038 and a member of our team will call you back.
- ✓ emailing us at mail@pineview.org.uk
- ✓ use our Contact Us form on our website www.pineview.org.uk/contact-us/
- ✓ find us on Facebook www.facebook.com/pineviewhousing or
- ✓ writing to us at Pineview Housing Association, 5 Rozelle Avenue, Glasgow G15 7QR.



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