

PAYING YOUR RENT

How to manage
your rent account



Information for customers who rent their home

This booklet, called PAYING YOUR RENT, is available in your language. Please ask at your local office. We can provide an interpreter for you on request.

يدعى هذا الكتيب تسديد إيجارك، وهو متوفر بلغتك. يرجى طلبه من مكتبك المحلي. يمكننا أن نوفر مترجم من أجلك عند الطلب.

পেয়িং ইউর রেন্ট নামের এই পুস্তিকাটি আপনার ভাষায় পাওয়া যায়। অনুগ্রহ করে আপনার স্থানীয় অফিসে এর জন্যে জিজ্ঞাসা করুন। অনুরোধের মাধ্যমে আপনার জন্যে দোভাষীর ব্যবস্থা আমরা করতে পারবো।

本小冊子名爲《支付租金》，可以翻譯爲中文，供你索取。請向就近辦事處查詢。我們可以按要求爲你提供傳譯員。

Αυτό το βιβλιαράκι, που ονομάζεται ΠΛΗΡΩΜΗ ΕΝΟΙΚΙΟΥ, διατίθεται στη γλώσσα σας. Παρακαλούμε ρωτήστε στο γραφείο της περιοχής σας. Μπορούμε να σας παρέχουμε διερμηνέα κατόπι αιτήσεως.

આ પુસ્તિકાને પેઈંગ યોર રેન્ટ કહેવામાં આવે છે, જે તમારી ભાષામાં મળી રહે છે. કૃપા કરી તમારી સ્થાનિક ઓફિસમાં વિનંતી કરો. વિનંતી કરવાથી અમે તમારા માટે ઈન્ટરપ્રિટર પૂરા પાડી શકીએ.

यह आप के किराए की अदायगी नामक पुस्तिका आपकी भाषा में उपलब्ध है। कृपया अपने स्थानीय दफ्तर से पता करें। हम आप द्वारा माझे जाने पर दुभाषिया मुहैया कर सकते हैं।

ਇਹ ਤੁਹਾਡੇ ਕਿਰਾਏ ਦੀ ਅਦਾਇਗੀ ਨਾਮੀ ਕਿਤਾਬਚਾ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਉਪਲਬਧ ਹੈ। ਕਿਰਪਾ ਕਰਕੇ ਆਪਣੇ ਸਥਾਨਕ ਦਫ਼ਤਰ ਤੋਂ ਪਤਾ ਕਰੋ। ਤੁਹਾਡੇ ਵੱਲੋਂ ਮੰਗੇ ਜਾਣ 'ਤੇ ਅਸੀਂ ਦੁਭਾਸ਼ੀਆ ਮੁਹੱਈਆ ਕਰ ਸਕਦੇ ਹਾਂ।

Buugyarahan, la yiraahdo BIXINTA KIRADAADA, waxaa lagu helaa luqaddaada. Fadlan ka codso xafiiska deegaankaaga. Waxaan ku nidaamin karnaa turjibaan markaad soo codsato.

KİRANIZI ÖDEMENİZ adlı bu kitapçığı kendi dilinizde edinebilirsiniz. Lütfen yerel ofisinizden isteyiniz. İsteğiniz üzerine size tercüman bulabiliriz.

آپ کے کرایے کی ادائیگی، کے نام کا یہ کتابچہ آپ کی زبان میں دستیاب ہے۔ براہ کرم اپنے مقامی دفتر سے دریافت کریں۔ ہم درخواست کیے جانے پر آپ کے لیے کوئی ترجمان فراہم کر سکتے ہیں۔

Cuốn sách TRẢ TIỀN THUÊ NHÀ có bản dịch bằng tiếng Việt. Xin quý vị hãy liên hệ với văn phòng tại nơi quý vị ở. Chúng tôi có thể cung cấp phiên dịch cho quý vị theo yêu cầu.

We can provide copies in Braille or in large print or as an audio cassette

Paying your rent

This is one of a series of Places for People information booklets that we hope will be useful to you. There is a complete list inside the back cover.

You can pick up copies of the other booklets from your local area office.

The booklets are also available to download from our website: www.placesforpeople.co.uk

The rent that you pay for your home is the main source of income for Places for People. We use it to carry out repairs and provide an effective management service.

This booklet explains:

- how we decide the level of your rent
- how you can pay your rent
- why you are legally obliged to pay your rent

- how we can help if you are finding it difficult to pay

Our rents mission statement

We aim to collect the rent due to us by providing various payment methods. You have taken a tenancy with us and agreed to pay rent in advance. Our aim is to enable you to pay this rent on time, and to offer assistance where needed.

We will do this by having:

- a clear process that alerts customers as soon as arrears occur
- a clear policy on recovering rent arrears

Places for People has a moral obligation to try to prevent customers falling into debt. We offer advice and support to enable customers to clear their debt and also help them understand the consequences of not doing so.

When you sign your tenancy agreement or licence you agree to pay your rent and other charges. You can pay in many different ways and this booklet lists all of them. Remember – your tenancy agreement is a legal contract and this means you are obliged by law to pay your rent.

Paying on time

It is in both of our interests to ensure that your rent and other charges are paid fully and on time.

If all rents and charges are paid on time, we can concentrate on managing the places where you live – this includes making sure

we provide you with the best possible services. If money is collected on time, we can plan and deliver more improvements to your home, improve the overall service we provide to you and offer new services.

If you pay on time, it's one less thing for you to worry about. We will not have to contact you to ask why you haven't paid.

Setting rent levels

Most rents are set by keeping to the government's 'rent restructuring formula', which began in 2003. This is designed to make sure all housing associations charge similar rents.

By 2012, rents for similar properties in similar areas should be much the same, regardless of who the landlord is.

This may mean that in certain cases your rent may actually go down – between now and 2012.

Rent increases

Most rents go up in the first working week of April.

We will write to tell you your new rent and level of increase at least 28 days before the increase applies.

We will only ever increase your rent once a year.

Your tenancy agreement includes more information on how rent increases are calculated.

Other charges

Depending on where you live, you may have other charges to pay. These could be for:

- landscaping/gardening
- communal facilities, such as heating and lighting
- the services of an estate officer
- a service support officer call facility

These charges form part of your total charge and will go up at the same time as your rent. We will tell you about these changes at the same time as your rent goes up.

If you disagree with the increase

If you disagree with the new charges, please contact us by telephoning the number on the increase letter you have received. We will be happy to discuss your increase and explain the reasons behind the charges.

If you are still not happy you may appeal to the local rent officer, who will decide whether our charges are reasonable.

You can contact the rent officer for your area by calling the number in your phone book under Rent Office or Rent Officer, or you can go to www.therentservice.gov.uk

A rent assessment committee may need to examine the rent. If so, we will happily co-operate with that process.

Ways to pay

We want to make it as easy as possible for you to pay your rent so we offer many different ways of paying.

You can pay your rent:

- **by direct debit** – this is collected from your bank account on either the first day of the month or on the 15th of the month. Please contact your local office to arrange your payments
- **by credit or debit card** – to do this, call the payline on the numbers listed at the back of this booklet, telephone your local office with your card number or call into one of our offices and present your card

- **by standing order** – you can set up a standing order with your bank to have the money paid to us from your bank account on a date that is convenient for you
- **by payment swipe card** – you can do this at any post office, convenience store or retail outlet that offers the Paypoint payment facility
- **by postal order** – this should be sent to your local office, enclosing your payment reference number or name and address
- **by cheque** – made payable to your landlord

Please note: cheques previously made payable to NBH need to be made payable to Places for People Homes.

Cheques previously for New Leaf need to be made payable to Places for People Individual Support.

Your cheque should be sent to:

Places for People
PO Box 508
Preston
PR2 2XJ

Please write your payment reference number or name and address on the back of the cheque.

Remember that all rent, whether payable weekly or monthly, must be paid in advance.

If you pay by monthly direct debit or standing order, you need to ensure we receive your payment on the due date.

Direct debits and standing orders must always be paid in advance.

If you want to change your current method of payment or need further advice, please contact your local office during normal office hours, or at any other time contact our payline on one of the telephone

numbers listed at the back of this booklet.

Managing your rent account

Paying your rent is your responsibility, as explained in your tenancy agreement.

If you think you may have difficulty paying your rent, you should contact us immediately to discuss the situation.

You may be able to get help with your rent payments by claiming housing benefit. You can get more information from your local office or your local council's housing benefit department. There is another booklet in this series about claiming housing benefit.

We understand there may be occasions when difficulties arise, and we want to try and help you pay your rent regularly with as little delay and inconvenience as possible.

If you don't pay

If you simply don't pay your rent, or don't pay the agreed amount to reduce any rent arrears, we will contact you by:

- letter
- telephone
- text message
- e-mail
- in person at your home

We do this to make sure you are aware of the situation, so that you can take steps to pay off the arrears.

We never forget about money that is owed to us as it affects our ability to deliver good services to all our customers. We owe it to them and to you to ensure that all rent and arrears are collected as quickly as possible.

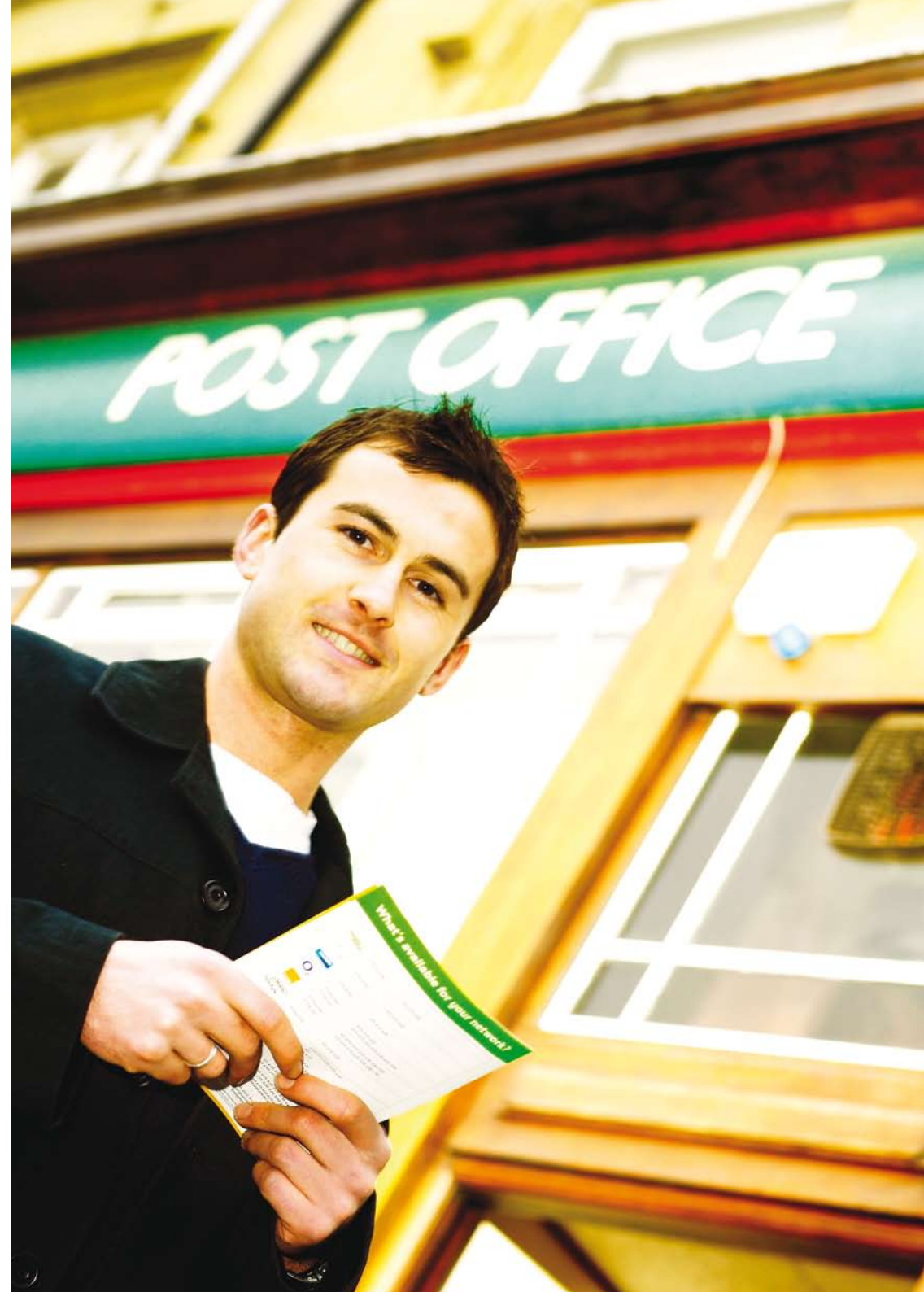
Failure to pay your rent could result in legal action, and you will have to pay any legal costs. Legal action of this sort may also affect your ability to get credit or a loan.

If you are ever unable to make payment, please let us know as soon as possible. If we don't know about your situation, we can't help you.

Our staff are specially trained to advise you. We will make an arrangement with you to pay off the arrears on a regular basis. We will do our best to make sure this arrangement is fair and affordable.

Please write to us at:

Places for People
18 South Rings Business Park
Craven Drive, Bamber Bridge,
Preston, PR5 6BZ



Booklets available include:

Anti-social behaviour

Tackling it together

Customer service

What you can expect from us

Gas safety

Keeping your home safe

Harassment

How we can help

Homes for rent

How we let our homes

Housing benefit

How to get help to pay your rent

Know your rights

A tenant's guide

Living with a disability

Adapting your home

Managing your money

What to do if you can't pay your bills

Moving home

Things to remember

Paying your rent

How to manage your rent account

Personal records

Your right to information

Repairs to your home

What to do if you need a repair

Suggestions and complaints

How to make a suggestion, complaint or compliment

Swapping homes

How to swap homes with another tenant

Tenancy support service

Helping you to manage your home

Service Standards for

Homeowners

What you can expect from us

Homeowners Handbook

An essential guide to your home

Freephone contact numbers

Our Contact Centre

is open 24 hours
(all calls are free
from a landline)

Places for People Homes

0800 432 0002

Places for People Individual Support

0800 432 0003

You can pick up copies of our booklets from your local office, download them from our website:
www.placesforpeople.co.uk
or to receive them by post, telephone the Contact Centre on the numbers above.

Minicom

0800 432 0008

Homeowners line

0800 432 0009

If you ring these numbers and English is not your first language, we can use the Language Line Service to communicate with you.



INVESTOR IN PEOPLE



www.placesforpeople.co.uk