



Rent: your questions answered

Do you have questions about the amount of rent you pay or what to do if you are finding it difficult to pay your rent? Here we answer a selection of some of the most frequently asked questions about a tenant's rent.


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1 Why does my rent go up every year?

Rent covers the cost of providing and managing your home, including the original build or acquisition cost and ongoing repairs and improvements. The Government wants all housing associations and council tenants to pay a similar rent according to how many rooms you have and the area you live in. Most tenants who have been with us for more than one year will have an annual rent increase. We increase our rent to meet increasing costs in accordance with these government rules.

2 Why do I have to pay a service charge as well as my rent?

As well as rent there are some services that a tenant has to pay for such as cleaning, caretaking, gardening, communal heating, grounds maintenance and additional amenities such as lifts, Digital TV etc. The amount you pay depends on how much it costs to provide these services. The charges will vary from scheme to scheme. If you would like to discuss your service charge please call 0800 040 7989 and ask to speak to your Neighbourhood Officer, or else please speak with your Scheme Manager, Support Worker or Area Housing Manager at your local office.

3 When it comes to housing benefit, what is the difference between eligible and ineligible service charges?

If you receive Housing Benefit, most service charge items should be covered. However, Housing Benefit cannot be paid for certain services and these are referred to as “ineligible” service charges which tenants will pay for themselves, or may get other funding such as supporting people grant. Examples of ineligible service charges are payments for:

- personal fuel charges (heating, lighting, hot water & cooking);
- meals;
- water rates;
- TV licences;
- counselling and support services;
- emergency alarm systems;
- laundry;
- nursing and personal care.

4 I have lost my job and cannot afford to pay my rent. What can I do?

You should contact your local Job Centre and inform them. You will be assessed for Income Support or Income based Job Seekers Allowance if you intend to look for another job. You should also inform the Housing Benefit department at your local council. For further information please contact a member of the Income Management Team on 0800 040 7989 or email Rents@sph.org.uk for further advice.

5 I am on full Housing Benefit and I have just received a rent increase letter from you, what do I do?

You need to give a copy of the letter to the Housing Benefit department of your local council to help them re-assess your claim in line with the new rent. It is really important that you give them a copy of the

letter **BEFORE** the 1st April. If the council gets the letter after the date of the increase they might not be able to backdate your claim. If you do not know the address of the Housing Benefit department then contact a member of the Income Management Team on 0800 040 7989 or email Rents@sph.org.uk for help.

6 I am on Housing Benefit and shouldn't have to pay rent but I have received a rent arrears letter. Why?

Are you sure that your Housing Benefit claim has been paid by the council? There are times when your entitlement to Housing Benefit change or is stopped because of a change in your circumstances. Even if your claim has been paid it may not cover all of your rent. You should receive a letter from Housing Benefit telling you how much they will pay. If you are not sure how much Housing Benefit you are receiving, contact your local council Housing Benefit department or contact the Income Team, Area Housing Manager, Scheme Manager or Support Worker. If you think the amount is wrong then you can ask the council to look at your claim again.

7 I have received a rent statement and have made some payments which do not appear on my account.

Very occasionally payments can go astray so please contact us immediately. If you let us have proof of the payment that you made then we will be able to trace it and make sure that it is credited to your rent account. Remember, the rent statement will only show payments made before the rent statement is sent out so recent payments may not yet appear. If you are in any doubt please call 0800 040 7989 and speak to a customer services advisor who will be able to check for you.

8 I am finding it difficult to pay my rent – can I get help?

Have you claimed Housing Benefit? This is designed to help people on low income pay their rent. If you haven't already done so you should make a claim in writing to your local council, usually on the council's own application form. For free and confidential welfare benefit advice from an independent organisation, please contact CHAS on 0207 723 5928. Alternatively you can seek advice from your local Citizens Advice Bureau or a Solicitor.

9 It is not just rent arrears I have, what about my other debts?

It is important that you meet priority debts such as rent, council tax and fuel bills. If you are struggling, you can get help to manage your debts and you may be entitled to other benefits. Even if you are meeting your outgoings it may be possible to arrange payment of essential bills in a better way. Your Scheme Manager, Support Worker, Area Housing Manager, Rent Arrears Officer or Neighbourhood Officer can refer you to CHAS, an independent organisation for free and confidential debt advice.

Alternatively you can contact the following government agencies that offer free advice and help:

National Debt Line	0808 808 4000
Capitalise	020 7392 2953
Consumer Credit Counselling	0800 138 1111

10 I receive support services from my Scheme Manager / Support Worker as part of my tenancy, who will pay for these services?

If you receive Housing Benefit you will not have to pay for your housing support services. You will receive a Supporting People subsidy payment to pay for the support service. But if you have income or savings over and above eligibility for Housing Benefit and the 'Fairer Charging Policy', then you will have to pay for your housing support service in full. This is quite a complicated issue and your Scheme Manager or Support Worker will be able to give you further advice.

11 I have received a Notice of Seeking Possession, does this mean that I will lose my home?

The Notice of Seeking Possession is a legal notice which we serve if we are considering taking you to court because you haven't paid your rent in accordance with your tenancy agreement. The Notice gives you 28 days to deal with the situation after which we will apply to court. You will incur a court cost of at least £100 if we have to take the situation this far. To keep your home you can:

- clear the whole arrears now and then start paying your correct rent
- if you cannot clear the arrears in one go, call 0800 040 7989 and ask to speak to your Rent Arrears Officer to make an agreement to pay an agreed amount towards the arrears each week, or else speak to your Support Worker, Scheme Manager or Area Housing Manager.

As long as you keep to the agreement no further action will be taken. Remember, if you do lose your home as a result of not paying your rent, your local council may decide that you have made yourself intentionally homeless so will not re-house you. You may also wish to contact your local Citizens Advice Bureau or a Solicitor for independent legal advice.

12 I need to move from my present home but I have rent arrears. What do I need to do?

You can register for a move to another property but you will need to have a clear rent account before you be allowed to move, so contact your Rent Arrears Officer on 0800 040 7989 or email Rents@sph.org.uk to make arrangements to clear the arrears and then continue to pay your rent in full when it is due.

13 I have just received a letter to say that I will be taken to court due to the level of arrears on my account but I cannot afford a solicitor.

First of all contact your Rent Arrears Officer. Applying to court is not something that we do lightly and is usually a last resort. Phone immediately on 0800 040 7989 or speak to your Neighbourhood Officer, Area Housing Manager, Support Worker or Scheme Manager. Before we get to court we will try and get an arrangement that we both think is fair. You can also contact a local Citizens Advice Bureau or a Law Centre which can offer you independent legal advice. They may also be able to arrange for someone to represent you in court.

For further information on any of the topics mentioned above, please contact our Customer Contact Centre on 0800 040 7989 or email rents@originhousing.org.uk