



## **Rent and Benefits**

### **RENT & SERVICE CHARGE**

Under the terms of your Scottish Secure Tenancy agreement you are charged rent on a calendar monthly basis in advance. The rent charge is made up of basic rent and in most cases, also a service charge. It is set in accordance with our Rent Policy (see below), and as well as covering day to day costs of running your home also contributes to repayments of building loans, future improvements and major repairs.

Service Charges are set by the Association to cover the costs of services provided in your block of flats/scheme, such as gardening and stair cleaning.

In the case of Sheltered Housing, service charges also include Scheme Manager service costs and the upkeep of the common room and laundry etc. There is also a separate Housing Support charge payable to the Local Authority.

In some schemes there is also a charge covering your heating and hot water. A small number of Castlehill properties are let furnished, and in these cases the service charge will also cover furniture and electrical appliances provided by us.

### **RENT POLICY**

The Association's rent policy primarily aims to ensure that enough money is brought in to cover the costs of managing and maintaining our housing stock. The policy controls the mechanism for rent setting in relation to the points that are given to each property for its size, location, facilities, age and condition, and ultimately, the affordability of rent.

The policy is reviewed on an annual basis by our Management Committee, including the review of the cost per point, with reference to the rates of inflation. The review is normally implemented on 1<sup>st</sup> April, and as a Scottish Secure Tenant you have the right to be consulted regarding any proposed rent charge service charge changes.

A copy of the full policy can be obtained from our office.

## **PAYMENT OF RENT**

Rent is payable in **advance** on a calendar monthly basis and is due on the 1<sup>st</sup> of each month. However if this causes difficulty you can arrange to pay weekly or fortnightly in advance.

There are a number of ways to pay your rent -

**Direct Debit** – Castlehill will provide you with a form to sign, which is returned to the office. This then allows us to collect your monthly rent directly from your bank account.

**Bank Standing Order** – If you can only pay weekly then you can pay by standing order. Castlehill will provide you with a form to sign, which you take to your bank, and you authorise your bank/building society to pay your weekly rent directly to Castlehill.

**Allpay Card** - You can pay at any Post Office or other recognised outlets by cash or cheque using an Allpay Card ordered by Castlehill. You should make sure that your card is receipted by the Post Office or outlet each time as this is your proof that you have made the payment. Each transaction incurs a fee that is borne by Castlehill. If you wish to pay more frequently than monthly please check with your Housing Officer first, as very small payments are not cost effective for us.

**Cash / Cheque** - Paying cash/cheque to our office. When sending a cheque to our office you must make sure that you write your name and address on the back or enclose a letter so it is quite clear whose account the cheque should be credited to and also mark the payment as 'rent'. **Please DO NOT send cash through the post.**

**Housing Benefit Direct** - If you are entitled to Housing Benefit you may opt to have the payments made directly to Castlehill. You will be asked to sign a mandate authorising Castlehill to receive payments. It may be that you only receive partial Housing Benefit and decide to have this paid direct to Castlehill. You will then be responsible for paying the balance of rent yourself. You can do this using a Direct Debit, Allpay Card or Cash/Cheque to the office. **Part payment is not accepted by Bank Standing Order.**

Please note that payments can take between 2-10 days to reach your account, depending on how you pay. On request a print out from your computerised rent account can be issued to you detailing all rent charges and your payments.

## HOUSING BENEFIT AND SUPPORTING PEOPLE

### Housing Benefit

Housing Benefit is a government scheme run by the local councils, which provide assistance with rent payment for any tenant deemed to have a low income. Depending on your income and savings you may qualify for some or all of the rent to be paid, although other factors taken into account are your age, the monthly rent charged and who is actually living in the household. You do not have to be unemployed to qualify; many tenants receiving pensions, and those with low earnings can also qualify for Housing Benefit.

If you think you may qualify, but even if you are unsure **DO** fill in an application form. Forms can be picked up from your local council office. Your Housing Officer or a Welfare Rights Office can give you further advice, or assistance in completing the form. If you are in receipt of DWP benefits you **MUST** complete an additional form available from the DWP Office in order that your application can be completed.

If you are a new tenant with the Association you should apply for Housing Benefit as quickly as possible, and before your tenancy commences so that any payment covers from the start of your tenancy. Claimants will receive payment from the Monday after the Housing Benefit office receives your form. You must supply all the evidence requested about your financial circumstances within four weeks of the form being submitted to enable your claim be processed.

**It is your full responsibility to get in touch directly with your local Housing Benefit Office to advise of any changes in your income (i.e. starting work, change in benefits) and to provide any information requested when your claim is reviewed. You must do this as quickly as possible AND let Castlehill know too.** That way we can advise you if you have a change in Housing Benefit payments, and accordingly whether this has any implications for you having to pay the Association any more or less to complete your monthly rent payment. Similarly, if there is a change in your personal circumstances, such as going into hospital, you should advise your Housing Benefit office. In Sheltered Housing the Scheme manager will also notify our office of your admission to and discharge from hospital. **It is very important that you do not delay in returning any forms as this could lead to cancellation of your benefit and consequently a rent arrear.**

### Supporting People

If you are in sheltered or supported housing, Supporting People is the funding framework that provides your housing support service. Supporting People is administered by your local authority. If you receive a support service (such as a Scheme Manager in Sheltered Housing) at the time you are offered a property you will have the Supporting People funding explained to you. If you have any questions about Supporting People please contact the office or your local Council Supporting People Team.

## RENT ARREARS

If you experience any difficulties at all in paying your rent it is best to contact the Association at the earliest possible stage. Your Housing Officer will be able to discuss your situation and the options available to you to help with payment of the rent and/or arrears.

The Association is always willing to help prevent arrears arising or increasing. However we can only do so if you contact us as soon as you have a problem. **Whatever you do, do not ignore the problem - it isn't likely to go away.**

If you make an arrangement for payment and do not stick to it, your arrears will increase and this could result in the Association taking action to repossess your home with the cost of any such action being borne by you. The earlier you contact us the less likely this is to happen and the easier it will be to resolve the problem.

If you are having problems with debts including your rent the association can refer you to an external agency to help with debt management. Contact your housing officer for a referral to be made.