

February 2017



**SHETTLESTON
HOUSING
ASSOCIATION**

Paying Your Rent



building communities
building futures



Paying your rent

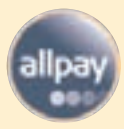
You are responsible for paying your rent. Your rent pays for all the services that the Association provides including day to day repairs, major improvement works and housing management. It is therefore of the utmost importance that we receive the full amount of rent owed to us.

Your rent is due to be paid in advance on the 1st of each month.

Payments can be made by any one of the following methods:



- **Allpay:** You can use your Allpay card to pay your rent at all Allpay outlets, or by phone **0844 557 8321** or on-line – follow the Allpay link on the Association’s website, **www.shettleston.co.uk**.



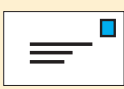
- **Callpay:** Callpay allows you to make payments to the Association over the telephone using your bank debit card. A Callpay app is also available to download onto your mobile. Paying by Callpay only takes a few minutes and saves you making a journey to the Post Office or other Pay Point outlet.



- **Direct Debit/Standing Order:** By direct debit or standing order direct from your bank account. Forms to set up this payment method are available from the office. The Association can set up a Direct Debit over the telephone for you.



- **Post Office:** At a local post office using the payment card provided by the Association.



- **By Post:** Cheques or postal orders can be sent directly to Shettleston Housing Association. These should be crossed and have your name, address and tenancy reference number written clearly on the reverse.

If you are in receipt of Universal Credit

The Universal Credit payments you receive include any housing costs you are entitled to (your rent charge). Remember to include details of your rent charge when you claim Universal Credit so that your Housing Costs are included in your claim. **You now have to pay your rent directly to your Landlord as soon as you receive your Universal Credit payment.**

Universal Credit is paid monthly in arrears into your bank account. The easiest way to make sure your rent is paid on time would be to set up an automatic payment on the day you receive your Universal Credit – either as a Direct Debit or Standing Order contact the Association's office for further information.

Service Charges

If you are a continuing tenant of a house transferred from GHA, the rent for your property includes provision for a number of services.

For all other SHA tenants, any applicable service charges e.g. backcourt maintenance, close cleaning, landscape maintenance, will be detailed separately from your rent charge on your tenancy agreement or your annual rent increase letter.



Getting help with your rent – Housing Benefit

If you are entitled to Housing Benefit, it is your responsibility to make sure that you have applied for it. Housing Benefit is a national scheme administered for you by Glasgow City Council. Anyone who pays rent can apply, even if they are working or getting other benefits such as Income Support, Tax Credits, State Retirement Pension etc.

The amount of benefit awarded will depend on the amount of money coming into the household, plus any savings you may have. In addition, the number and ages of other people living in your home will also be considered.

You can make an application online for Housing Benefit & Council Tax Reduction at: www.glasgow.gov.uk via the report, pay, apply link.

You must always advise the Council of any changes to your circumstances or to those of household members. Examples include:

- An increase or decrease in wages.
- Changes in employment situation such as redundancy or starting work.
- Amendment to benefit levels.
- Amendment to type of benefit received.
- Changes to who is living in your home.

In addition, Glasgow City Council will, periodically, send you a Housing Benefit Review form, which you must complete and return promptly. **IF YOU DO NOT DO THIS IT IS LIKELY THAT YOU WILL LOSE BENEFIT AND BE REQUIRED TO PAY FULL RENT FOR YOUR HOME.**

Pay your rent on time

If you find yourself in arrears, or you are having problems making your rent payments, it is important that you **make immediate contact with Shettleston Housing Association for help and advice.**

We understand that coping with debt can be a stressful experience. Rent arrears are often a symptom of deeper financial problems and we will always try to deal with this issue sensitively. However, rent is the Association's main source of income to maintain and repair properties, and staff must take positive and effective steps to minimise the level of arrears.

Staff will try to ensure that you are aware of when your rent is due, how payments can be made and, most importantly, that you are advised immediately when a payment has been missed.



How our Welfare Rights Service (WRS) can help

Shettleston Housing Association employs two Welfare Rights Officers whose job is to make sure that all tenants are in receipt of the maximum benefit that they are entitled to. The WRS looks at Housing Benefit, Council Tax Reduction and all other Social Security Benefits.

...continued overleaf

*Speak to our
Welfare
Rights Service
before things
get out of
control.*



The WRS is available Monday to Friday at the Association office and will assist with your application for benefit. The WRS also works very closely with the Housing Officers. If a tenant falls behind with rent arrears then the WRS will make contact to ensure that the full benefit entitlement is being received and income is maximised.

Paying back arrears

If you do fall behind with your rent, your Housing Officer will seek to make a realistic arrangement with you to help you clear the arrears.

If you do not make contact with your Housing Officer to make an arrangement to repay your arrears, or fail to keep to the terms of the arrangement, Shettleston will take legal action to recover the debt. This could result in the Association arresting your wages or even, as a last resort, taking steps to evict you from your home. You would also be liable for any costs incurred by us in raising such legal action.

Please remember, the worst thing you can do is ignore debt – it will not go away on its own!

Dealing with other debt

If you are having problems keeping up with other payments or debts you should get help as quickly as possible. The Association employs two Financial Inclusion Officers who provide a free confidential service to support residents experiencing financial difficulty including budgeting, negotiating with creditors, reducing energy bills and helping to reduce rent arrears.

The Financial Inclusion Officers can also assist tenants to open a basic bank account and access affordable home contents insurance.

The Financial Inclusion Officers are available Monday to Friday at the Association office.

Rent increases

Shettleston operates a rent policy, which aims to ensure that:

- Rents meet the Association's costs and provide sufficient funds to replace, refurbish and improve our stock.
- Wherever possible, rents are affordable to those in low paid employment.
- Wherever possible, rents are comparable with the rents of other social landlords providing similar accommodation.

Tenants are consulted when rent increases are proposed, and the Association is obliged to take notice of any views expressed. Rent increases are applied annually and you will be given at least 28 days notice of any rent increase.

Rents are based on the historical 'rateable value' of your home and take into account – house type, size, apartments, floor area and general amenities such as central heating.

Council Tax



The Council Tax for your home is your responsibility and is not included in the amount charged for rent. Glasgow City Council will notify you each year of how much you have to pay.

You may be entitled to a rebate and details of how to apply should be included in the demand notice. If you qualify for help with your rent you are also likely to be entitled to a Council Tax rebate.

If you fall into arrears with your Council Tax you will not lose your home but you could be subject to debt collection by Sheriff Officers.



SHETTLESTON HOUSING ASSOCIATION

Helen McGregor House, 65 Pettigrew Street, Glasgow G32 7XR
Tel: 0141 763 0511 • Fax: 0141 778 5278

Email: sha@shettleston.co.uk • Web: www.shettleston.co.uk

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