



Paying Your Rent

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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:



- **PayPoint:** You can use your Allpay card to pay your rent at any PayPoint outlet
- Online at www.allpay.net By phoning Allpay on 0330 041 6497



- **Callpay:** Telephone our office on **0141 763 0511** and use your debit card. These payments are processed by Callpay system from Allpay and is a quick and secure method of payment.
- Through the Allpay Smartphone App which can be downloaded from the Apple App Store or Google Play.



- **Direct Debit/Standing Order:** By direct debit or Recurring Payment direct from your bank account. The Association can set up a Direct Debit over the telephone for you.



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

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 several 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 or 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

The Association offers a Welfare Rights Service, our Welfare Rights Officers provide a wide range of benefits advice and can help you with:

- Help you to fill in benefit claim forms
- Help you to understand and/or deal with benefit letters
- Contact the benefit authorities on your behalf (with your verbal or written authority)
- Appeal against and then, if required, represent you at benefit appeals or tribunals
- Refer you onto Money Advice/appropriate agencies if money or debt problems are identified

Call the office on 0141 763 0511 to make an appointment or email sha@shettleston.co.uk

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

If you need assistance our welfare rights officers can help with completing benefit forms, for example Personal Independence Payment, Disability Living Allowance, Housing Benefit applications or issues with your claim. Our officers can be contacted at our office. 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

We would advise anyone who has fallen into debt to seek debt advice, The Association in partnership with Tollcross Community Trust and Tollcross Housing Association offers a money advice service to tenants, we can refer you to Tollcross & Shettleston Money Advice Service (TSMAS) for debt advice, this service is provided free of charge and they can assist with:

- debt issues for example catalogue, pay day loans
- Negotiate with creditors
- Set up repayment plans
- fuel debts
- budgeting

The TSMAS service is available by contacting the Association's office. Please call for an appointment with one of the money advice staff. You can call on 0141 763 0511 or email sha@shettleston.co.uk.

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.

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.