

4. Your Rent

4.1 How to pay your rent

Your rent is due weekly. An account will be considered to be in arrears if a payment has not been received by the Friday of the week it is due.

Rent payments can be made by any one of the following methods:

- By Direct Debit - The Company will provide you with a form if you wish to use this payment method.
- Any Post Office or Payzone outlet.
- Over the phone with a Debit/Credit Card – you will also need your New Fylde Housing swipe card.
- Over the internet
(www.newfyldehousing.co.uk or www.allpayment.net) with a Debit/Credit Card – you will also need your New Fylde Housing swipe card.
- Post a cheque, payable to New Fylde Housing.

4.2 How to claim Housing Benefit

Housing Benefit can help with paying your rent. If your income is low you may qualify for Housing Benefit. To claim Housing Benefit you must fill in a form, available from the Council, giving details of your income and household. Housing Benefit cannot normally be backdated, so it is important that you claim as soon as you think you might be entitled. The staff at the Company's office will help you to complete the form if you would like them to.

The completed form should be sent straight away to the Housing Benefit Section, Fylde Borough Council, Town Hall, St. Annes. The application will normally be processed within 14 working days unless it is incomplete.

If you receive Housing Benefit and have a change of circumstances,

you must contact the Housing Benefit Section of Fylde Borough Council straight away, as your entitlement to benefit and rent payments may be affected. Some of the changes you should report are someone moving in or out of your home or someone in your household starting/stopping work.

4.3 Other benefits

You may be able to claim other benefits, for example Income Support or Family Credit. For more information please contact the Benefits Agency, Westmorland House, Orchard Road, St. Annes (telephone 01253 658658).

4.4 How your rent is reviewed

Your rent will be increased annually on the first Monday in April each year.

Your rent may include additional charges known as service charges, for items such as heating, lighting in communal areas and a garage if you rent one. It does not include charges for water or council tax. Your Tenancy Agreement and/or annual increase letter gives a complete breakdown of the charges for your home.

Your rent and service charge are worked out so that every year there are four weeks when you do not pay rent and service charge. These are called "rent free" weeks. If you have missed any rent and service charge payments then "rent free" weeks do not apply and you should pay rent and service charges in these weeks.

4.5 Changing the Rent

If you have a 'Protected Tenancy', to change the rent we must write and tell you what we think the new rent should be. We will write at least four weeks before you have to start paying the new rent.

You have the right under legislation to ask the Rent Assessment Panel

to decide the amount of the new rent. If you do this, the Rent Assessment Panel will decide the amount of the new rent and that is what you will have to pay. The Rent Assessment Panel is an independent panel of persons who decide on rent payable*. If you do not ask them in this way then you will have to pay the new rent that we have asked you for.

You can contact the Rent Assessment Panel at:

The Northern Assessment Panel
20th Floor, Sunley Tower,
Piccadilly Plaza,
Manchester M1 4BE

Tel: 0845 100 2614

Fax: 0161 237 3656

Email: northern.rap@communities.gsi.gov.uk

Website: www.communities.gov.uk

* The Rent Assessment Panel may put your rent up or down.

4.6 If you cannot pay

If you cannot pay your rent because of financial difficulties, you must contact the rent account section at the Company's office straight away. If we know about your problem we will try to help you. The Company recognises that illness or unemployment can sometimes make it difficult to pay the rent. We can advise you on Housing Benefits and other welfare benefits and will refer you to the Citizens Advice Bureau for debt counselling, if appropriate.

Your cooperation in letting us know about any changes in your circumstances that may affect your ability to pay your rent will allow us to offer you all the help that we have available. Failure to keep us informed of such changes may render certain help unavailable.