

# PAYING YOUR RENT

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You may find the following leaflets useful for additional information about this section. Please contact Customer Services on 01772 450600 or visit the website for copies.

- *Paying Your Rent*
- *Difficulties In Paying Your Rent*
- *Claiming Welfare Benefits (including Housing Benefit)*

# PAYING YOUR RENT

## WHAT IS RENT?

The rent charge for your property is made up of your core rent and then the following charges, if applicable:

- *Property related service charge for tenants in non-sheltered accommodation (e.g. upkeep of communal areas on estates)*
- *Support service charge for tenants in sheltered schemes*
- *Property related service charge for tenants in sheltered schemes (e.g. cost of heating individual rooms in communal properties, or communal cleaning or gardening)*

We collect rent from all of our tenants to pay for the homes and services that we provide. Rent and other charges are payable in advance on the Monday of each week. **It is your responsibility to ensure that your rent is paid regularly to avoid going into arrears.**

## WHAT DOES THE PROPERTY RELATED SERVICE CHARGE FOR NON-SHELTERED ACCOMMODATION COVER?

This service charge is based on the cost of providing services, such as communal cleaning, gardening or street lighting on your estate. We review these charges once a year. You will receive one calendar month's notice in writing of any proposed increase to these charges.

## WHAT DOES THE PROPERTY RELATED SERVICE CHARGE FOR SHELTERED ACCOMMODATION COVER?

The service charge for sheltered accommodation covers the upkeep of the communal facilities and services such as the laundry, landscaping, gas and electricity charges for heating communal areas, telephone for the office, and running of the fire alarm.

If your scheme has a shared communal boiler, you may also have to pay an additional heating cost. Apart from this, your household running costs are not covered by the rent and service charge and you will need to pay for your gas electricity, water charge, Council Tax, window cleaning, interior decoration, phone line, TV licence, and contents insurance.

## WHAT DOES THE SUPPORT SERVICE CHARGE FOR SHELTERED ACCOMMODATION COVER?

The support service charge is payable by tenants living in sheltered schemes for the scheme managers and sheltered alarm system monitoring. Rent, property related service charges (excluding the cost of heating your own home) and support service charges are all eligible for Housing Benefit if you meet the qualifying criteria.

## HOW DO I PAY MY RENT AND OTHER CHARGES?

To make it as easy as possible for you, there are several different ways for you to pay your rent. We do not make a charge for using any of these methods of payment. Please note, we do not accept payment by credit card.



## WHEN TO PAY

We collect rent from all of our tenants to pay for the homes and services that we provide. Rent and other charges are payable in advance on the Monday of each week. It is your responsibility to ensure that your rent is paid regularly to avoid going into arrears.

## HOW TO PAY

- **Direct Debit**

Direct Debit is the easiest way to pay your rent as the money will be taken from your account automatically on a regular basis. You can pay by Direct Debit either monthly or weekly. If you pay your rent on a monthly basis, the amount will be automatically debited from your account on the 3rd or 20th of each month. If you pay your rent weekly, the payment will be collected each Monday. We can only take the agreed amount and if we need to change the amount or collection date, we will notify you first. You can find out how to set up a Direct Debit on the next page.

- **Swipe Card**

When you become a New Progress tenant, you will be given a swipe card that enables you to pay your rent by cash or cheque at any post office or PayPoint outlet. Make sure that you request a receipt each time that you make a payment and that you keep it as proof of payment.

- **Telephone payments using a debit card**

You can phone us on 01772 450610 to pay your rent using a debit card. You will need to tell us the amount you would like to pay and your tenancy reference number. We can only accept payments from the cardholder.

- **Online payments using a debit card**

You can use your debit card to pay via our website by following these simple steps:

1. Visit [www.talk2progress.co.uk](http://www.talk2progress.co.uk)
2. Click on the New Progress tenants' button
3. Click on the 'Pay your rent' link on the right-hand side
4. Click on the 'Alliance & Leicester bill pay' link and follow the instructions

- **Post**

We provide pre-paid envelopes if you want to send cheques or postal orders through the post. Do not send cash in the post.



## SETTING UP A DIRECT DEBIT

We will give you a Direct Debit instruction form, which you will need to complete and return to us. We will then forward your instructions onto your bank. This will authorize them to allow New Progress to collect payments from your account. You will need the following information to complete a Direct Debit instruction form:

- *Name and address of your bank or building society*
- *The name(s) of the account holder(s)*
- *Your bank or building society account number*
- *The branch sort code (you will find this on your cheque book)*

It may take a few weeks for us to set up a Direct Debit and to take the first payment from your account. So that you don't go into arrears during this time, you should arrange to pay by another method until you have checked that the first Direct Debit payment has been collected.

## RENT ACCOUNT BALANCE

We will send you a rent statement every three months, but you can check your rent balance at any time by contacting our Customer Services team on 01772 450600. You can also view your rent account online by visiting [www.talk2progress.co.uk](http://www.talk2progress.co.uk) and clicking on the 'View your rent account online' under the services section. The secure site allows you to view your last ten transactions and make online payments. To access your account online, you will need a unique username and password. To request your user name and password, please contact us on 01772 450610.

NB: It is important to keep the rent statements that are sent out to you every three months, as this is your record of payment.

## RENT SETTING

We review assured tenancy rents each year and usually make any changes each April. We always give at least one month's notice of these changes and there will only be one change a year. If you are an assured tenant you have the right to appeal against any increase in your rent to the Rent Assessment Committee. If you appeal and the Rent Assessment Committee assesses the rent to be lower than the one we have set, then you will pay the lower amount. If they set it higher than the rent we have set, then you will pay the rent we originally asked for.

For information about rent setting for other types of tenancy agreements, please contact us on 01772 450600.



# # YOUR RENT ACCOUNT STATEMENT

## Statement of account

Name of tenant

Address



**NEW PROGRESS**  
HOUSING ASSOCIATION LIMITED

**Tenancy No: 500000000**

Rent A/C No: 000000

**Current tenancy, at the above address.**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>CHARGES</u>	<u>PAYMENTS</u>	<u>BALANCE</u>
<b>Balance at 2 January 2009:</b>				<b>£104.24</b>
				<b>In Credit</b>
2 JAN 2006	RENT DEBIT	£57.96		£46.28 CRE
3 JAN 2006	Swipe Card Payment		£57.95	£104.23 CRE
9 JAN 2006	RENT DEBIT	£57.96		£46.27 CRE
10 JAN 2006	Direct Debit		£57.96	£104.23 CRE
16 JAN 2006	RENT DEBIT	£57.96		£46.27 CRE
23 JAN 2006	RENT DEBIT	£57.96		£11.69 ARR
23 JAN 2006	Swipe Card Payment		£57.96	£46.27 CRE

**Balance at 23 January 2009:**

**£46.27**

**In Credit**

The charges that applied to this property at 23 Jan 09 were:

Protected £57.96 per week  
**£57.96**

CRE = Credit

ARR = Arrears

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### **NEW PROGRESS HOUSING ASSOCIATION LTD**

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