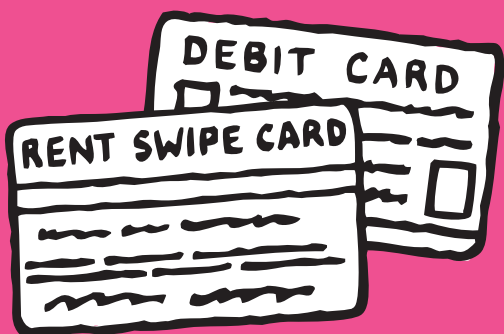


PAYING YOUR RENT



NEW PROGRESS
HOUSING ASSOCIATION LIMITED

This leaflet tells you how to pay your rent, how your rent is set and how to claim housing benefit.

If you would like this leaflet in another language or
format (such as large print, audio cassette or Braille)
or if you require the services of an interpreter,
please phone Customer Services on 01772 450600

اردو (Urdu)

اس اشاعت کی نقل اگر آپ کو کسی دیگر زبان یا شکل (فارمیٹ) میں چاہئے، یا اگر آپ کو ترجمان (انٹریپرٹر)
کی خدمات درکار ہوں تو برائے مہربانی کسٹمر سروسز سے فون نمبر 01772 450600 پر رابطہ کریں۔

廣東話 (中文繁體字) (Cantonese)

如欲索取本刊物的另一語文或格式版本，或要求使用口譯員服務的話，
請致電客戶服務處，電話：01772 450600

Polski (Polish)

Jeśli chcieliby Państwo otrzymać tę publikację w innym języku
lub formacie (na przykład dużym drukiem, w wersji dźwiękowej
lub brajlem) albo potrzebują Państwo usługi tłumacza, prosimy o
zatelefonowanie do Biura Obsługi Klienta pod numer:
01772 450600.

PAYING

YOUR RENT

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When do I pay my rent?

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

How do I pay my rent?

To make it as easy as possible for you, there are several different ways for you to pay your rent:

- **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.

- **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 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
2. Click on the New Progress logo
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

There is no charge to you to use this facility. We do not accept credit card payments.

- **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.

How do I set 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 authorise 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.

How do I find out the balance of my rent account?

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**.

NB: We no longer use rent cards so it is important to keep the rent statements that are sent out to you every three months, as this is your record of payment.

Can I view my rent account online?

Yes. You can view your last ten transactions and make payments on our website www.talk2progress.co.uk.

To access your account online you will need a unique username and password. If you would like to set up an online rent account, you will need to phone us on **01772 450610** to request your username and password.

Once your account has been set up, you can access it online by following these simple steps:

1. Visit www.talk2progress.co.uk
2. Click on the New Progress logo
3. Click on 'Services' on the menu bar at the top of the page
4. On the drop-down menu click on 'I-Housing' and follow the instructions

What is a rent holiday?

A rent holiday is a period when we will not collect rent from you. You will be notified in writing if there will be any weeks when we will not collect rent from you. You will only be entitled to this if your rent payments are up to date. If your account is in arrears then you should continue to pay your rent each week as usual to reduce your arrears.

When will my rent increase?

Normally rents will not be increased more than once a year, with new rents starting each April. You will always receive at least one month's notice in writing of any proposed rent increase.

How do you set my rent?

We calculate your rent using a formula set by the Housing Corporation, our regulator.

If you disagree with our rent levels you have the right to appeal to an independent rent assessment committee. You can contact the Northern Rent Assessment Panel on **0845 1002614** or write to Residential Property Tribunal Service, First Floor, 25 York Street, Manchester, M1 4JB.

How do you set service charges?

Our service charges are usually based on the estimated costs of providing services, such as communal cleaning, gardening or street lighting. 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 is a support service charge?

If you live in sheltered accommodation we may charge you for the support services that you receive. This charge covers services such as the scheme managers, mobile wardens and our control centre. You may be entitled to help with these costs if you are on Housing Benefit or on a low income. Please contact us for more information on **01772 450600**.

I've had to move out of my home whilst you do repairs, what will happen to my rent?

If you have to move temporarily whilst we carry out repairs at your home, you will usually remain the tenant of, and only pay rent for, your existing home. If you are claiming Housing Benefit, we will tell the council and they will continue to pay the Housing Benefit on your existing home.

What happens if I don't pay my rent?

Your rent is one of the most important bills that must be paid, because your home is at risk if you do not pay. If you have genuine difficulties in paying your rent on time, please contact our Customer Services team on **01772 450600** as soon as possible. We will do all we can to help you.

If you choose not to pay your rent we will take legal action to repossess your home.

Please ask for a copy of our leaflet entitled *Difficulties In Paying Your Rent*.

What is Housing Benefit?

Housing Benefit is paid by local authorities to people in rented accommodation who are either unemployed or on a low income. Housing Benefit is sometimes called rent rebate or rent allowance. You do not have to get any other benefits to claim Housing Benefit.

For more detailed information on claiming welfare benefits, including Housing Benefit, please see the leaflet entitled *Claiming Welfare Benefits*.

Will I qualify for Housing Benefit?

If you or your family are on a low income, we advise that you make a claim for Housing Benefit.

Most low-income families or individuals living in rented property are able to claim help towards paying their rent. The exceptions are:

- People with savings of over £16,000, unless they are aged 60 or over and getting the 'guarantee credit' of Pension Credit
- People living in the home of a close relative
- Full-time students (unless they are disabled or have children)
- Asylum seekers or people sponsored to be in the UK
- Single people aged under 25 (who may only get Housing Benefit for bedsit accommodation or one room in shared accommodation)
- People renting from a private landlord (not a housing association or local authority) who may be able to claim a local housing allowance

Can both my partner and I claim Housing Benefit?

If you live with a partner or civil partner only one of you can claim Housing Benefit.

If I am already making a claim for other benefits, or receiving other benefits, do I still need to apply?

When you make a claim for benefits, you will also be asked whether you want to apply for Housing Benefit. You may be told that you do not need to make a separate claim, as it will be done automatically. However, it is still advisable to contact the council to inform them of any changes to your circumstances, and to check with them whether you need to make a separate claim. They will forward a claim form to you if necessary.

If you are already receiving benefits and you start paying rent, you need to ask for a Housing Benefit application form from your local council or Jobcentre.

How do I claim it?

You will need to obtain a form from your local council and complete and return it to them. We will be happy to help you complete the form. You will need to supply proof of your identity and details of your income and savings to be able to make a claim.

Will Housing Benefit cover charges other than rent?

Housing Benefit is not usually paid for fuel charges to cover heating, cooking, lighting or hot water except in communal areas like halls (or community rooms in some of our retirement schemes).

Housing Benefit covers most service charges if you must pay them in order to live in a property. If an extra charge is made for an optional service, Housing Benefit does usually not cover it and you must pay the full amount.

Housing Benefit does not cover support charges. If you are not entitled to Housing Benefit, you may still get help so you should ask our Welfare Rights Manager for a fairer charging assessment.

How do I get further help in claiming Housing Benefit?

We have a specialist member of staff based at our head office who can give you free, independent advice on all Housing Benefit issues. Our Welfare Rights Manager also offers free home visits.

For confidential benefits advice please contact our Welfare Rights Manager on **01772 450684**.

You can also get help and advice from:

LOCAL AUTHORITIES

BLACKPOOL BOROUGH COUNCIL	01253 478847
CHORLEY BOROUGH COUNCIL	01257 515151
HYNDBURN BOROUGH COUNCIL	01254 380216
LANCASTER CITY COUNCIL	01524 582000
PRESTON CITY COUNCIL	01772 906903
SOUTH LAKELAND DISTRICT COUNCIL	01539 733333
SOUTH RIBBLE BOROUGH COUNCIL	01772 625518
WEST LANCASHIRE DISTRICT COUNCIL	01695 577177

CITIZENS ADVICE BUREAU

www.adviceguide.org.uk

ACCRINGTON	01254 272761
BLACKPOOL	0870 1264090
CHORLEY AND SOUTH RIBBLE	01772 424282
KENDAL	0870 1264061
LANCASTER	0870 1264035
PRESTON	01772 822416
SKELMERSDALE	01695 723110

OUR SERVICE STANDARDS

We will:

- Give you one month's notice in writing of any rent or service charge increase
- Send rent statements out every 3 months
- Offer a range of payment methods: Direct Debit; cheque; swipe card; telephone or Internet payments using a debit card
- Review service charges once a year
- Contact you if you start to fall behind with your rent to agree a way of clearing the debt within a reasonable time
- Offer you a home visit on request to discuss rent arrears
- Work out realistic payments that will take into account your income and outgoings
- Offer you a home visit on request, to discuss welfare benefits that you may be entitled to
- Help you to increase your income by maximising your benefit entitlement
- Provide representation and advocacy services to tenants who need more comprehensive benefit help and advice
- Put you in touch with specialist debt advice agencies if you are struggling with multiple debts

useful numbers

AGE CONCERN www.ageconcern.org.uk	0800 009966
CRIMESTOPPERS www.crimestoppers-uk.org	0800 555111
LESBIAN AND GAY SWITCHBOARD www.llgs.org.uk	0207 8377324
MALE (Male Domestic Violence) www.mensadviceline.org.uk	0808 8010327
NATIONAL DEBTLINE www.nationaldebtline.co.uk	0808 8084000
NATIONAL DOMESTIC VIOLENCE HELPLINE www.womensaid.org.uk www.refuge.org.uk	0808 2000247
NHS DIRECT www.nhsdirect.nhs.uk	0845 4647
ACTIVE MEDIATION www.activemediation.co.uk	01772 558978
PARENTLINE PLUS www.parentlineplus.org.uk	0808 8002222
RACIAL EQUALITY COUNCIL www.prestonrec.org.uk	01772 906422
TALK TO FRANK (Drug Advice) www.talktofrank.com	0800 776600



NEW PROGRESS
HOUSING ASSOCIATION LIMITED

LEAFLET
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HEAD OFFICE ADDRESS

New Progress Housing Association
Sumner House, 21 King Street, Leyland, PR25 2LW

OFFICE OPENING TIMES

Monday - Thursday 9am - 5pm
Friday 9am - 4.45pm

TELEPHONE 01772 450600

Monday - Friday 8am - 6pm

FAX 01772 450601

REPAIRS SERVICE 01772 642181

OUT OF HOURS REPAIRS 01772 436756

Monday - Friday 6pm - 8am
Weekends and Bank Holidays

EMAIL enquiries@progressgroup.org.uk

WEBSITE www.talk2progress.co.uk



INVESTOR IN PEOPLE

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