

Understanding and paying your rent



Your rent explained



What do I pay?

Our rents are made up of basic rent, service charges and fuel charges. We aim to keep these as low as possible while covering our costs.

Your tenancy or licence agreement details the rent you need to pay and when you need to pay it.

Basic rent:

Your basic rent is what you pay to live in the property. Your rents help pay for the repairs and maintenance.

Rents on shared properties include council tax.



Service charge, fuel charge and water rates:

Service charges pay for services such as some maintenance and cleaning. All charges are pooled so that all tenants in self-contained housing pay the same, and all tenants in shared housing pay the same. There is a small charge for tenants in shared or self-contained flats who live on estates.

Tenants in self-contained flats pay for their gas and electricity direct to the utilities companies.

Enhanced Housing Management Charges:

For tenants in our enhanced housing management service there is an extra charge which pays for staff to help you keep up your tenancy.

Support:

There is normally no charge if you receive support from PBHA.

Ways to pay your rent

Paying Rent through our website:

We will give you an Allpay card when you sign your accommodation agreement. Once you've registered the card, you can pay here:

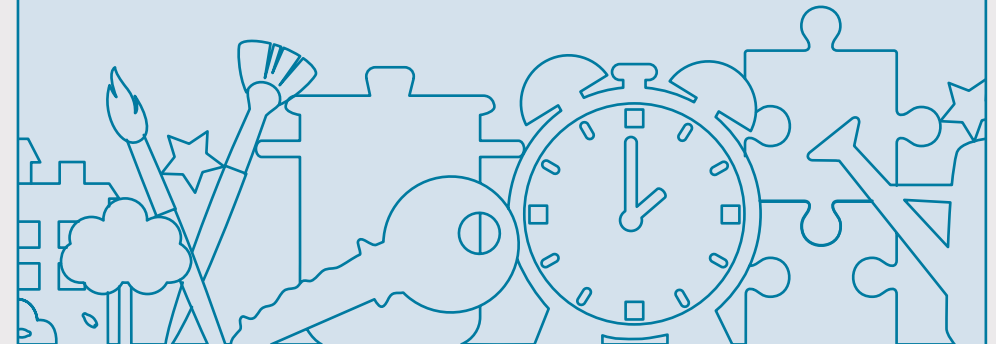
www.peterbedford.org.uk/pay-your-rent-online/

If you need help, just ask your Support Worker to show you how it works.



Other ways to pay:

- Set up a Standing Order with your bank
- At a PayPoint outlet
- Cheque/cash at Kingsland Hub
- If you have any arrears, including service charges, we can arrange to take direct payment from the DWP



Ways we can help you:

- Carry out a pre-tenancy budget so you know you can afford your rent.
- Help you put down a deposit – so you start your PBHA rent account in credit.
- Assist you in applying with housing benefit, if needed.
- Arrange a settling visit from our income team once you've moved in.
- Help you understand your rent statements.
- Hold drop ins at our hubs so you can talk through any difficulties with paying.
- Send you a rent statement every three months (you can ask for a statement any time).
- Advise you on our arrears policy.
- Support you to gain employment.
- Courses on budgeting and money management.

Applying for housing benefit:

If in low paid work or on benefits, you can apply for housing benefit to help with your rent.

Your PBHA support worker or Housing officer can help you.

Please let us know of any changes that might affect your housing benefit.

Apply for housing benefit:

www.hackney.gov.uk/benefit-claim

www.islington.gov.uk/advice/benefits/counciltaxandhousingbenefits/Pages/howtoclaim.aspx



In arrears?



What you should do:

- Pay your rent on time.
- Get in touch if you are having difficulty with paying your rent.
- Take responsibility for your housing benefit claim if you have one (claims are only usually backdated for one month).
- Respond promptly to our calls, texts and letters.

What we will do:

- Make contact with you after 2 weeks of arrears.
- Make an arrears agreement with you.
- Provide you with advice on repaying the debt and managing your money.
- Give details of independent advice agencies.
- Give you a range of repayment options.
- Only offer you transfers when you are not in arrears.
- Only take action to remove you from the property after other options have been explored.
- If you have more than 8 weeks arrears we will issue notice and take court action to recover the property.
- If you are evicted, we will send your debt to a debt collection agency.





Rent

Our housing management team is here to manage your rent account. For any queries, call your income officer on **0203 814 4000**

Remember – you are responsible for paying all of your rent – your home could be at risk if you have difficulties with housing benefits payments. Do not delay applying for housing benefit if you think you are **eligible**.

Eviction due to arrears can put you at risk of homelessness. Your potential future landlords may take previous arrears into account when deciding to offer you accommodation.

