

Paying your rent

We recognise you may be facing difficult times, but you must still prioritise paying your rent and service charge.



Your rent is due every Monday, one week in advance. You can also pay monthly in advance.

Paying your rent on time and in full is your most important responsibility as our tenant.

The amount you pay covers the cost of:

- managing and repairing your home
- the services we provide to your block or scheme
- paying back any loans used to build your home
- building up funds to improve your home in future, and
- helping us to build new homes.

In this special issue of Our home, we offer lots of tips on paying your rent, together with advice about where to get help if you are struggling to pay.

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Can't pay on time? Talk to us

If you're in trouble or think you're going to be late with your rent, you should always talk to us.

- Keep us up to date with your situation.
- Always open our letters and return our calls.
- Negotiate with us to find a practical solution.
- Complete and return any budgeting forms, along with

any income or spending expenditure details we have asked for.

All of these things will show us you are making an effort to deal with the situation.

For advice about rent arrears or eviction contact:

- **Shelter** 0808 800 4444
shelter.org.uk
- **Citizens Advice**
citizensadvice.org.uk

Always make your rent a top priority. Don't risk losing your home.

Six ways you can pay

Direct debits

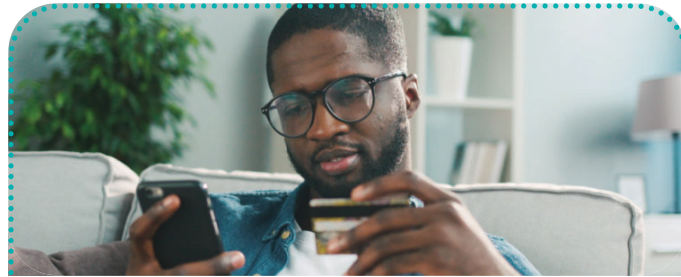
Direct debits are by far the easiest and most convenient way to pay us. Your monthly payments go direct from your bank account to ours.

Before your rent changes each year, we will give you plenty of notice. But we will do the rest.

To set up direct debit payments, call us to talk to a member of staff.



Direct debits mean no missed or late payments



Other ways to pay

Note: You will need the reference number from your rent payment card.

- **Online** at www.allpayments.net, using your debit card.
- **By phone.** Dial 0844 557 8321 (national rate) to pay by debit card using an automated system.
- Using the **allpay app** to make debit card payments on your smartphone.
- At a **PayPoint** outlet, you can pay with cash.
- At a **Post Office**, you can pay with cash, cards or cheques (some branches only).



What to do if you're struggling to pay

Tell us about your situation, we can work with you to improve things by:

- checking if there are more benefits you could claim
- getting you budgeting or debt advice, and
- making an agreement with you to pay in stages.

Providing you keep to your agreement, we will not take further action.

'Static' arrears

If you are regularly paying your rent, your account might still show a small but unchanging amount of arrears.

Please check your statement and be ready to sort this out.

These 'static' arrears can result from:

- your Housing Benefit being underpaid or overpaid, not paid in full for a period (including if you were late updating your claim after a rent rise,) **or**
- a direct debit or other payment that failed.

Call us for more details.

What will happen if you don't pay?

If you aren't paying regularly and you don't contact us, we will have to take action.

We will also take action if you fail to keep to your repayment agreement.

- While you owe us rent, we won't normally let you transfer or swap your home.
- We may take you to court. You will have to pay our legal costs, even if you aren't evicted.
- You might get a County Court Judgement (CCJ). This can affect your credit rating and your ability to borrow money.
- You could lose your home,

but you would still be expected to repay the debt.

- Your council might refuse to rehouse you on the grounds that you made yourself intentionally homeless.

Don't let this happen to your family. Call us to help you work things out.



Rents will rise in April

Your rent will rise from 5 April 2021. We will write with the details in the near future.

Steps you need to take

If you get Universal Credit, go to your online account to update the rent figure. You will find it under "Where you live and what it costs". Remember to confirm this change. It is important to report your rent rise quickly, or you might get less money than you need to pay your rent.

If you get Housing Benefit, you must contact the council to tell them the new amount.

If you pay by direct debit, we will let you know when the new payments will start. You don't need to take any further action.



benefits

Changes coming

As we go to press, the government still intends to reduce the standard rate of Universal Credit by £20 a week from April 2021.

They also plan to reintroduce the minimum income floor for people claiming Universal Credit who are self-employed.

Help to sort out debts

If you have a debt problem, it's important not to panic. But you can't ignore it either – it won't just go away.

If you contact us, we can support you and put you in touch with organisations that can help.

For example, they may be able to help you make arrangements with the companies you owe money to.

Useful contacts

Citizens Advice Bureau. Go to www.adviceguide.org.uk, or phone 0800 144 8848.

The Money Advice Service. Go to www.moneyadvice.org.uk, or phone 0800 138 7777.

National Debtline. Go to www.nationaldebtline.org, or phone 0808 808 4000.

StepChange Debt Charity. Go to www.stepchange.org, or phone 0800 138 1111.



Reduce your spending

If you are managing on less money, a review of your finances could save you £100s every year.

- Start by drawing up a budget to see how much you spend. Try the free budget planner at www.moneyadvice.service.co.uk
- Decide what is essential and what is not.
- Stop paying for subscriptions you don't use and be realistic about how often you really need new clothes.
- Save money by shopping at cheaper supermarkets and by buying own brands.
- Have fewer takeaways.
- Check you're getting the best deal on your energy bills. You could let the Energy Saving Club auto-select a better deal for you. Go to clubs.moneysavingexpert.com/cheapenergyclub
- Compare the deals you get on your phone, broadband, TV viewing and credit cards.
- Get any debts under control (see page 3), so that you aren't paying high amounts of interest.



Contact us



Office hours: Monday to Friday, 9am to 5pm

General enquiries (including repairs)

Phone: 020 8795 5405

Fax: 020 8795 5755

Email: agha@apnagar.org.uk

Website: www.agha.org.uk

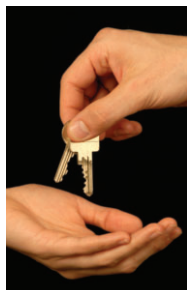
Write to: Apna Ghar HA
21 Westmoreland Road
London NW9 9BW

Downsizing options

If your rent is a struggle, consider moving somewhere smaller.

Some options to consider:

- go for a home swap – you can register and look for swaps free at www.homeswapper.co.uk
- for a move to another London borough go to www.london.gov.uk/what-we-do/housing-and-land/council-and-social-housing/housing-moves
- if you are over-55 and would like a move outside London go to www.london.gov.uk/what-we-do/housing-and-land/council-and-social-housing/seaside-and-country-homes



A cheaper rent

If you are paying an 'Affordable Rent' (in a newer property), you could also look for a move to an older council or housing association property, with a lower, Social Rent. This could reduce your rent by £100s each month.

Raise your income

Look for ways to bring in more money.

You may be able to **claim extra benefits**. If you call us, we can help you check this.

If you get Universal Credit or Housing Benefit, you might get extra help from your council's **Discretionary Housing Payment (DHP)** fund.

You could get priority if:

- you're affected by the bedroom tax or the benefit cap
- you have a disabled family member and live in an adapted home, or
- you need short-term help because you have had an unexpected financial crisis.

You don't have to repay a DHP.

If you have a spare bedroom, you could **take a lodger**. Any rent they pay will not affect your Universal Credit. (But different rules apply if you rent to a family member or get Housing Benefit.)

Don't forget that adult members of your family who live with you should also be **contributing to your rent**.

Call us for more details.

