

# Paying your rent

**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 finding it hard to pay.**

Your rent is due every Monday, one week in advance. Or you can pay monthly in advance.

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

Your rent 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.



## Struggling to pay?

**To secure your home, you must prioritise paying your rent and service charge. If you are struggling to pay, contact us straight away.**

We will help you get back on track, providing you:

- keep us up to date
- always open our letters and return our calls
- work with us to find a practical solution, and
- send back our budgeting forms, with any income or spending 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, or
- Citizens Advice  
citizensadvice.org.uk

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# Six ways to 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 the Income Collection Officer on 020 8795 5405, so they can help you set this up.



## Other ways to pay

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

- Online at [www.allpayments.net](http://www.allpayments.net), using your debit card.
- By phone. Dial 0330 041 6497 (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 happens 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.
- 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.



## How we can help

If you are finding it hard to pay on time, tell us about your situation, so we can:

- check if there are more benefits you could claim
- get you budgeting or debt advice, and
- make an agreement with you to pay in stages.

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

# Help to sort out debts

**If you have a debt problem, it's important not to panic – but don't ignore it either.**

If you contact us about your debts, we can support you by referring you to debt advice specialists.

The organisations listed below also offer free help.

- **Citizens Advice Bureau** at [www.adviceguide.org.uk](http://www.adviceguide.org.uk), or phone 0800 144 8848.
- **The Money Advice Service** at [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) or phone 0800 138 7777.
- **National Debtline** at [www.nationaldebtline.org](http://www.nationaldebtline.org), or phone 0808 808 4000.
- **StepChange Debt Charity** at [www.stepchange.org](http://www.stepchange.org), or phone 0800 138 1111.



## 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.

## Reminder: Government help on the way

**With energy bills set to rise much higher than many people can afford, the Government is set to give out four grants that you will not have to repay.**

**1. £400 off your electricity bills** between October and March, if you have your own electricity meter (your supply is not communal). The amount would be added to your pre-payment meter if you have one (though you may get vouchers instead).

**2. An extra £300 on top of the Winter Fuel Payment** for pensioners, which will be paid in November or December.

**3. £650 for people who get working age benefits or Pension Credits.** The first half was paid in July. The second payment is due in the autumn.

**4. £150 for people with disabilities** on benefits including:

- Attendance/Constant Attendance Allowance
- Disability Living Allowance
- Personal Independence Payment.



# Resident success story

**We recently made a big difference for a disabled resident who asked for our support.**

**benefits**

The resident had been refused Personal Independence Payment (PIP) after attending a face-to-face assessment with the DWP. But it was obvious to us that the resident could not do any of the independent tasks the assessor claimed that he could.

With our support, the resident appealed the decision successfully. The resident got a backdated payment of £5,000 and a regular payment of more than £300 each month – as well as being awarded a higher rate for care and mobility.

## Rent increase: Did you update your claim?

**Too many residents have still not updated their Housing Benefit or Universal Credit claim since we put the rent up in April. This means you are building up arrears.**

Please call us for another copy of our latest rent increase letter. Then update your claim, as soon as you can, by:

- sending or taking the letter to the **Housing Benefit** office, or
- by using the details in the letter to update your online **Universal Credit** account.

## Keep a note of who you speak to

**If you contact your Housing Benefit office, always write down the name and job role of the person you speak to and/or the reference number for your enquiry.**

Keeping a note like this is very useful if you later need to backdate a claim, chase payments or prove that you passed on information on a certain date.

## Discretionary Housing Payments

**Discretionary Housing Payments are temporary rent top-ups for people who get Housing Benefit or the housing element of Universal Credit.**

We can help you apply to the Council for a payment if you call the team.



## Adults in your household should all contribute

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

The benefits system assumes you get these contributions. This means that you may have non-dependant deductions applied to your Housing Benefit or Universal Credit.



## Ways to pay less rent

### Your downsizing options

If your rent is a struggle – especially if you are losing benefit because of the bedroom tax – you might want to consider moving somewhere smaller

Consider going for a home swap. You can register and look for swaps free at [www.homeswapper.co.uk](http://www.homeswapper.co.uk)

If you are aged 55 or over, you could consider sheltered housing – we can advise you on how to find a provider. You might also be interested in a move outside London. Check out the Mayor of London's scheme at: [www.london.gov.uk/what-we-do/housing-and-land/council-and-social-housing/seaside-and-country-homes](http://www.london.gov.uk/what-we-do/housing-and-land/council-and-social-housing/seaside-and-country-homes)

### Swapping tenures for a cheaper rent

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

# Tips for residents claiming Universal Credit

**Make the most of your benefit claim and stay on top of your account.**

## What else can I claim?

**Childcare costs** You can get up to 85% of childcare costs paid back through Universal Credit. If you are in work, you can apply for up to £646.35 per month (one child) or £1,108.40 (two+ children). Apply online.

**Discounted transport** You can get up to half price off train and bus travel if you are eligible for a Jobcentre Plus Travel Discount Card. Ask your work coach for details.

**Help starting employment** The Flexible Support Fund can cover uniforms or clothes for work, as well as travel to interviews. You do not have to pay this back. Ask your work coach for details.

**Maternity one-off payment** If you are having a baby you may get a Sure Start Maternity Grant

of £500. You do not have to pay this back and it does not affect your benefit.

**Council Tax** Apply for a Council Tax reduction at [www.gov.uk/apply-council-tax-reduction](http://www.gov.uk/apply-council-tax-reduction)

**Help to Save** This scheme encourages people on Universal Credit, and some on Working Tax Credit, to save £1 to £50 per month. After two years, the Government will give you 50p more for each £1 you saved. Set up your account at [www.gov.uk/sign-in-help-to-save](http://www.gov.uk/sign-in-help-to-save)

## Managing your Universal Credit account

**Change of circumstances** You must update your Universal Credit account if your rent, work or family circumstances change, so that you get the right benefit.

**Claimant commitment** If your circumstances make it difficult to complete your work-related activities, talk to your work coach. You may be in the wrong work-related group. If you aren't happy with their response, you can make a complaint.

**Self-employment earnings** You must enter your net income from self-employment on time each month or risk having your benefit stopped. You can deduct certain expenses from the amount you earned before recording the amount online. See [www.citizensadvice.org.uk/benefits/universal-credit/on-universal-credit/reporting-self-employed-earnings](http://www.citizensadvice.org.uk/benefits/universal-credit/on-universal-credit/reporting-self-employed-earnings) for more details.

**Sanctions** If you are sanctioned and your money is cut, you can:

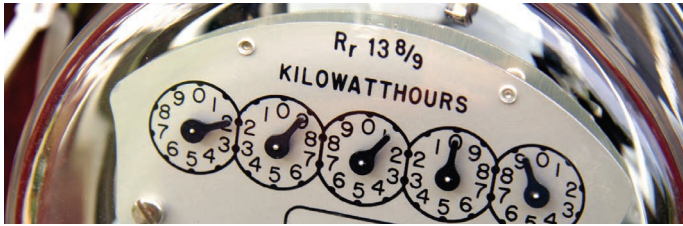
- apply for a hardship payment – an emergency loan for food and bills, and
- appeal the decision (ask for 'mandatory consideration' – as set out in the letter) if you think it is unfair.

If you cannot get a hardship payment, consider applying for emergency funding from your local authority.

For more tips on Universal Credit go to [www.citizensadvice.org.uk/benefits/universal-credit](http://www.citizensadvice.org.uk/benefits/universal-credit) and [www.understandinguniversalcredit.gov.uk](http://www.understandinguniversalcredit.gov.uk)



# Ways to pay lower bills



## Energy bills

If you are getting behind with payments, contact your provider to agree a plan you can afford. Sadly, providers no longer offer social tariffs – but this may change in future. Meanwhile, you can find grants from energy providers and charities using the online search at: [grants-search.turn2us.org.uk](https://grants-search.turn2us.org.uk)

## Water bills

Thames Water has two social tariffs for water.

- **WaterHelp** cuts water bills in half for households on very low incomes.
- **WaterSure** caps bills people on benefits, with a water meter, who use a lot of water because they either have three or more children under 19, OR include a household member with certain medical conditions.

# Contact details

Apna Ghar Housing Association  
21 Westmoreland Road  
London NW9 9BW

Phone: 020 8795 5405

Email: [agha@apnaghar.org.uk](mailto:agha@apnaghar.org.uk)

Web: [agha.org.uk](http://agha.org.uk)



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

Download the forms at: [www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp](http://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp)

## Social tariffs for Broadband

These providers/schemes offer social tariffs for people on benefits: BT Home Essentials; G Network Essential Fibre Optic; Community Fibre; Virgin Media Essential Broadband; Hyperoptic Fair Fibre.

# Ways to raise your income

## Check your benefits

Check whether you are getting all the benefits you can claim, by using the free benefits calculator at: [benefits-calculator.turn2us.org.uk](https://benefits-calculator.turn2us.org.uk) or [www.entitledto.co.uk](http://www.entitledto.co.uk)

For details about a particular benefit, including information about Housing Benefit and

Universal Credit, use the A-Z list at: [www.turn2us.org.uk/Your-Situation#A-Z](https://www.turn2us.org.uk/Your-Situation#A-Z)

## Council support schemes

Find these schemes on your Council's website, or contact us for help to access them.

**Discretionary Housing Payments** are temporary rent top-ups for

people who get benefit towards their rent payments.

## Council hardship support schemes

typically offer grants or referrals for one-off help if you cannot afford basic essentials.

**Council Tax Support** reduces the amount of Council Tax you pay. Some will pay nothing at all.



## Support to find a job

We can offer help with:

- updating/creating a new CV
- making job applications, and
- preparing for interviews.

Call our team for more details.

