





# YOU AND YOUR RENT

## Rent Setting, Service Charges And Variations

Clydebank Housing Association aims to charge rents which are affordable to its tenants. Rents cover the cost of:

-  managing and maintaining our properties
-  repaying any mortgages or loans owing.
-  setting aside money for repairs that will be needed in the future.
-  you may also pay a charge which will cover services. Examples are: -
  - maintaining communal landscaped or grassed areas.
  - stair lighting
  - communal electricity supplies
  - communal area window cleaning.
  - the cost of any support provided by an external agency.

Different arrangements for rent setting exist for the different types of tenants.

### **Former Secure Tenants who have the Preserved right to Rent Registration**

The rents are set by the Rent Officer every three years. Clydebank Housing Association proposes a rent, including a charge for services, to the Rent Officer; the tenants have an opportunity to object, meeting with the Rent Officer if necessary, and the Rent Officer decides the level of rent to be registered. Tenants have a right of appeal to the Rent Assessment Committee who may increase or decrease the rent. 28 days notice of a rent increase will be given.

### **Tenants Who Transferred from Scottish Homes & Are Living In The Same Property**

Rents will be increased in line with the agreement made by Clydebank Housing Association and Scottish Homes prior to the stock transfer.

### **Other Scottish Secure Tenants**

Clydebank Housing Association sets the rents for Scottish Secure Tenants who were not previously secure tenants. We take into account the need to cover our costs as described above. The new rent, including any services, will be applied on the 28 March each year. The rents set take into account the differences between sizes and types of properties and the amenities that they offer. We give 28 days notice of the yearly rent increase.

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## **Short Scottish Secure Tenants**

For the small number of these tenants, Clydebank Housing Association sets the rent following exactly the same procedure as for Scottish Secure Tenants.

## **Variations of Terms**

The terms of your tenancy can only be varied with your agreement.

This will only be done in exceptional circumstances, for example we may provide extra services not originally provided such as a community alarm if required. In these cases we will ask you to agree to the new services being provided and included as a service charge.









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## Paying Your Rent

Your rent is due on the 28th of each month in advance.

You can pay your rent : -

-  by direct debit out of your bank or building society account.
-  by payment over the counter at any Post Office using your swipe card.
-  by payment at any Paypoint or Payzone outlet using your swipe card.
-  by post or in person at Clydebank Housing Association offices using a cheque
-  by Switch card over the phone to allpay.net
-  over the internet at [www.allpay.net](http://www.allpay.net) : please note we are unable to take cash payments at the office

### **If You Decide To Pay By Direct Debit**

Many tenants will find this is the easiest and most convenient method of payment. If you wish to pay by Direct Debit you should pick up a form from our offices. Once you have completed the form you should return it to our offices. We will contact your bank/building society regarding taking deductions from your account. We will need at least 14 working days notice of you starting this payment method. We will give you 28 days notice of any change in the amount we plan to collect.

### **If You Choose to Pay at The Post Office**

You can pay your rent at any Post Office or Sub-Post Office in the United Kingdom. You can either pay by cash or cheque. Just present your swipe card with your chosen payment method to the cashier. You make cheques payable to 'Post Office Counters Ltd'. You will be issued with a receipt which you should keep as proof of payment.

### **If You Choose to Pay at Paypoint or Payzone Outlets**

You can pay your rent at any outlet which has a 'Paypoint' or 'Payzone' notice. Present your swipe card to the assistant with your cash. Some outlets will also accept cheques. You will be issued with a receipt which you should keep as proof of payment.

### **If You Wish to Pay at The Association's Offices**

You cannot use cash. You can either post or bring in a cheque made payable to Clydebank Housing Association writing your name and address on the back. This method is the only one where payments take more than 24 hours to credit to your rent account, payments can take three working days to reach your account after we have presented your cheque to the bank. Therefore if you choose this method please make sure that you pay in plenty of time for your rent to be credited to your account on 28<sup>th</sup> of each month.

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## Paying Your Rent

### If you pay by Switch

You can contact [allpay.net](http://allpay.net) and pay your rent this way. You will need to have both your Switch card and Swipe card handy when you phone, or use the internet.

**If you lose or have your swipe card stolen you should notify your Housing Assistant immediately at the Association's offices.**



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## Help With Paying Your Rent

If you are on a low income you may be entitled to Housing Benefit to cover all or part of your rent. You do not need to be receiving other benefits to qualify.

If you receive Income Support or Job Seekers Allowance, you will be entitled to receive Housing Benefit. If you are working or on any other benefit, if Housing Benefit is paid it is likely not to cover your full rent. This means that you will have to make a weekly or monthly contribution towards your rent. West Dunbartonshire Council administer Housing Benefit. They will notify you of how much benefit you will receive.

### **How do I claim?**

Contact the Housing Benefit Department at West Dunbartonshire Council (Rosebery Place, Clydebank, Tel: 01389 738555). It is important to put your claim in as quickly as possible as benefit is paid only from the Monday following the date of claim. Further information (e.g. details of your income, wage slips etc can be provided later). We can also check your Housing Benefit form at our office and verify any relevant documentation if necessary. We will then pass this on to the Council.

### **What documents do I need to show the Council?**

You will need to provide proof of income to the Council i.e. your 3 most recent payslips or if you are not working confirmation of what benefits you are receiving. All income should be declared.

You will also have to provide proof of your identity e.g. a passport or birth certificate.

### **How is it paid?**

Housing Benefit is paid by cheque either to you or directly to the Association. If you ask for it to be paid to you, we will still expect your rent to be paid in advance. If you choose to have it paid to Clydebank Housing Association, we can accept that the part of the rent paid by Housing Benefit is received from the Council in arrears.




### **What about Council Tax?**

Council Tax is a local tax collected by your Council to help pay for local services. Your bill will be based on the relative value of your property to others in the area. There are discounts, including where only one person occupies a property and Council Tax Benefit is also available to people on low incomes. For more information contact West Dunbartonshire Council (Tel: 01389 737444) who administer Council Tax.

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## Problems With Your Rent

If you get into difficulties with your rent, contact your Housing Assistant as soon as possible. We may be able to help you to sort out the problem by: -

-  changing monthly payments to fit in with your salary cycle e.g. weekly.
-  coming to an arrangement which allows you to pay off arrears in instalments.
-  giving advice on whether you may qualify for Housing Benefit.

All discussions with you are confidential. If the circumstances of a case have to be discussed at the Housing Management Sub-Committee, the names and addresses of the tenants are not revealed.

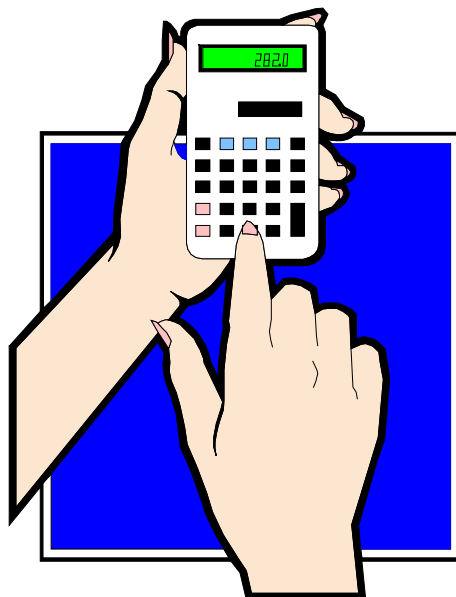
If a genuine problem exists, we can usually work out a realistic arrangement for repayment of the arrears taking all your circumstances into account.

However, if we make an arrangement with you it is important that you stick to it.

**IF YOU DO NOT, WE CAN ULTIMATELY TAKE LEGAL ACTION TO REPOSSESS YOUR HOME.**

### Money Worries

If you have difficulty budgeting and want some free and independent advice, you should contact the Citizens Advice Bureau who have an office in Clydebank. We can advise on other organisations which may be able to help.



# ACCESS TO INFORMATION

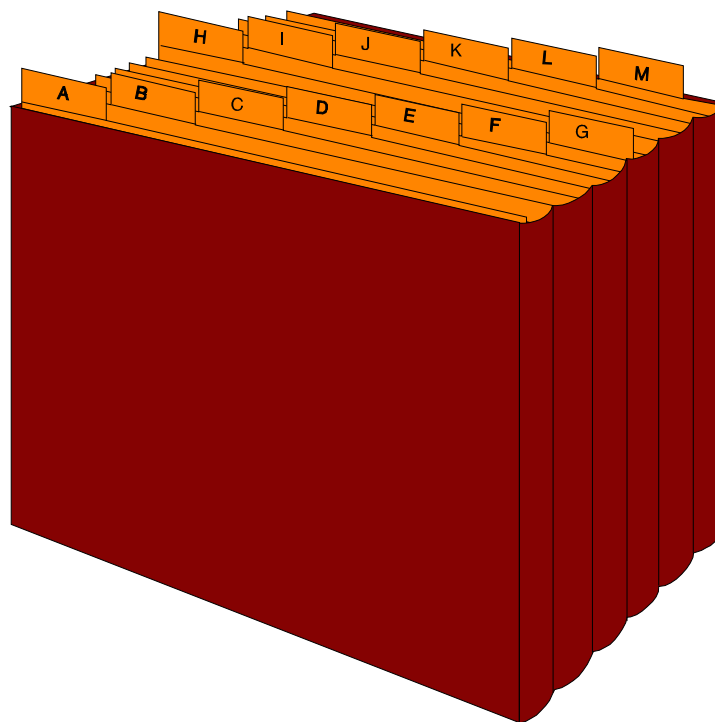
## Personal Records

Individuals can request to view information held on them on computer and in files held in the Associations offices.

Information should be requested in writing and staff will provide this within 40 days.

We may charge you £10.00 for this.

Confidential information provided by Police or Health Boards will be excluded. Information which contains details of other tenants in the same file will not be released.



### Policies

The Allocation Policy, Mobility Policy, Sub-let Policy, Lodger Policy, Repairs Policies, Complaints Policy and others are all available free from the Association's office.

A request should be made for a copy at reception.