RENT AND SERVICE CHARGES

The Pioneer Group

Income and Debt Services

Rent and your tenancy agreement

We want to provide an effective rent collection and arrears recovery service that ensures we have the income we need to provide excellent services for you, your family and your community.

Regular rent payments are a requirement in order for you to keep your tenancy with us. It is important to us because we need to know that we have the income required to manage and maintain the homes you live in. It is vital you pay your rent regularly so that you avoid getting into debt – we call this debt rent arrears. Going into rent arrears could lead to serious problems and the potential for you to be evicted from your home.

How the service is organised

All of our front line Customer 1st Team are trained to help with enquiries about your rent account. This will include collection of rent, balance/ arrears information or support services referrals. Behind this service we have an Income Team who will get involved if your rent account is not managed in accordance with your tenancy agreement. Here at Castle Vale Community Housing we take rent arrears very seriously. We take a firm but fair approach and whilst every consideration is given to people who are having genuine difficulty, our first priority is to collect the rent we are owed so we can provide services that are needed.

We view evictions as a last resort and would rather help tenants have successful tenancies and keep their homes; however, we also have an obligation to collect all rent due. This means that when we have exhausted all the options open to us and we have not been able to reach an agreement, we will take legal proceedings to evict tenants. Neither Birmingham City Council nor us have an obligation to re-house tenants who have been evicted for rent arrears.

Rent calculation

We set our rent by using a formula set down by the Government. It must be used by all Housing Associations in England and Wales. The formula takes the average values of different sizes and types of properties in the area together with the average income for people living in the West Midlands. A calculation is then made, using the Government formula, and the result is called a Target Rent.

As a social landlord we are required to review our rents annually. The government can also advise if we are to increase or decrease our rent charges.

What are service charges?

Service charges are made by us to cover the cost of services and utilities that are provided in the general management of Castle Vale Estate. These cover services such as contract cleaning of communal areas, communal power and lighting, contract gardening, landscaping and the Estate Services Team.

We will provide an annual Service Statement that describes exactly what services you should receive and how much you are paying for each of those services.

The charge which is reviewed every February is included in your rent charge. If you are entitled, Housing Benefit will consider service charges. For example if you are receiving full Housing Benefit your service charges will be covered also.

Your commitment

When you signed your Tenancy Agreement you agreed to pay your rent in advance. If you pay your rent monthly we will require you to be a month in credit on your rent account at all times, if you pay your rent weekly we require you to be a week in credit on your rent account at all time. Failure to do this will be a breach of your tenancy agreement. If it is a Joint Tenancy Agreement, then both tenants' named on the tenancy agreed that your rent will be paid regularly and in advance via your preferred payment method. Should the situation arise where we have to take action to recover rent arrears, we will take action against both Joint Tenants, even if one of them is no longer living at the property.

There may be instances where the main and joint tenant make arrangements privately however this does not form any part of the Tenancy Agreement. This means that, if you are joint tenants, both of you are responsible for the rent and any other charges.

How can I pay my rent?

You can pay your rent weekly or monthly depending on preference. You are required to pay in advance regardless of frequency. If you pay weekly you must be one week in advance and if you pay monthly you must pay one month in advance. If you do pay weekly this rent must be paid by Monday before 5pm for the following weeks rent.

As the tenant, it is your responsibility to pay your rent regardless of where the payment is coming from. If you are entitled to Housing Benefit and there are issues or delays with your payments you are responsible for resolving this directly with Housing Benefit.

Universal Credit has been introduced for people in or out of work who are of working age. It will be rolled out from November 2017 for those who have a change in circumstance and need their benefit reviewed/changed and then 2018 for all claimants.

Universal Credit replaces some of the benefits and tax credits that you might be getting now. Some of these include:

- Income – based job seekers allowance
- Income related Employment and Support Allowance
- Income Support
- Child Tax and Working Tax credits
- Housing Benefit

Universal credit will combine all of your current benefits into one payment. This payment will be send directly to you.

Currently your housing benefit may be paid directly to us which covers all or part of your rent. As Universal Credit (UC) is not paid directly to us it is vital you arrange to pay this regularly to us to prevent being evicted.

The preferred method of this payment would be direct debit however you can also set up a standing order or pay by card.

If you want to set up a direct debit please contact our Customer 1st Team to do so on 0121 748 8100 or visit our High Street offices. Our opening hours are 9-5 Monday to Thursday 9-4 Friday.

What can I do if I get into rent arrears?

If your circumstances do change and you are or will be unable to pay all of your rent, you need to contact us straight away. It is easier to cope with a small debt than a large one.

As well as offering in house advice we work with a number of support services. We can refer you to these services in order to help minimise the negative impact any income changes may have.

One of these support services is Spitfire Services based on the High Street in Castle Vale. Some of the services that are offered are; Benefits health check to help you maximise your income, help and support with application forms and impartial money advice regarding all debts and outgoings. This service is there to help not judge and are focused on the aim of stopping debt problems escalating into bigger issues.

Always remember, ignoring the problem will only make things worse. We are here to help.

How can Housing Benefit help me with my rent?

If you are already receiving some benefits or have a low income you may be entitled to financial help with your housing costs. Some, or all, of your rent could be paid for by Housing Benefit. You may be eligible for this even if you work full time.

If you want to make a claim for Housing Benefit you should contact your Housing Benefit contact center at Birmingham City Council on 0121 464 7000. If you have access to the internet you can download a form from the Birmingham City Council website at www.birmingham.gov.uk.

Unfortunately Birmingham City Council will not allow us to issue Housing Benefit forms directly to you. If you think you are entitled to Housing Benefit it is essential that you make an application immediately, or you could miss out on part of your entitlement.

It is important to remember that if you are of working age housing benefit will be replaced by Universal Credit. If you want more information on this of when you may be impacted please contact with the Monday Advice Universal Credit helpline on 0345 600 0723 or contact our Customer 1st Team on 0121 748 8100 who can refer you to our money advice partner Spitfire Services.

How is my Housing Benefit paid to us?

If you receive Housing Benefit you should arrange for the benefit to be paid directly to CVCH to cover your rent (including any service charges). This is a very simple way to make sure that your rent is paid on time however it does not mean that you are no longer responsible for making sure that it is paid. The agreement to pay the rent remains with you, the tenant. It is not between us and the benefits office.

Service Standards

We will –

- Send you a three-monthly rent statement four times a year
- Send you a letter giving you a months' notice of any changes to your rent charges
- Give you seven days' notice before taking any legal action
- Follow best practice when considering taking legal action
- Identify a need for money advice and make appropriate referrals subject to your approval

Improving the service – how you can help us

- Ensure you claim housing benefit if eligible and maintain rent payments until your claim is processed
- Contact us immediately if you believe you will be or are going to be unable to pay your full rent
- Contact us immediately if you will have a change in circumstance that may affect your benefits entitlement or your ability to pay
- Contact us immediately if your contact details have changed

Need more information?

Visit or write to: **TPG, 11 High Street, Castle Vale, Birmingham B35 7PR**

Telephone: **0121 748 8100**.