

PAYING YOUR RENT

All rent is due on a weekly basis and is payable in advance. We will accept fortnightly and monthly payments of rent provided it is in advance.

The main ways you can pay your rent are:

- *By a swipe card, which will enable you to pay at any 'PayPoint' shop, such as Post Offices and local newsagents.*
- *By standing order, where you go to the bank and set up regular payments.*
- *By direct debit. We will sort everything out for you so you know your rent is paid on time every week. We offer payments of weekly, first of the month and fifteenth of the month, whichever is most convenient.*

Payment by direct debit is the cheapest method to administer, costs are kept down making funds available for providing other services such as repairs and improvements.

You will receive notification of your new rent each April. **If your account is kept up to date, you will receive four free weeks each year.**

RENT STATEMENTS

You will receive a rent statement periodically throughout the year. These are purely for your information only, and details all transactions on your account. The last line of the statement will tell you if your account is in credit or arrears. If you are in arrears you must contact the office so that we can help.

HOUSING BENEFIT

If you have a low income, whether you receive income support or a low wage, you should fill in a Housing Benefit form available from the Local Authority Housing Benefit Department, Benefits Agency or the Association's offices.

The Local Authority who process the form will tell you how much benefit you are entitled to, by way of a letter which you should keep. If you do not receive this letter within 21 days, you should contact them immediately. Eden Housing Association will hold you responsible for repaying any arrears arising because of unclaimed Housing Benefit, late claims, or overpayments of Housing Benefit that the Local Authority has claimed back.

It is important that you keep the Housing Benefit staff at the Local Authority informed of any changes to your circumstances, such as changes in income, savings or people living in your home, as this may affect the amount of benefit you receive.

You have agreed as part of your Tenancy Agreement that you will arrange for your Housing Benefit to be paid directly to us, for ease of administration. This method also avoids unnecessary late payment of rent.

RENT ARREARS

Eden Housing Association has a firm policy with regard to tenants who do not pay their rent promptly. Recovering rent arrears increases the costs of running the housing service, which are then paid by tenants who do not pay regularly and on time. This is neither fair nor acceptable.

We recognise that there can be times when you may find it difficult to pay your rent. When you realise that you are facing difficulties please do not hesitate to contact our office to discuss the problem in the strictest confidence. We will be sympathetic towards your situation and will try to help. The Association is committed

to give as much advice and support as possible to those facing difficulties with their rent. If you do not contact us, we cannot even start to help.

If you fail to contact us or to keep agreements to repay your arrears, we will take legal action against you to recover the debt.

The first step we will take towards repossessing your home is through serving a Notice of Seeking Possession. This document informs you of our intentions to take you to court because of your arrears.

If no attempt is made to clear the arrears the Association will request a Court Hearing. You will be informed of the date of the hearing and given an opportunity to explain your circumstances to the County Court Judge. Eden Housing Association will ask the judge to award a Possession Order, requiring you to give up possession of your home. In most cases the judge will suspend this order and allow you to remain in your home provided you keep to a payment agreement.

If your case is heard in court, you may be required to pay the costs of the hearing, and your name will be entered into the County Court Register which may affect your credit rating.

If you fail to keep to the order to repay your arrears, Eden Housing Association can request the Court Bailiff to take possession of your home without a further court hearing being necessary.

SUPPORTING PEOPLE SUBSIDY

If you have any personal service charges, you can claim help with your payments. If you receive any housing benefit, and it is paid directly to us, we will automatically claim subsidy on your behalf. If you receive housing benefit and it is paid directly to yourself, you will have to contact us to claim subsidy. You can claim subsidy through the Fairer Charges Scheme, a form can be obtained from us.

HOW WE CALCULATE YOUR RENT

Your rent is calculated using the Rent Restructuring Scheme. This was a Government policy that was brought in to calculate a target rent charge based on various factors, including the market rent of the property.

FORMER TENANT ARREARS

When leaving an Eden Housing Association property, we ask you to leave us with a forwarding address so that we can contact you if necessary. We will attempt to trace any former tenant who has left the property with arrears on their account. If after two attempts to contact the former tenant without response or payment, we will pursue to recover the debt through the Small Claims Court until the debt has been fully paid. Court action will incur costs which are added to the outstanding arrears on the account. This will include the appropriate court fee, 8% interest calculated on the outstanding arrears and also collection costs of £70 if debt above £1,000 or £40 if outstanding arrears are below £999.