8 (c) Your Rent

Paying your rent

Your rent is charged weekly, and is payable in advance. We will accept fortnightly and monthly rent payments, as long as it's paid in advance. There are a number of ways to pay your rent to us:

MyAccount – Payments can be made via MyAccount, our online tenants' portal https://myaccount.edenha.org.uk where you can also view your live rent balance.

Direct Debit – Payment can be taken either monthly or weekly by direct debit. We will sort everything out for you, so you know your rent is paid on time. We offer payments of weekly, first of the month and fifteenth of the month, whichever is most convenient.

Online – using a debit card by visiting the AllPay internet payment website.

Telephone – you can either call **0844 557 8321** (automated service available 24 hours, 7 days a week) or call **01768 861400** (during office hours to speak to a member of our team).

Post Office – Payment can be made by cash, cheque or debit card at any Post Office using your payment swipe card. Please note, cheques should be made payable to Post Office Ltd.

Paypoint outlet – you can pay be cash, cheque or debit card at any Paypoint outlet using your payment swipe card. To find your nearest Paypoint outlet visit the Paypoint agent locator website www.allpay.net

Bank Transfer – You can pay directly into our account using **sort code 20-67-21** and **account number 20146412**. You will need to quote your tenancy reference when making the payment.

You will receive notification of your new rent each year before April.

Rent Arrears

Eden Housing Association (EHA) has a firm policy in place for tenants who do not pay their rent on time. If your rent is not up to date, you are in '*rent arrears*'.

Recovering rent arrears increases the costs of running the housing service, which is paid for by tenants who pay regularly and on time – this is neither fair nor acceptable.

It's always best to let us know if you're struggling to pay your rent – if you don't tell us, we can't help! Our Customer Advisors and Housing Team will work with you to manage any issues you face. We will discuss this in the strictest of confidence and be sympathetic towards your situation. Please contact us on 01768 861400.

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 is through serving a 'Notice of Seeking Possession' (NOSP). 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 within 4 weeks of serving the NOSP, we 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. EHA will ask the judge to pass 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 order. If your case is heard in court, you will 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.

Rent Statements

You can view your rent statement at https://myaccount.edenha.org.uk. If you do not have access to this and are in arrears, you will receive a rent statement periodically throughout the year. These are for your information only, and they detail 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 and do not have a payment plan in place, you must contact the office so that we can help.

Universal Credit / Housing Benefit

If you have a low income, whether you receive income support or a low wage, you can apply for Housing Benefit or Universal Credit towards your rent.

The Local Authority (Housing Benefit) or Department for Work and Pensions (Universal Credit) will tell you how much benefit you are entitled to.

Eden Housing Association will hold you responsible for repaying any arrears that arise because of unclaimed Housing Benefit/Universal Credit, late claims, or overpayments of Housing Benefit that the Local Authority has claimed back.

It is important that you keep the Housing Benefit Department or Universal Credit informed of any changes to your circumstances – like changes in income, savings or people living in your home – as this may affect the amount you receive.

If you get Housing Benefit or Universal Credit you can ask the Local Authority or Universal Credit if they can play the rent directly to Eden Housing Association.

Bedroom Tax

If your home has a spare bedroom you may have to pay the under-occupancy charge, known as 'bedroom tax'.

Bedroom tax is only applied to certain households. You may be exempt if:

- You're a couple and you've both reached pension age
- You have a child who needs their own bedroom because of a disability – though not all disabilities are covered
- Someone in your household requires a carer
- You and your partner each need your own room due to a disability – though not all disabilities are covered.

Support is available... we are here to help

It's always best to let us know if you're struggling to pay your rent. Our Customer Advisors and Housing Team are here to help, and will work with you to manage any issues you face. Please contact us on 01768 861400.

You can also access free advice through Cumbria Citizens Advice Bureau (CAB), a network of independent charities which offers confidential advice online, over the phone and in person for free. Call 0800 144 8848 to get in touch.

Financial Inclusion

Our Financial Inclusion Team offers appointments for tenants who require support with managing their finances.

This service was developed around what our tenants told us would help most. The top three priorities for a welfare advice service were:

- Welfare Benefit Advice & Applications
- Holistic Support Service (all support needs, from finance to mental health)
- Benefit Checks

Our Financial Inclusion Team offers appointments in the office, over the phone and home visits can be arranged where necessary. If you would like to find out more, please contact us via MyAccount, email us or call 01768 861400.

How we calculate you 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 attempts to contact the former tenant without response or payment, we may 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.