

Tenants' Handbook

Rent and other charges

Introduction

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This chapter tells you how your rent and charges are calculated and the different ways to pay. It also gives advice on what support is available to help you pay and what to do if you get behind with your rent.

It will also help you understand the importance of paying your rent as well as giving details of our service to you. We'll make sure that your rent and other payment records are up to date and easily available, usually in a quarterly statement sent out to you in the post.

1. Your rent

The weekly total rent charge for your home is made up of these four elements:

- **Net rent** - the basic charge for your home, depending on its size and location
- **Service charge** - for services provided, such as: estate cleaning, grounds maintenance, communal lighting, door entry system maintenance and lifts
- **Fuel charges** - for heating and hot water where your home is served by district heating
- **Separate charges** - for things such as parking spaces and storage, pram/bike sheds and garages

If you live in warden controlled or sheltered accommodation there may also be enhanced service charges to pay for the extra services you receive.

2. What your rent pays for

- Providing housing services such as repairs and maintenance
- Looking after the estate
- Managing your home
- Any improvements to your home

3. Changes in rent and charges.

Net rent and other charges are reviewed, with any changes applied in April.

We will consult with your elected Tenant Council (see the chapter **Getting involved** in this handbook) before seeking to change your rent and other charges.

It is a usual condition of your tenancy agreement that you pay the rent and other charges weekly in advance on a Monday.

If you fall into arrears with the rent and/or other charges the council may go to court to ask for a possession order, which could lead to you losing your home.

We must tell you in writing at least four weeks before the rent changes, exactly when it will change and how much it will be. This is called a notice of variation.

4. When to pay your rent

Your rent is due each Monday in advance to cover the following week's rental payment. This is a condition of your tenancy.

If it is easier you can pay every two weeks or every month, but you must always pay in advance.

How to work out your monthly rent

If you pay every month you can work out the amount of your monthly payment.

Simply multiply your weekly payment by 52 and then divide the answer by 12

$\text{£ weekly payment} \times 52 \div 12 = \text{monthly rent payment}$

But remember, some years have 53 rent weeks. You can work out your monthly payments for a 53 week year as follows

$\text{£ weekly payment} \times 53 \div 12 = \text{monthly rent payment}$

5. How to pay your rent

Direct debit

Direct debit is the simplest and most convenient way to pay your rent. To set up a direct debit please visit www.southwark.gov.uk/rentsDDform

Debit or credit card

You can use our secure online payment system to pay your rent (as well as Council Tax, rates, parking fines or other service charges and invoices) at www.southwark.gov.uk/payforit

Information you will need

- Your rent account number
- Your debit or credit card number
- Your three or four digit security code (back of the credit card)

You can print your receipt as proof of payment. Payments normally show on your account the next working day.

You can also use your debit or credit card by calling the automated 24 hour telephone payment line: 0845 6000 611.

Standing order through your bank

To set up a standing order with your bank, please quote the council's sort code **62-22-32** and account number **27540022**, together with your rent account number.

You can also download and print our standing order mandate at www.southwark.gov.uk/payyourrent

Paypoint outlets

You can ask for a payment card to pay your rent at any Paypoint outlet at www.southwark.gov.uk/rentcontact

MySouthwark service point

Our service point offers access to self service terminals and telephones to pay online or by automated phone. Our service point is located at:

Peckham MySouthwark Customer Service Point
122 Peckham Hill Street
London
SE15 5JR

Monthly payment deduction

If you work for Southwark council or get a pension from us, you can have your rent taken directly from your pay or pension monthly. You can ask for this by emailing: payroll@southwark.gov.uk

6. Help with paying your rent

If you're on a low income, even if you're working, you may be able to claim universal credit or housing benefit but this will depend on your age and personal circumstances.

You can check to see if you might be entitled to help by going to www.gov.uk/benefits-calculators

Universal credit

Universal Credit is a new benefit for people below pension age. It replaces six benefits, including Housing Benefit, and you get one single monthly payment

Universal Credit is paid directly into your bank account each month. You must make sure you make your rent payment from this account.

Universal Credit is different to Housing Benefit:

- It must be claimed online directly from the Government
- It's paid directly to you and not the council
- It's paid monthly in arrears
- You still need to keep paying your rent even if you have made a claim for Universal Credit. It may take at least five weeks before you receive your first Universal Credit payment. If you are having problems paying your rent please call us on 020 7525 1317 or by going to www.southwark.gov.uk/rentcontact

Housing benefit

Pensioners and a small number of other people must claim housing benefit for help paying their rent.

The amount of housing benefit is based on your own circumstances including how much rent you pay, if you have a spare room, how much money you have and who you live with.

Housing Benefit is paid weekly directly to the Council and not to you. It can pay up to the full amount of your rent but it can't pay for personal service charges such as heating or meals.

To find out more about Housing Benefit please go to www.southwark.gov.uk/benefits.

7. Rent arrears

If you know you are about to get behind with your rent, or if you are having problems paying your rent, you need to contact us as soon as possible. You can contact us:

- online at <http://www.southwark.gov.uk/housing/rent/problems-paying-your-rent> or
- by telephone on 020 7525 1317

We can help you by

- making sure you get all the housing support you're entitled to
- advising you how to organize your money to make it easier for you to pay your rent
- Independent advice

You can also get advice on benefits and managing debts from several advice agencies including:

Citizens Advice: www.citizensadvice.org.uk

Step change: www.stepchange.org

Rent arrears and getting help

We will contact you if you fall behind with your rent.

If you can't pay your rent arrears straight away, we'll try to make an arrangement for you to pay an amount you can afford.

We'll do all we can to help you but if you ignore us and your arrears continue to grow, we'll take legal steps and you could lose your home.

If you do not pay your rent, you'll be breaking the terms of your tenancy agreement.

Notice of Seeking Possession (NoSP)

If you haven't responded to our attempts to talk with you about your arrears and you don't pay your rent we'll ask the court for possession of your home. Sending you a Notice of Seeking Possession (NoSP) is the first step towards taking your home from you.

If you make an agreement and keep to it we'll stop the court action.

If we ask the court for possession of your home there will be a court hearing that you should go to. There is usually an advice service at the court that can give legal and financial advice.

The court can grant us two types of possession order:

- A suspended possession order - means that as long as you keep to an agreement to pay off the arrears, we will do nothing more – but if you break the agreement we can apply for a warrant to ask the court bailiff to come and evict you (remove you and your family) from your home
- An outright possession order – this means we can evict you without going back to court.

If you do get into difficulty and we take you to court, we will always tell you in writing about all the stages of the legal action and what is likely to happen.

Even if you are evicted we will still try to recover both the rent you owe us and the court costs.

8. What to do about your rent if you are away for a long time

If you're going to be away for more than six weeks, for example if you have to go to hospital, please let us know at www.southwark.gov.uk/rentcontact

You must pay the rent in advance for the period you're away or arrange for someone to pay it for you. If you set up a Direct Debit for your rent, it'll be paid automatically while you're away.

9. Your rent statement

We will provide you with a written rent statement every quarter.

This statement lists all the charges due, what you have paid since your last rent statement and the balance on your account.

Check your rent statement against your own payment records. If you think your account balance is wrong, contact us and we'll correct it if necessary.

You can check your rent balance, view your payments and view the charges that make up your rent at anytime when you sign up to MySouthwark

You can register for a MySouthwark account at www.southwark.gov.uk/mysouthwark.

Once you're registered for MySouthwark follow these steps:

- Go to **Your Accounts** at the top of the page
- Choose **Rent** and click the Finished button
- Choose **View**
- Choose **view your rent account**
- Answer a few simple questions and click the **Register** button

10. If your rent account is in credit

If your rent account is in credit because you've paid more than necessary you can ask for a refund online at: www.southwark.gov.uk/rentrefund

Before we give any refunds we will check to see if there are any arrears on other rent accounts held by you. Any credit will be used firstly to clear any outstanding rent arrears. If you have any other debts with the council you can ask for your rent account credit to be used to pay these off. If there is any credit after this it will be refunded to you.