#### Your rent

The money that you pay in rent pays for all repairs that are required to Association properties and also helps to pay for the other housing services we provide. It is therefore vital that rent payments are paid on time.

Your rent is due on or before the 28th of each month, but you can make as many payments as you wish e.g. weekly, fortnightly or monthly.

## How is my rent decided?

All rents are reviewed annually and must cover the Association's management and maintenance costs. When setting rents, we try to ensure that they are affordable, particularly for people in employment. We also try to ensure that rents are broadly comparable with rents charged by other landlords operating in the area.

We also require to put aside some of your rent each year to plan and provide for future maintenance requirements.

The Management Committee reviews rents in January of each year and tenants are issued with consultation letters giving them the opportunity to comment on any proposed increases.

The increase date is the 1<sup>st</sup> April in each year and tenants are given 4 weeks written notice of the proposed increase.

## What if I have a problem paying my rent?

The Association recognises that some tenants may experience money problems which may affect their ability to make rent payments regularly. If you experience problems paying your rent for any reason, you must contact the Housing Officer as soon as possible.

Similarly, if arrears build up due to delays in Housing Benefit, Universal Credit or changes in family circumstances, you must notify us immediately.

#### **How can the Association help?**

The Housing Officer can discuss realistic repayment arrangements and can make a referral to a money advice service such as Drumchapel Money Advice Centre (DMAC) or Citizens Advice Bureau (CAB) who can provide expert advice on benefit entitlement.

CAB hold a surgery at the Association's offices every Monday morning between 9.30am and 11.45am, by appointment on 0141 944 3881.

# Legal action

The Association will only start legal proceedings against tenants who continually fail to pay rent or do not contact the Housing Officer to discuss their situation. Court action is always a last resort, but it could result in you losing your home.

## Help with my rent

If you work part time or are in low paid employment and not in receipt of housing benefit, you can apply for the housing element of Universal Credit (UC) from the Department for Work and Pensions (DWP). Help with a claim for UC is available from CAB at the Drumchapel Job Centre Plus, to make an appointment phone 0800 328 5644. If you have access to the internet you can apply online <a href="https://www.gov.uk/universal-credit/how-to-claim">https://www.gov.uk/universal-credit/how-to-claim</a>.

### How to pay your rent

All tenants will receive a payment card from allpay.net. The payment card enables you to make payments at the Post Office or any shops displaying the PayPoint™ sign, arrangements can also be made to pay by direct debit, simply contact the office. You can make as many payments as you wish and there is no charge made for making payments. Payments can also be made online at <a href="www.allpay.net">www.allpay.net</a> as well as debit or credit card payments paid in the office or by phone on 0141 944 3881.

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