

Information Sheet 1

Your Rent & Service Charge



What Your Rent Covers

Your rent is made up as follows:



- **Basic Rent:** The amount of rent you are charged is based on the size and location of your home and covers the cost of providing and maintaining your house.
- **Service Charge:** This is applicable to most homes and covers the cost of any services provided, such as garden and/or grounds maintenance, chimney sweeping, stair cleaning and lighting of communal areas. Your Tenancy Agreement provides details of any service charges applicable to your home and what it covers. Seasonal charges are averaged over 12 months.

Paying Your Rent

Your rent is due monthly in advance on the 1st of every month. You can opt to pay your rent weekly, fortnightly or 4 weekly. Please contact your Housing Officer if you wish to pay your rent on a different frequency.

You can pay your rent by:

- Direct Debit:** Contact your Housing Officer to set this up
- Standing Order:** Forms are available from the Association's office
- OHAL office:** Cash, card and cheques will all be accepted
- Telephone:** Card payments will be accepted
- Pay-in Book:** At the Royal Bank of Scotland (Kirkwall & Stromness branches only).



Help with paying rent

You may be entitled to help to pay your rent through Housing Benefit or Universal Credit if, eg, you are on a low income. For further information please contact the Housing Benefit Section, Orkney Islands Council, Kirkwall, Tel: 01856 873535 or 01856 886312 (direct dial), or visit universal-credit.service.gov.uk.

Difficulties paying your rent?

If you experience difficulties in paying your rent, it is important that you contact your Housing Officer as soon as possible. If you would prefer to speak to someone else or require help with budgeting or debt problems you should contact Citizens Advice Bureau (CAB), Anchor Buildings, Bridge Street, Kirkwall, Tel: 01856 875266. CAB offer a free, confidential service on a range of matters including Money Advice.

Rent Arrears

If your difficulty in paying your rent results in rent arrears, it is important to deal with this at the earliest opportunity. Your Housing Officer can discuss this with you over the telephone or by appointment at the office or your home. A suitable repayment plan can be put in place that is affordable for you and can repay the debt over a specific period of time.

It is important that the Association makes the most of its rental income to ensure that we not only provide a good quality service to all our tenants but also to meet our financial commitments. We work hard with tenants to help them avoid getting into arrears difficulties and view eviction as a last resort.

We will only evict where:

- all other means of dealing with the debt has failed **and**
- it is reasonable to evict

Where all other means of dealing with the debt have failed the Association must serve a formal notice warning that legal action is commencing (Notice of Proceedings for Recovery of Possession). A copy of this notice must also be served on any qualifying occupier, who is a member of the family who is aged 16 or over, any sub-tenant and lodger where it is their only or principal home.

You have the right to go to court and defend yourself against this action for eviction. You should always get independent advice and help from eg, Citizens Advice Bureau Tel: 01856 875266.

Universal Credit

Applications for Universal Credit (UC) must be made online. It is important that you keep in regular contact with your Housing Officer if you are making a claim for UC, as there is a likelihood your rent account will go into arrears whilst your claim is being processed.

You do have the option to have your housing costs element of UC to be paid directly to the Association, but you should be aware that this would be paid several weeks after you would receive your payment and will result in an increased arrear on your account. Where possible, we would encourage tenants to manage their own payments of rent.

Rent Review

The rent is reviewed annually with any change applicable in April. We aim to charge rents which are generally affordable to people on low incomes but we do not receive any public funding for running our business and we must ensure we have sufficient income to maintain an adequate standard of service to our customers. We will give you at least one month's notice of any change in the basic rent and service charge and consult with you before any change is implemented. A copy of the Rent Setting Policy is available upon request.

