

SECTION 6

Your rent



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Under the terms of your tenancy agreement, you are responsible for paying your rent weekly and in advance. Your rent is used to pay for the services which we give you, including carrying out repairs and improvements to your home and the surrounding areas.

If your rent is not paid to us on time, it means that we may have to cut back on the services which we deliver to you and your community.

At some properties, the rent also includes service charges. A service charge pays for a service that is specific to your property. These charges can include communal gardening and cleaning, landlord electricity supply, maintenance of lifts and fire equipment, water and heating.

To find out the service charge element of your rent, and what it covers, please refer to your tenancy agreement.

How can I pay my rent?

We have many ways you can pay rent. If you would like a list of payment options please refer to our **How to pay your rent** leaflet.

This can be found in the pack you were given when you moved in.

What happens if I have difficulty paying my rent?

If you are on a low income you may be able to claim Housing Benefit from the council. This can cover all or part of your rent. The amount of Housing Benefit you are entitled to depends on your income and savings, the size of your family, and the amount of your rent. If you have difficulty paying your rent, contact your Housing Officer as soon as possible. They will be able to give you support and advice. This will be confidential and can be given to you at our offices, at a home visit, at a venue close to you, or over the phone. We can make arrangements to see you in the evening if you need us to.

Advice about benefits and money matters is also available from our Financial Inclusion Officer, and from your local Citizens' Advice Bureau.

Help can be given with:

- Application forms and checks to make sure you are not missing out
- What to do if you think your benefit is wrong
- Referrals for priority debt advice

For more information, contact our Financial Inclusion Officer.

What happens if I don't pay my rent?

We take a tough approach to reducing rent arrears. We contact all tenants who miss one weekly payment, or if their payment is late.

This will be by phone, home visit or letter. If you do not contact us or pay your arrears we will start a process which may involve legal action being taken against you.

If legal action is started, a Notice of Seeking Possession will be served on you and, unless you pay the arrears in full or make an agreement with us and keep to it, we will start legal proceedings through the county court..

A judge will then decide what action to take; this could involve you losing your home.

You will also have to pay the court costs.

In addition, if you have arrears:

- You will not be allowed to transfer
- You will not be able to carry out a mutual exchange
- You may have trouble being re-housed by another landlord

You can obtain more information about what happens if you don't pay your rent in our leaflets **Notice of seeking possession**, and **Going to court** .

If you would like a copy of any of the leaflets mentioned in this section please contact us on **01452 529 255** or **08456 044 529** (local rate), or look on our website at **www.glosha.co.uk**