



Community
Housing

Paying your rent

Contents

- 3 Your rent explained**
- 4 How can I pay my rent?**
- 6 What does my rent pay for?**
- 7 I'm struggling to pay my rent, what can I do?**
- 8 I have not cleared my arrears, what happens next?**

Your rent explained

As part of your tenancy agreement with us, you are responsible for paying your rent.

Your rent is due each week in advance, unless you have agreed a different payment time with us. For example, if you make monthly payments, you have set up a direct debit or you are claiming full Housing Benefit

Remember: You need to keep your rent in credit at all times.

You can request a rent statement at any time. Please phone us on **0207 326 3700** or log in to your rent account on our website **www.sw9.org.uk**

Paying your rent

At the start of your tenancy, you received a rent payment swipe card. You will need this if you want to pay online, by phone, at the Post Office or by cheque.

If you have lost your rent payment swipe card, please contact us for a new one.

Ways to pay your rent

We want to make paying your rent as easy as possible.

Direct Debit

Direct Debit is the easiest way to pay your rent.

It's a simple and safe way to pay your bills automatically from your bank account. All you have to do is agree with us:

- the amount you will pay; and,
- a regular payment date.

After that, your rent will be deducted from your account on the agreed dates.

Please phone us to set up a Direct Debit.

Standing order

Visit your bank with a completed Standing Order Form. You can download the form from our website or pick one up from our office.

As with Direct Debit, this is another way for bills to be paid straight from your account.

Paying online

You can pay online using your rent payment swipe card and your debit or credit card.

You will need a personal email address to pay in this way.

Phone payments

To make a phone payment, you will need a debit or credit card and your 19-digit payment reference number, which you can find on the back of your rent card.

You can use Switch, Connect, Visa or MasterCard to make payments over the phone. Unfortunately, you can't use Electron or American Express.

There are two ways of making a rent payment over the phone.

- Allpay (open 24 hours a day, 7 days a week), phone **0844 557 8321**
- Our Customer Service team, phone **0207 326 3700**

When you have paid, you will receive a payment authorisation code. Please keep this safe.

Post Office and 'Paypoint'

Take your swipe card to the counter and you will be able to pay your rent there and then.

Please get a receipt as proof of payment and keep it in a safe place.

Cheque

You can pay by cheque at the Post Office and our office.

Please make the cheque payable to SW9 Community Housing and note your name, address and the 8 digit reference on your rent card, on the back of the cheque.

In person

You can pay by cheque or using your payment swipe card and your debit or credit card at our office. We do not accept cash in the office.

What does my rent pay for?

Your rent goes towards the cost of managing, maintaining, repairing and improving your home.

If you are not happy with the standard of these services, you can phone us to arrange a visit or you can make a complaint.

How do you work out my rent?

We set your rent in line with government guidelines and 'target rents'. Target rents are calculated by the Government and are based on:

- the value of your home;
- the average earnings in your local area compared with the national average;
- the size of your home.

Will my rent increase?

Every year we review the amount of rent we charge our tenants. If we decide to increase or change your rent, we will give you four weeks' notice.

You can appeal against a rent increase through your local Rent Assessment Committee. You must appeal before the start date of the proposed new rent, and you must let us know that you're doing it.

More information is available from your local Citizen's Advice Bureau.

Are you struggling to pay your rent?

If you are having trouble paying your rent, please contact us as soon as possible on 0207 326 3700.

It is better to deal with the problem straight away. If you let debts build up, you could be at risk of losing your home.

There are a number of ways that we may be able to help. For example:

- setting up personal repayment plans;
- assessing if you are entitled to more benefits than you are currently getting;
- helping you to plan your budget;
- putting you in touch with other services that can help with debt advice and support;
- exploring employment and training opportunities to raise your income.

I am in rent arrears. What should I do?

When you signed your tenancy agreement with us, you committed to keeping your rent account in credit at all times.

If you are struggling with your rent payments, the earlier you get in touch with us, the quicker we can help you. Not letting us know could result in high arrears and you could lose your home.

Please contact your Income Officer on **0207 326 3700**.

I have not cleared my arrears, what happens next?

Eviction is always a last resort. We will do our best to make sure we discuss your payment options with you and make suitable arrangements.

However, if you do not stick to the payment agreements we make with you, or alert us when you cannot make payments, you risk losing your home.

What happens during an eviction?

1. We will serve you with a Notice of Seeking / Requiring Possession.
2. If you still do not clear the arrears as agreed in the time allowed, we will request a court hearing.
3. At the time of the hearing, if you have still not cleared your arrears in full, the court can grant an outright possession order and we will arrange a date for eviction.
4. Sometimes the possession order may be postponed if the court allows more time for you to clear your arrears.
5. If you still do not clear your arrears once a possession order has been postponed, we will ask the court to arrange an eviction and you will lose your home.


Please contact us if you need help or advice. We can refer you to other organisations that will be able to offer you extra help.



Contact us

 by phone on **0207 326 3700**

 online at **www.sw9.org.uk**

 in person at our office:
**6 Stockwell Park Walk,
London, SW9 0FG**