



Community
Housing

Paying your rent



Your rent

Your rent is due each week in advance, unless you have agreed a different payment time with us, e.g. monthly payments.

If you would prefer to pay your rent on a different date each month to fit with your pay day, please contact us.

Paying your rent in advance

As per your Tenancy Agreement, all tenants are required to pay their rent in advance. This is particularly important due to the introduction of Universal Credit where all benefits, including Housing Benefit, will be paid directly to residents. You will then be required to pay the rent to SW9 Community Housing yourself.

Remember: Your rent account should either be in credit or have a zero balance all through the month.

For more information or to request a rent statement, please call the Income team on 0207 326 3700.



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

If you're not happy with the services you receive from us, you can phone us to arrange a visit or you can make a complaint using our Compliments, Complaints and Comments leaflet.

How is my rent calculated?

Under Government rules, rents are calculated based on three things:

- The market value of the property compared with the national average of Registered Social Landlord properties.
- Local average earnings compared with national average earnings.
- The size of the property based on the number of bedrooms.

Please read your Tenancy Agreement for more information about how your rent is calculated, including details about other charges such as heating or service charges.

Will my rent increase?

Every year we review the amount of rent we charge. Your rent will change on the 1st week of April each year. This can be an increase or a decrease. You will be given four weeks' notice before any change.

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.

Paying your rent

At the start of your tenancy, you will receive a rent payment swipe card. You will need this if you want to pay on-line, by phone using Allpay or at the Post Office.

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

Ways to pay your rent

Direct Debit

Direct Debit is the easiest way to pay and our preferred method.

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 the frequency.

After that, your rent will be deducted from your account on the agreed dates and you will be eligible to enter our monthly prize draw. This is for those that have been paying by this method for 3 months or more. For more information please see the newsletter, TV screens in the office and posters in noticeboards.

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.

Please remember your standing order amount will remain the same, unless you amend your instruction when your rent goes up in April of each year. You may wish to consider switching to paying by Direct Debit for this reason.

Paying online

You can pay online using your rent payment card, your debit or credit card, your address and payment reference number.

Phone payment

To make a phone payment, you will need a debit or credit card and your address.

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

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

- Call Allpay (open 24 hours a day, 7 days a week), phone **0844 557 8321**.
- Call our Income team, phone **0207 326 3700**.

In both instances, you will receive a payment authorisation code. Please keep this safe. Receipts will not be posted although they can be sent to you via email.

Post Office and 'Paypoint'

Take your rent payment swipe card to the Post Office 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 from your rent card on the back of the cheque. Payments by this method take up to a week to appear on your rent account.

Please note that SW9 is in the process of phasing out cheque payments.

In person

You can pay by cheque, debit card or by using your rent payment swipe card at our office. You will need your mobile phone to do this. We do not accept cash in the office.

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 a personal repayment plan.
- Assessing if you are claiming all the benefits you are entitled to.
- 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.
- Giving advice before you borrow money.

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.

Please call the Income Team on 0207 326 3700 to book an appointment for a free and confidential discussion to resolve not only your rent arrears but other debts, create a personal budget, provide tips and hints on how to save money and to carry out a welfare benefit/financial check.



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 affordable 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 will happen?

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. Sometimes the possession order may be postponed or adjourned allowing you more time to clear your arrears and court cost in full. If arrears are not reduced then your case will be re-listed for a possession order.
4. The court can grant a suspended order and court cost defining terms on how you will be required to pay off the arrears and court cost or only court cost, if you have cleared all your arrears prior to the hearing.
5. The court can grant an outright possession order if you're unable to pay your rent and state when you have to leave your property. It will also make a money judgment for the arrears and court cost.
6. If you breach any possession order, we will apply to the court for a warrant of possession of the property and you will receive an eviction date from the court. You have a right to put in a stay application for consideration by the court and are encouraged to discuss this with the Income team.



Community
Housing

Contact us



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