

## FREQUENTLY ASKED QUESTIONS

### **How is my rent variation calculated?**

From April 2020 the way we calculate your rent has changed. The period of rent decreases has now ended and the government have re-introduced rent increases based on the Consumer Price Index (taken from the previous September) plus 1%.

### **What is the rent increase for 2020-21?**

The Consumer Price Index for September 2019 was 1.7% therefore the increase we have applied to your rent for 2020-21 is 2.7%. If your property was built after April 2011 your tenancy may be subject to what we call an “affordable rent”, which is 80% of the market rent, in which case the total rent and service charges combined will increase by 2.7%.

### **What if I do not agree with the new rent charge?**

If you do not accept the proposed new rent and wish to dispute your rent variation you can appeal to the First Tier Tribunal (Property Chamber) at [www.justice.gov.uk/tribunals/residential-property](http://www.justice.gov.uk/tribunals/residential-property). Further details on this process are included in the enclosed guidance notes for tenants. **If your property was built after April 2011 your tenancy may be subject to what we call an “affordable rent”, which is 80% of the market rent, in which case the total rent and service charges combined will increase by each year compared to the previous year.**

### **I pay my rent monthly – how has this amount been calculated?**

Because there are slightly more than 52 weeks in a calendar year and to incorporate a leap year we calculate your monthly rent as follows:

Weekly rent x 52.18 divided by 12. Therefore for example if your weekly rent is £100 your monthly rent will be £434.83.

### **Do I need to alter my Direct Debit?**

**NO.** If you pay by Direct Debit we will do this for you, you will receive notification directly from Allpay. Please check the details contained in this letter are correct.

### **Do I need to alter my Standing Order?**

**YES.** You need to contact your bank immediately to vary your payments.

### **Self Service Website Portal**

To view your rent account online and update your personal information 24 hours a day 7 days a week, please register on our customer portal, MyHomeOnline.

To register - Simply visit our website at [www.warwickshirerha.org.uk](http://www.warwickshirerha.org.uk) and select Register with MyHomeOnline. Complete all fields including your tenancy number and submit. Once your details have been verified we will send you, via email, your registration code to allow you to login and view your account.

## PAYING YOUR RENT

### **When should I pay my rent?**

The rent should be paid on Monday for the week ahead. If you do not do this, your account will be in debt and we will have to send you warning letters. If you pay your rent monthly your rent should be paid one month in advance. If your account is not one full month in credit we will write to you and advise you of the amount you need to pay. Please also refer to the Frequently Asked Questions above which explain how we calculate your monthly rent.

### **Housing Benefit and Universal Credit**

If you receive Housing Benefit you can have it paid direct to us. If you do not receive the full amount to cover all your rent then you must make up the difference by one of the above payment methods.

You may be entitled to Housing Benefit or Universal Credit to help pay your rent if you are on a low income or claiming welfare benefits.

The amount you receive will depend on your income, savings and family circumstances.

We can offer assistance to complete forms and refer you to the relevant agencies and/or advice centres.

However, the responsibility to apply for Housing Benefit or Universal Credit and to make sure it is being paid is yours, even when benefit is being paid direct to us.

If your Housing Benefit or Universal Credit stops for any reason and you begin to fall into arrears we will begin our arrears recovery procedure.

### **Need More Information?**

We are happy to help you with any advice and assistance we can give you regarding benefits and arrangements to pay your rent; our telephone number is 0300 1234 009. You can also view your rent account and make a payment by registering with MyHomeOnline which you can access through our website, [www.warwickshirerha.org.uk](http://www.warwickshirerha.org.uk) or by following the instructions given above.

## **Rent arrears**



Please do not be afraid to speak to us if you are experiencing problems paying your rent. The longer you leave it the worse the situation will get. We can also tell you about agencies who can offer free and independent money advice to help you manage your debt.

In fairness the majority of tenants pay their rent on time however we must deal firmly with those who do not pay and break agreements to clear arrears.

It is our policy when dealing with rent arrears to serve a 'Notice of Seeking Possession' when arrears reach a certain level. This legal notice does not mean that you have to leave your home when it expires. However you must clear your arrears or keep to an arrangement to pay them off. If you fail to do this we will take you to court. If you do receive a Notice of Seeking Possession you must contact us immediately to discuss how you intend to clear your arrears. If you ignore the notice and your arrears continue we will take legal action.

This may result in a County Court Judgement against you making it difficult for you to get credit in the future and a possession order which results in you being evicted from your home.

## **Where to get help**

<b>NATIONAL ADVICE AGENCIES</b>		
Citizens Advice Bureau	03444 111 444	<a href="http://www.adviceguide.org.uk">www.adviceguide.org.uk</a>
Direct Help and Advice	01332 287850	<a href="http://www.dhadvice.org">www.dhadvice.org</a>

National Debtline	0808 808 4000 (Freephone)	<a href="http://www.nationaldebtline.co.uk">www.nationaldebtline.co.uk</a>
GOV.UK (formerly Directgov)		<a href="http://www.gov.uk">www.gov.uk</a>
StepChange (free debt advice)	0800 138 1111	<a href="http://www.stepchange.org">www.stepchange.org</a>
PAYPLAN helpline	0800 280 2816	<a href="http://www.payplan.com">www.payplan.com</a>
The Money Advice Service	0800 138 1677	<a href="http://www.moneyadviceservice.org.uk">www.moneyadviceservice.org.uk</a>
Age UK	0800 678 1602	<a href="http://www.ageuk.org.uk">www.ageuk.org.uk</a>
Shelter	0808 800 4444	<a href="http://www.shelter.org.uk">www.shelter.org.uk</a>
<b>WELFARE BENEFITS ADVICE</b>		
Pension Advice	0800 112 3405	
Pension Service (telephone claims)	0800 99 1234 (Freephone)	
TaxAid	0345 120 3779	<a href="http://taxaid.org.uk">taxaid.org.uk</a>
Turn 2 Us	020 8834 9200	<a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a>
National Universal Credit Helpline	0800 328 9344	

## HOUSING BENEFIT AND UNIVERSAL CREDIT

### Do I need to let Housing Benefit or Universal Credit know about the change in my rent?

Yes if you currently receive Housing Benefit you must notify the Housing Benefit Section of your Local Council or if you claim Universal Credit you must notify the Department of Work and Pensions (through your online journal) about this change immediately.

Should you require any further information and advice on Universal Credit or other benefit changes, please visit our website at [www.warwickshirerha.org.uk](http://www.warwickshirerha.org.uk) or you can call the National Universal Credit helpline on 0800 328 9344.

### Welfare Reforms - under occupation

The Government brought in new rules from April 2013 reducing the amount of Housing Benefit paid to people who they decide are 'under occupying' their home. If a household is deemed to have more bedrooms than needed by the people who live there, they will have their housing benefit reduced. The reduction will be 14% for one additional bedroom and 25% for two additional bedrooms.

Please note you may be able to receive discretionary housing payments to help pay towards the shortfall in your housing benefit/Universal Credit entitlement. Please contact your local authority for further advice.

### Welfare Reforms - overall household benefit cap

Other reforms to benefits include a cap on the total amount of benefits which most working-age people can claim. The cap applies to the benefits you get as a household. This means that benefits received by you, your partner and dependent children who live with you, are all included. Your housing benefit or universal credit will be reduced to ensure that you don't get more than the benefit cap limit.

The total amount a household will be able to claim in benefits is:-

- For single parents and couples with children = £385 a week outside London for single people = £258 a week outside London

You can find out more information about whether the cap applies to you by visiting [www.gov.uk](http://www.gov.uk) or by seeking advice from Citizens Advice or Shelter.

**REMEMBER.** You can also contact our office and we will be happy to help you with any advice and assistance we can give regarding welfare reforms by either calling 0300 1234 009 or email: [enquiries@midlandsrural.org.uk](mailto:enquiries@midlandsrural.org.uk)

**You can now also visit our new Facebook page which has updates on welfare reform with links to further information.**

