

# RENT AND BENEFITS



THAMES VALLEY HOUSING

# Rent and Benefits

This leaflet gives you information about:

- How you can pay your rent
- What to do if you are having difficulties paying your rent
- How you can apply for housing benefit
- Some of the other benefits you may be entitled to

## Experiencing difficulties paying your rent and service charge?

**Please contact the Customer Service Centre on 0800 358 7767 (option 3) as soon as you experience difficulties meeting your rent payments. We can help you and put you in touch with reliable advice and support agencies.**

For further advice contact:

- Your local **Citizens Advice Bureau** or [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- **Consumer Credit Counselling Service** - Freephone 0800 138 1111 or [www.cccs.co.uk](http://www.cccs.co.uk)
- **National Debt Helpline** - 0808 808 4000 or [www.debtadvicetrust.org](http://www.debtadvicetrust.org)
- **Job Centre Plus** - Freephone 0800 055 6688 or [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

You can also read our rent arrears help and advice leaflet.

## How to pay rent and service charges

You are responsible for paying your rent and service charge in advance. If your rent is charged weekly, you must pay in advance each week. If your rent is charged monthly, you must pay in advance each month.

# Ways to pay your rent and service charges

## Direct Debit

Direct debits are an easy way to pay. Contact the Customer Service Centre on 0800 358 7767 (option 3) to set up a monthly direct debit.

## Online

You can pay your rent online at [www.tvha.co.uk](http://www.tvha.co.uk), then go to 'My TVH'. If you haven't registered to use this section of the website you will need to register. Once you have registered you can make your rent payment immediately.

## How to register

Go to 'My TVH' which is at the top right-hand corner of the Home Page. You need to register first, but as soon as you have registered you can report a repair immediately.

To do this, you will need:

- Your Tenant Reference number (this is a 6 digit number beginning with 1, and is normally found at the top of TVH letters)

- Your postcode
- Your email address
- A memorable password

You will need your rent payment card and your credit or debit card.

## Telephone

You can make a secure, automated telephone payment 24 hours a day, 7 days a week, by calling the Customer Service Centre on 0800 358 7767 and choosing option 2, or by contacting Allpay direct on 0844 557 8321.

## Rent payment card

You will receive this in the post once you are resident in your home. This can be used to pay your rent at the Post Office and other outlets displaying the Paypoint sign.

## Standing Order

Standing Orders are set up by your bank. When the amount you need to pay changes, you will need to contact your bank to amend your Standing Order. To set up a Standing Order with

your bank you will need TVH's bank details and your reference number. Please contact our Customer Service Centre on 0800 358 7767 (option 3) for these details.

### Cash

You can make cash payments by coming to our offices in Twickenham.

The address is: Thames Valley Housing Association, Premier House, 52 London Road, Twickenham, TW1 3RP. Please come to reception on the third floor.

## Guidelines on how much you pay

The Government is standardising the amount of rent paid for similar housing association or council properties. This process began in April 2002 and will be completed by 2012 when rents must be within 5% of Target Rents. Target Rents take into account the size and value of the property and local incomes.

There may be annual increases or decreases of up to £2 per week in order to bring rents in line with Target Rents by 2012.

A plan has been prepared for each property showing how the rents need to be changed to meet the Target Rent. Target Rents will also increase by 1/2 per cent above inflation each year.



# Increasing rents

## Assured Tenants

Rent goes up each year on the first rent payment date in April. There are a few exceptions to this where the increase is later in the year.

If you are dissatisfied with your new rent, please contact the Customer Service Centre on 0800 358 7767.

If you do not wish to do this, you can go to your local Rent Assessment Committee. For more information on this, contact the Valuation Office on [www.voa.gov.uk](http://www.voa.gov.uk) or call 0845 602 7507.

You must do this before the starting date of the proposed new rent and you must tell us you are doing so, otherwise we will assume that you have agreed to pay the proposed new rent.

## Secure Tenants

(Those whose tenancies started before 15 January 1989).

You will be given a minimum of four weeks notice of an increase in rent.

Rents for this type of tenancy increase every two years. You can apply to the Fair Rents Officer (FRO) to have them independently assessed, if you are dissatisfied with them.

For more information on your FRO, contact the Valuation Office on [www.voa.gov.uk](http://www.voa.gov.uk) or call 0845 602 7507.

## Service charges

These are paid with the rent. They are calculated separately from rent and cover actual costs of services on each property such as cleaning, grounds maintenance and communal lighting.

Service charges are listed separately when we send you notice of rent increases.



## Benefits

You may be entitled to benefits to help with your housing costs if you are disabled, sick, unemployed or on a low income.

### Housing Benefit

This is a government benefit which helps you pay your rent and service charges if you are on a low income. Housing Benefit will assess how much rent/service charge they will pay. You will be responsible for paying the shortfall. Please note that whilst rent may be covered, service charges may not be. If you are considering applying for Housing Benefit, it is best to take your application direct to their offices, rather than post it. If your claim is successful, the benefit will be backdated to the date you submitted your application.

Housing Benefit is paid four weeks after the due date. Housing Benefit is paid to you by the Council and can be paid direct to us if you wish. We strongly recommend you get your Housing Benefit paid directly to us to avoid getting into arrears.

You may be entitled to Housing Benefit if you receive other benefits like Income Support.

### If you are on Income Support

To claim Housing Benefit you must tell the Department for Work and Pensions that you are a tenant paying rent to a housing association. You will be asked to fill in a form stating how much rent you pay. You can obtain a form from your Local Authority, or local Job Centre.

### If you are not on Income Support

Fill in an assessment form from your local Council. You will need to give details of your income, the rent you pay and the size of your household. Take this to the Council with proof of the information including your original Tenancy Agreement (not a photocopy), bank statements and pay slips.

# Applying for Housing Benefit

For any applications to Housing Benefit please remember:

- You are responsible for applying for Housing Benefit and chasing up your claim with the Council
- Payments are not usually backdated so you are advised to apply as soon as you move in to your home or your circumstances change
- Claims can take a long time to assess
- You can insist on interim payments within 14 days if you have supplied all the relevant documents and your claim is agreed. Contact the Customer Service Centre on 0800 358 7767 (option 3) for details

You are responsible for paying back any Housing Benefit overpayments.

Contact your local council with any enquiries. Ask to speak to the 'Housing Benefit Office'.

Claims must be accompanied by your original tenancy agreement (not a photocopy), proof of rent payments and any documents showing details of your income and savings (such as pay slips or building society statements).

**We strongly recommend** that you do not send original documents in the post. Deliver them to Housing Benefit in person and make sure you are given a receipt for any documents you provide.

Renewing your Housing Benefit or change of circumstances

Once you have applied for, and been awarded Housing Benefit, this will run continuously until there is a change in your circumstances.

It is up to you to inform the Benefit Office of the following changes and any others that they could not reasonably know about. These include:

- An increase or decrease in your rent or service charge
- A dependent becoming independent e.g. when a child turns 18
- Moving to a different address

- A change in the income or benefit of anyone living in your household
- A person leaving or moving in to your home e.g. a new partner
- An increase or decrease in your savings
- If your claim for Income Support stops (even for a short time)
- If your Income Support is replaced by another type of benefit

**NB** - These are just examples, there may be other changes that could affect your claim.

If your Housing Benefit is overpaid because your circumstances have changed, this will be deducted from future payments. This could lead to you getting into debt or building up rent arrears.

We are legally obliged to inform the Housing Benefit Office if we believe Housing Benefit is being paid incorrectly.

## Council Tax Benefit

This is a Government Benefit managed by the Council to help towards the cost of your Council Tax.

You may be eligible if you receive Income Support or are on a low income. You may receive up to 100% of your Council Tax depending on your circumstances.

Contact your local council for more information.



## Discretionary housing payments

If you receive some housing or council tax benefit and are still experiencing difficulty paying the remainder of the rent, you may be entitled to a discretionary housing payment from your Local Authority. They will take into account special circumstances, such as:

- If you pay child maintenance costs
- If you have to pay legal costs
- You have extra heating costs due to sickness or disability
- You have additional travel costs because of your health, or the health of a relative or friend

On some occasions this may include paying off arrears, but only if the benefits you receive are less than your rent and council tax.

You should contact your local authority Benefits Office for more information and to request a discretionary housing payment form.

## Other benefits

More information on these benefits is available from your local Department of Work and Pensions, your local authority and Citizens Advice Bureau.

### **Working Families Tax Credit or Child Tax Credit**

You may be able to claim this if you work full-time, pay childcare fees and are on a low or mid-level income.

### **Statutory Sick Pay, Invalidity Benefit or Incapacity Benefit.**

You may be entitled to these if you are ill or unable to work.

### **Disability Living Allowance or Attendance Allowance**

These are for people who are disabled and need assistance with personal care or mobility.

## **Experiencing difficulties paying your rent and service charge?**

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# Notes



## Thames Valley Housing

Premier House,  
52 London Road,  
Twickenham, TW1 3RP

- Customer Service Centre:  
0800 358 7767
- Opening hours:  
8am - 6pm Mon-Fri
- Fax: 020 8607 9923
- Email: [info@tvha.co.uk](mailto:info@tvha.co.uk)
- Web: [www.tvha.co.uk](http://www.tvha.co.uk)

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## Translations and Interpretation

If you need to contact us about anything and need an interpreter, call 0800 358 7767 and tell us your language.

**We can also provide a large print or an audio version of this document**

إذا رغبت بالاتصال بنا بخصوص أي امر وتحتاج لمترجم، اتصل على 0800 358 7767 واخبرنا ما هي لغتك. أيضاً بإمكاننا توفير منشور بطباعة ذات احرف كبيرة او تسجيل صوتي لهذه الوثيقة.

اگر به هرذیلی لازم دارید که با ما تماس بگیرد و نیاز به مترجم دارید، لطفاً با شماره 0800 358 7767 تماس بگیرید و زبان مورد نظر خود را اعلام کنید. ما می توانیم چاپ با حروف درشت یا نسخه صوتی این سند را برای شما تهیه کنیم.

Si vous avez besoin de nous contacter, quelle qu'en soit la raison, et avez besoin d'un(e) interprète, appelez le 0800 358 7767 et indiquez-nous votre langue. Nous pouvons aussi vous fournir une version audio ou imprimée en gros caractères de ce document.

Jeśli chciałbyś o coś zapytać a wymagasz pomocy tłumacza, zadzwoń na numer 0800 358 7767 i powiedz nam, w jakim mówisz języku. Powyższy dokument dostępny jest również w formie dużej czcionką oraz w wersji audio.

Se precisar de nos contactar e necessita de um intérprete, telefone para: 0800 358 7767 e diga-nos que lingua fala. Também podemos providenciar este documento em letras de tamanho grande ou em audiocassete.

ਜੇਕਰ ਤੁਸੀਂ ਸਾਡੇ ਤੋਂ ਕੋਈ ਗੱਲ ਪੁੱਛਣੀ ਹੈ ਅਤੇ ਇਸ ਲਈ ਇੰਟਰਪ੍ਰਿਟਰ (ਦੁਬਾਸ਼ੀਏ) ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ 0800 358 7767 ਤੇ ਫੋਨ ਕਰੋ ਅਤੇ ਆਪਣੀ ਬੋਲੀ ਦੱਸੋ।  
ਅਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਨੂੰ ਵੱਡੀ ਲਿਖਾਈ, ਟੇਪ ਜਾਂ ਸੀ ਡੀ ਤੇ ਵੀ ਦੇ ਸਕਦੇ ਹਾਂ।

Hadii aad u baahatid inaad mala soo xiriirtid una baahan tahay turjumaan, soo wac 0800 358 7767 adigoo noo sheegaya luqadda aad ku hadashid. Waxa kalood heli kartaa dokumentigan oo maqal ah ama far waaweyn ku qoran.

اگر آپ کو کسی بھی مسئلے میں ہم سے بات کرنے اور اردو زبان کے ترجمان کی ضرورت ہے تو اس نمبر 0800 358 7767 پر ہم سے رابطہ کریں۔ یہ دستاویز کو آپ کو اپنا سے ترجمان یا آواز کی صورت میں آڈیو ٹیپ یا کسی میسجنگ سروس کی جاسکتی ہے۔