

Paying your Rent & Welfare Advice



This document provides you with information on your rent, how to pay and what to do if you need financial support

The rent for your home is due and payable in advance on the 28th day of each month.

Our aim is to charge an affordable rent for the properties we own. As a tenant you will have to pay rent and in some instances you may also be liable for service charges. Your rent and any other charges are shown on your tenancy agreement.

Rent Setting

Your rent will be set by the Association who will take into account: the cost of running the office, paying for repairs and long term maintenance, bank loans and insurance. We also compare our rents with the rents charged by other landlords for similar properties in the area, and across Scotland, to make sure our rents are affordable and provide value for money.

You will be consulted in advance about any proposed rent increase and your comments will be taken into account. We will not normally increase your rent more than once in any twelve-month period. Your rent review will be implemented on 1st April each year.

If you were previously a secure tenant i.e.: your tenancy began before 2nd January 1989. with the Association, your rent will continue to be set by the Rent Officer. The Rent Officer will set a "fair rent" for your property for a three-year period. You have a right of appeal against the rent set.

Your tenancy agreement will state whether the Association or the Rent Officer sets your rent.

Paying Your Rent

Rent is due, in advance, on the 28th day of each month. The Association provides digital facilities to help making a rent paying easier i.e.: making a payment using our website, www.calvay.org.uk : telephone payment and payment links can also be sent through texts or emails which can then be kept for your future payments, Paypoints or the Post Office and finally Direct Debit

Rent payments may be made weekly, fortnightly or monthly – or at any other frequency – providing that the amount due reaches your rent account by the 28th of each month, in advance payment for the following month.

Difficulties Paying Your Rent

Any tenant who finds they are having difficulty meeting their monthly rent payments should contact their Housing Officer immediately.

Failing to pay rent could lead to your losing your home. If you are getting into difficulties it is important that you contact us as quickly as possible. We can discuss your situation and consider affordable options to reduce your debt.

Whilst we cannot sustain an account being in arrears indefinitely, we do realise that from time to time everyone's can experience some financial pressure. If you experiencing money problems please ask for help.

We have a Welfare Rights Officer who can help you.....don't leave it until it's too late.

If you do not contact us or if you fail to the agreed arrangement, **we will take legal action against you**. You could lose your home and you may have to pay additional legal expenses incurred by Calvary HA.

Housing Benefit

If you are already receiving Housing Benefit the fastest, easiest and most secure way to report a change is by using the [Electronic Change in Circumstances facility](#). If you do not already have access to your Housing Benefit/Council Tax Reduction details, you will first need to [register for self service](#). This will only take a few minutes and will give you access to a range of information relating to your Housing Benefit/Council Tax Reduction application. You can also report a change by printing and completing our "Tell Us" form or by phoning Housing Benefit on 0141 287 5050.

If you have already reported a change in your circumstances and have been contacted asking for copies of documents to confirm the change, you can upload this using the "[Change in circumstance proof form](#)." on the GCC, Housing Benefit online service page: <https://www.glasgow.gov.uk/>

Universal Credit

Any change to your circumstances must be notified to DWP immediately. This can be done by using your "To Do" list through your own Universal Credit journal.

If you are not currently receiving Universal Credit then you will have to make a new claim in order to receive your "Housing Costs" to pay your rent.

Our Welfare Rights Officer will be able to provide you with assistance to complete a Universal Credit application online, or to submit a Housing Benefit change of circumstances form should you require any assistance. Please contact the office and speak to a member of staff.

How Can I Get Help?.....

Tenants who will experience financial hardship through these changes may be able to apply for Discretionary Housing Payment (DHP), for a limited time to help them adjust.

- You should therefore speak to your Housing officer and to our Welfare Rights Officer
- Ensure you are claiming all the benefits you can and ask about applying for DHP
- Get help and advice about budgeting and how to manage your money
- Get help with setting up a payment arrangement to pay your rent from April 2013
- Think about moving to a smaller home if you want to avoid paying the bedroom tax.