

## **FREQUENTLY ASKED QUESTIONS**

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

Depending on the terms of your lease, most shared ownership rents increase by the previous year's September RPI which was 2.4% in September 2019. If your lease commenced after 2010 your rent increase will be subject to the previous year's February RPI which was 2.5% in 2019 plus 0.5% so the total increase will be 3%.

### **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.peakdistrictrha.org.uk](http://www.peakdistrictrha.org.uk) and select Register. 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/Service Charge should be paid by the 1st of each month in advance. If you do not do this, your account will be in debt and you will receive arrears letters requesting payment in advance.

### **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.peakdistrictrha.org.uk](http://www.peakdistrictrha.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 to the majority of tenants who pay their rent on time, 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

NATIONAL ADVICE AGENCIES		
Citizens Advice Bureau	03444 111 444	<a href="http://www.adviceguide.org.uk">www.adviceguide.org.uk</a>
Direct Help and Advice	01332 287 850	<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 169 6565	<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>
WELFARE BENEFITS ADVICE		
Pension Advice	0345 606 0265	
Pension Service (telephone claims)	0800 991234 (Freephone)	
TaxAid	0345 120 3779	<a href="http://taxaid.org.uk">taxaid.org.uk</a>
Turn 2 Us		<a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a>
National Universal Credit Helpline	0800 328 9344	

## HOUSING BENEFIT AND CHANGES MADE BY WELFARE REFORMS

### 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.peakdistrictrha.org.uk](http://www.peakdistrictrha.org.uk) or you can call the National Universal Credit helpline on 0800 328 9344.

### **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.

