

Rent & Other Charges





RENT

The rent we receive is very important as it pays for all the services we provide and for the upkeep, repair and maintenance of our properties, including your home. It is your responsibility to pay rent, in advance, in accordance with the conditions of your tenancy. If you have a joint tenancy, both parties are equally responsible/liable for payment of rent.

Your rent is due on a **Monday**. You may pay weekly, fortnightly or monthly, as agreed with your Housing & Customer Services Officer, provided your account does not go into arrears. It is your **legal obligation** to ensure your rent is paid in full when it is due.

The Association's rent policy is determined by Ark Housing Associations Board, under the requirements of the Housing (NI) Order 1992. Rent is reviewed on an annual basis and tenants are given four week's written notice of any rent increases.

Rates

The overall rates are set annually by the NI Assembly whilst the district rate is set by local councils. Ark Housing collects these rates for Land & Property Services and pays these on your behalf. **However, if you are entitled to Universal Credit, you must apply separately for a rate rebate from Land & Property Services.**

Service Charges

In certain cases, the Association is required to levy a service charge on tenants to cover the cost of communal facilities such as heating, cleaning, laundry, helpline and gardening. Service Charges are reviewed annually.

Supporting People Charge

Certain tenants may be required to pay a support charge as part of the condition of taking up a tenancy with us. Normally, this charge is only payable in Supported Housing Schemes, where the Association employs staff to provide support to help tenants live independently.

Rent & Other Charges



PAYMENT METHODS

We offer a range of payment methods for your convenience. We do recommend that, wherever possible, you pay by **Direct Debit**, as this is the most convenient way to ensure your rent is paid. Payment can be made by:



Direct Debit:

Tenants may pay their rent by direct debit from their bank account. A direct debit is the most convenient way to pay your rent and ensures that you cannot fall behind in your payments. A direct debit form is available from our office or, if more convenient, we can set up a direct debit for you over the telephone. If you wish to cancel your direct debit at any time, please contact your Housing & Customer Services Officer.



Rent Payment Card:

You can use your AllPay Rent Payment Card to pay your rent at:

- ★ Any Pay-Point outlet – Pay Point services are usually found at newsagents, corner shops and garages, many of which are open outside of office hours and at weekends. Pay Point

payments may take 3 days to reach your rent account, so please allow for this delay to ensure payments reach your rent account on time

- ★ Any Post Office
- ★ Online at <https://www.allpay.net/> or over the telephone on 0844 557 8321
- ★ By smartphone, using the Allpay App. This app is free to download from the Apple App Store, Android Marketplace, Google Playstore and Windows Store.

If you lose your Rent Payment Card, please contact your Housing Officer who can order a replacement.



Banking Online:

You can also make direct electronic payments by simply using your personal online bank account. Our account details are:

- ★ Ark Housing Account Number: 68574449
- ★ Sort Code: 90-02-95
- ★ Payment Reference: Tenant Number

**By Post:**

The Association prefers not to receive any rent payments by cheque or cash and would discourage receiving such payments by post. Please do not send cash via post. However, if you find it necessary to send a cheque by post, it should be made payable to 'Ark Housing Association' and crossed A/C Payee Only. You must write your name and address on the back of the cheque.

PROBLEMS PAYING YOUR RENT

If you are having difficulty paying your rent or general affordability problems, **please contact us immediately**. We can help you and make sure you have the advice and assistance you need to deal with any issues and maintain your tenancy. We do not want to take legal action against anyone, which is why, if you are struggling to pay your rent, you should contact the Housing & Customer Services team as soon as possible on 028 90 752310.

RENT ARREARS

It is an essential requirement of your tenancy to pay rent. Non-payment of rent will lead to arrears. This in turn may lead to legal action being taken against you and could lead to repossession of your home.

In the event of rent arrears, Ark Housing will seek to put in place an arrangement to repay the outstanding rent due. Normally such arrangements can be discussed and agreed with your Housing & Customer Services Officer. However, if this arrangement is broken, Ark Housing will commence further debt recovery action, and this could include the issue of a Notice Seeking Possession of your home and the commencement of legal action.

In such circumstances, Ark Housing may also apply for direct deductions from Social Security Benefits or Universal Credit.

Rent & Other Charges



RENT STATEMENTS

Ark Housing will send you a rent statement twice a year that will detail charges made and any payments received on a regular basis. If you wish to receive a statement outside of these times, please contact your Housing & Customer Services Officer.

You should check this statement to make sure that the amounts correspond to the payments made by you. It is important for you to keep any receipts received for payments made.

You should be aware that payments made around the same time that the statement is produced may not appear until the next statement. If you notice any discrepancy in your rent statement, you should contact your Housing & Customer Services Officer.

Court Action

If legal action is started, it may mean that:

- ★ You can be evicted from your home;
- ★ You will be responsible for all legal costs in addition to your arrears;
- ★ You may have difficulty getting credit or a loan in the future;
- ★ You may not be considered for rehousing by the NI Housing Executive or other Housing Associations;
- ★ We will not be able to give you a reference for mortgage lenders.

Please note that Ark Housing will be pleased to advise on independent debt counselling agencies who can provide you with help and assistance in any aspect of debt management.



UNIVERSAL CREDIT & WELFARE CHANGES

Benefits for working age claimants have changed recently and will continue to do so in the coming months and years. More information can be found on the Ark Housing website www.arkhousing.co.uk.

Previously, you may have been entitled to Housing Benefit to assist with the payment of rent and find that this is no longer the case. This will be replaced with Universal Credit payments.

Universal Credit will replace:

- ★ Housing Benefit (rental)
- ★ Income-based Jobseekers Allowance
- ★ Income-related Employment and Support Allowance
- ★ Income Support
- ★ Working Tax Credit
- ★ Child Tax Credit

Universal Credit is a payment for people over 18 but under State Pension Age, who are on a low income or out of work. It includes support for the cost of housing, children and childcare and financial support for people with disabilities, carers and people too ill to work.

Your Housing & Customer Services Officer will assist you with benefits, money advice or inform you of other independent advice services who can help.

It is very important that you let your Housing & Customer Services Officer know of any changes to your circumstances and/or benefit entitlement immediately.

Rent & Other Charges



SOCIAL SECTOR SIZE CRITERIA (sometimes referred to as 'Bedroom Tax')

If you currently receive or are considering applying for Housing Benefit and are of working-age, before deciding whether to accept an offer of accommodation, you should take into account the Social Sector Size Criteria (SSSC), which came into force on 20 February 2017.

If your home is larger than your household requires, your housing benefit may be reduced under SSSC. A Welfare Supplementary Payment (WSP) will be automatically paid to make up the shortfall. This is a temporary measure and is currently under review.

However, if you are already a tenant of the Housing Executive or a Housing Association in Northern Ireland and are receiving the WSP for SSSC, or have never received it, you might not be entitled to another WSP. It will be your responsibility to pay the difference between your Housing Benefit and your rent.

If this is the case, you should contact your Housing & Customer Services Officer who will be able to provide you with further information, advice and guidance on paying this shortfall.