

ABOUT YOUR RENT

This leaflet gives you some general information about the rent and other charges that you pay to Radcliffe Housing Society.



Your rent explained

Rent is the money you pay to Radcliffe Housing Society as your landlord. It covers the cost of maintaining and managing homes and also helps pay for new homes in the future.

Service Charges cover the cost of general services you receive which includes services such as communal cleaning, lighting and environmental work.

When and how to pay

Rent is payable monthly and falls due on the 1st day of each month. It should be paid in advance or your account will be shown to be in arrears. Rents are reviewed every 12 months and increases vary based on guidance we receive from the Government. Service charges are adjusted each year to reflect the actual cost to us of providing services to you.

We encourage tenants to pay by **standing order**. If you have a bank account you need only to instruct them once a year and the money is paid directly to us.

If you prefer, payment can be by **debit or credit card**. Payments can be made securely over the telephone during normal office hours. Please note however that for credit card payments there is a charge for each transaction.



Online payments can be made through Santander Corporate Banking. You will need to register at www.santanderbillpayment.co.uk. You will need to pick Radcliffe Housing Society from the list of possible creditors and have the 8 figure payment reference number for your rent account. This is on the top right hand side of your statement called "Pay Ref".

Payment can also be made by **Giro card** at any post office. A payment card can be provided on request and usually take 2 weeks to arrive. Call the office to ask for one.

Payment by cheque is accepted but please note that as cheques are being phased out by banks we would prefer you to pay by other ways. If you do pay by cheque please make sure that your rent account number, name and address are written on the back.

Housing Benefit

If you are on a low income or in receipt of benefits you may qualify for housing benefit. Housing benefit is paid direct by your local council to Radcliffe Housing Society as your landlord. You will need to apply to the Council and provide them with information about yourself, your family, your income and your rent.

Once your application has been approved it will be reviewed every so often and the Council will ask you to let them know without delay of any changes in your circumstances. If the Council asks you to provide information please do so as soon as possible. Not providing information may lead to your claim being cancelled or delayed which will put your account into arrear.



Rent Arrears

If you are unable to pay for any reason it is very important that you let your Housing Manager know straight away. Your Housing Manager can make arrangements to agree a payment plan with you so that the debt is cleared as soon as possible and also provide advice on benefits and other help available.



If however the arrears continue to increase and you do not make agreed arrangements to clear the debt this can result in legal action. Furthermore, being in arrears may prevent you from taking on credit or being considered for a move or exchange. If as a last resort a Court Order is awarded against you this may lead to you ultimately losing your home.

Getting in Touch

If you have any comments or would like more information about Radcliffe Housing Society please contact us in the following ways:

By email: (debbie@radcliffehs.org)

By Post: Write to us at our offices at
Radcliffe House, Riverhead

By Phone: 01732 459 144



Radcliffe Housing Society is registered with and regulated by the Tenant Services Authority (Registration number L2159). It is a not for profit organisation and has charitable status. It is registered under the Industrial and Provident Societies Act 1965 (17284R) and is affiliated to the National Housing Federation.