

BERNOCIA

Paying your rent

This guide explains our approach to rent collection, our promise to you and how you can pay online



Delivering
exceptional
housing
services

Paying your rent

This guide explains our approach to rent collection

Rents and service charges

Rent is the main source of income used to re-invest in your homes, your communities and your services. It is therefore very important that you pay your rent, failure to keep up with payments will put you at risk of losing your home.

This guide will help you to get the help you need.

Our promise to you

We will:

- Continue to offer a choice of payment methods but promote direct debits as our preferred way for you to pay
- Send you an annual rent statement. You will be able to view your rent statement online or request a copy at any other time
- Provide help and advice about paying your rent and signpost you to services that can give you further support
- Contact you at an early stage if you miss payments
- Adopt a firm but fair approach if you are experiencing difficulty paying your rent, only taking action to evict as a last resort.



Paying your rent online is so easy at:

www.bernicia.com/mybernicia

If you are struggling to pay your rent please let us know straight away. Don't wait until it is too late.

It is easier to clear a small debt than a large one and by contacting us, we may be able to prevent the debt from increasing.

We can also refer you to agencies who can help with advice on money, debt and benefits.



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Relevant service information

Our rents are set following government guidelines.

Rent and other charges are due weekly on a Monday and must be paid weekly.

If you wish to pay every two weeks or once a month this must be agreed with us first and payments made in advance not in arrears.

We will record your payments on our computer system each time you pay but you should also keep a check on payments yourself, keep any receipts you are given, and check your bank statements.

You can check your rent account at anytime by visiting:

www.bernicia.com/mybernicia

How to pay your rent

We offer a variety of different ways to pay your rent:

- Direct Debit - payments can be made weekly, fortnightly or monthly on a day of your choice
- Standing Order
- Payment by cheque
- Payment online at **www.bernicia.com/mybernicia**
- Payment online at **www.allpay.net**
- Payment at any Payzone and PayPoint outlet
- Payment by telephone using Allpay's automated facility 0330 041 6497
- Payment by text, register@allpay.net - complete a simple registration process online at <https://allpayments.net/textpay/logon.aspx>
- Payment on your mobile device by downloading the Allpay app from your app store - Apple App store, Google Play or Windows Store
- Payment by recurring transaction at **www.allpay.net**



What your rent covers

Your tenancy agreement and rent statement identify the amounts payable to us, which may be made up of a number of different elements.



Rent

This is a charge made by us for the use and occupation of your home. It covers the management and maintenance of your home.



Service charges

If services, such as ground maintenance, servicing of lifts, lighting and cleaning of common areas are provided by us then a service charge will be payable in addition to your basic rent. The services provided will be identified in your tenancy agreement, or we can provide you with a list of these if you ask.

We may increase or decrease your rent or service charge by giving at least one calendar month's notice in writing of the change. Your rent will not be increased more than once in a year.



Heating charge

In certain schemes, mainly retirement housing, we provide heating and hot water. If this is provided it will be identified in your tenancy agreement and rent statement.



Water charges

In some cases we collect these on behalf of the water authority. The amount paid for water and sewage is the actual amount we are charged by the water authority. Many new properties have a water meter, in this situation your payment is due direct to the water authority.

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What we will do if you don't pay

You are breaking the conditions of your Tenancy Agreement if you pay your rent late.

We check rent accounts regularly. If you appear to be falling behind with payments we will contact you at an early stage to make an agreement to clear the arrears. If we think advice from other agencies would be helpful we will suggest this and help you get this.

We will try to be flexible and we will only make agreements for the repayment of rent arrears which are reasonable and manageable.

If you fail to keep to an agreement we will try to contact you to improve the situation and avoid the need for more serious action. We may send you letters, visit you, phone you or text you when we try to contact you.

If you persistently fail to contact us or keep to an agreement and your rent arrears are not reducing, then a Notice of Seeking Possession may be served.

A Notice of Seeking Possession means...

that if your rent arrears have not improved within four weeks of serving the Notice, we may apply to the County Court. In most cases we would seek a Suspended Possession Order. This means we will ask the Judge for an Order for payment of the rent plus an agreed amount to reduce the arrears. So long as this is paid we would not seek to repossess your home.

If this agreement is not kept then we may apply again to the court for a warrant of execution. With this we could repossess your home. We will take all reasonable steps to avoid having to repossess a property.



Who you should talk to if you need help

If you are experiencing any difficulties in paying your rent please call Bernicia on: **0344 800 3800** so we can help you with this.

Our staff will provide advice and assistance in the strictest confidence. We can arrange for a Housing Officer to come to your home to offer advice and support to help you through any difficulties.

Everyone asks

Can I get any help to pay my rent?

You may be entitled to claim benefits, which can include payments towards your housing costs. The benefits you may be entitled to claim will differ depending on your age and the area in which you live.

Universal Credit

If you are of working age you may be able to apply for Universal Credit (UC), which is for people who are looking for work and / or on a low income. Universal Credit is paid by the Department of Work and Pension (DWP).

As part of your claim you may be entitled to help towards your rent, and if this is the case your Universal Credit payment will include a 'Housing Costs Element'. It is your responsibility to

make sure that you use this money to pay your rent to us. If you want help towards your rent you must make sure that you apply for your Housing Costs.

Universal Credit payments are paid directly into your bank account and would normally be paid on the same date each month. It usually takes about five weeks for you to receive your first Universal Credit payment.

Please ensure that your monthly rent is paid in full even if the Housing Element of your Universal Credit does not cover the full rent.

UC *Universal
Credit*

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Housing Benefit

Depending on the area in which you live and / or you are no longer of working age you may be entitled to claim Housing Benefit, which is a payment awarded by your local Council to assist you with housing costs.

If you receive Housing Benefit this will be reviewed on a regular basis. You must complete and return any forms the council send you promptly, along with documents they ask for. If you do not you may delay or lose Housing Benefit payments and you will have to pay the full rent yourself.

If you think you may be entitled to your housing costs but you are not sure how to make a claim for Universal Credit or Housing Benefit then **call Bernicia on 0344 800 3800 and we can help you with this.**

If your circumstances change, then you must make sure you let the DWP or Housing Benefit department know otherwise you could face a large bill for benefit overpayment and also fall into arrears with your rent.

What if my benefits do not cover my rent?

You are responsible for paying your full rent to us. If your full rent is not covered by your benefit then you have to pay the difference to us. The easiest way to do this is to set up a Direct Debit or standing order, which will automatically transfer your rent payment to us on a set date each month.

Please remember that Universal Credit and Housing Benefit do not cover water rates if we collect them on behalf of the water authority. Certain service charges made by our retirement housing service will also not be covered.

If you are not sure if your Benefit covers all your rent please contact us on **0344 800 3800** and we can help you with this.



What is Council Tax?

Your local authority will charge you Council Tax for services provided by them. They will tell you how and when to pay. If you are on a low income or in receipt of state benefit you may be able to get help with paying your Council Tax. You should contact your local council for details.

I am a joint tenant, am I responsible for paying the rent?

Yes, in a joint tenancy each tenant is responsible for making sure that we receive the rent on time. If payments are not received we will take action against both tenants.

I think arrears shown on my account are wrong, what can I do?

Please contact us as soon as possible. We will check the account and give you a copy of our records. If there is a mistake, we will put it right, if it is correct, we will explain the situation.



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Useful contacts

The list includes specialist debt advice agencies which are reputable and free national debt advice agencies, they are not debt consolidation companies which charge a fee for administering a debt by taking regular payments to distribute to creditors.

Directory of national services

Debt Advice Agencies

StepChange Free debt advice



Phone:
free on 0800 138 1111



Online:
www.stepchange.org

National Debtline



Phone:
0808 808 4000

Benefit Entitlement Calculator



A Comprehensive Welfare Benefits Entitlement and “Better Off” calculator can be found at www.gov.uk and search for benefits advisor.



Citizens Advice

Citizens Advice can provide free independent advice on debt and welfare benefits. Welfare Rights Service can provide free independent advice on welfare benefits.



Phone:
03444 111 444



Online:
www.citizensadvice.org

Credit Union

A credit union is a financial co-operative which offers safe savings accounts and low cost loans to members. For more information and to find details of all the credit unions in your local area, visit the website.



Phone:
0191 279 4881



Online:
www.findyourcreditunion.co.uk

How to contact us



Online: www.bernicia.com



Email: info@bernicia.com



Phone: 0344 800 3800



Letter: Bernicia Group
Oakwood Way
Ashwood Business Park
Ashington
NE63 0XF

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