BERNICIA



Paying your rent

Helping you understand your rent and service charges

Our approach to rent collection

Rent is the main source of income used to reinvest in your home, communities and 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.



What you can expect

We promise that rent and service charges will be easy to understand, affordable and provide value for money.



We will offer you simple ways to pay and view your account, being open and transparent about how your rent is calculated and spent.

To do this, we'll:

- Offer you a range of ways for you to pay your rent
- Send you an annual rent statement. You will be able to view your rent account 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.

Here we will provide you with the information you need to understand your rent and how to get help if you need it.

Ways to make a payment

Direct Debit: The easiest and safest way to pay your rent is by Direct Debit.

You can do this directly through allpay or if you need any help just call our rent team on **0344 800 3800** or send an email to **rentincome@bernicia.com**

Direct Debit payments are protected by the Direct Debit guarantee and can be made weekly, fortnightly, four weekly or monthly on a day of your choice.

Online: Register to pay online at www.allpayments.net

Phone: Call the allpay automated telephone service on 0330 041 6497. Remember that you will need your rent card.

Text: Payment by text, visit www.allpayments.net/textpay



In person: Payment at any Payzone and Paypoint outlet using your rent card

Bank transfer

Account name: Bernicia Group
Sort code: 20-59-79
Account number: 80253588
Bank: Barclays, Gosforth High Street
Please use your tenancy number as the reference

Allpay app: Payment on your mobile device by downloading the allpay app

How can I check my rent account balance?

You can manage your account at anytime with MyBernicia,
You can register at **www.bernicia.com** or search **Bernicia** on your devices app store.

Download on the App Store

ANDROID APP ON Google play



Let us know as soon as possible if you are experiencing difficulties in paying your rent.

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.

What your rent covers

Your tenancy agreement, annual rent and service charge notification let you know the amount 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 months' notice in writing of the change. Your rent will not be increased more than once in a year.

Heating charges

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.



How your rent is set

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.

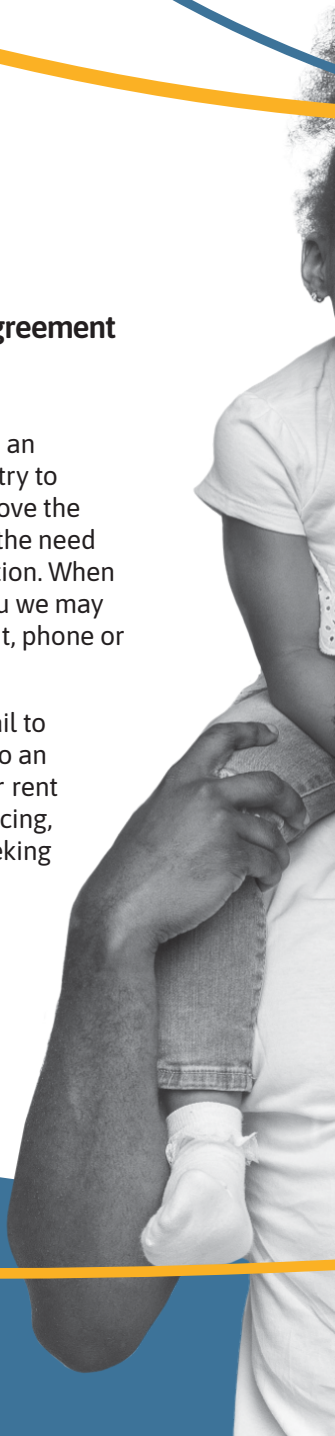
We will record your payments on our computer system each time you pay but you should also keep a check on payments yourself, keep any receipts you are given, and check your bank statements.

You can check your rent account at MyBernicia.

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. When trying to contact you we may send you letters, visit, phone or text 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.





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

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.



Frequently asked

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

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 **contact us 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.

How can I check my rent account balance?

At MyBernicia you will find a detailed transaction history which is available whenever you need it or contact us on **0344 800 3800** and we can help you with this.





Help with benefits and money

Useful contacts

The list includes specialist debt advice agencies which are reputable, as well as 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.

Benefits calculator

You'll find lots of helpful information on government websites about benefits, as well as useful calculators.

www.gov.uk/browse/benefits

www.gov.uk/benefits-calculators

StepChange free debt advice

0800 138 1111

www.stepchange.org

National Debtline

0808 808 4000

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.

0344 411 1444

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.

0191 279 4881

www.findyourcreditunion.co.uk

BERNICIA

How to contact us

Online: www.bernicia.com

Email: contact@bernicia.com

Phone: 0344 800 3800

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

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