

অনুরোধসাপেক্ষে অনুবাদের ব্যবস্থা করা যাবে – অনুগ্রহ করে আমাদের জিজ্ঞাসা করুন

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अनुरोध किए जाने पर अनुवाद उपलब्ध है - कृपया हमसे पूछें।

Tłumaczenie dostępne na życzenie — prosimy o zgłoszenie nam takiej potrzeby.

ਬੇਨਤੀ ਕਰਨ ਤੇ ਅਨੁਵਾਦ ਮਿਲ ਸਕਦੇ ਹਨ - ਕਿਰਪਾ ਕਰਕੇ ਸਾਨੂੰ ਦੱਸੋ।

Ang mga pagsasalin ay makukuha kapag hiniling - mangyaring hingin ito sa amin.

درخواست کرنے پر ترجمے دستیاب ہیں - براہ کرم ہم سے طلب کریں

If you would like a copy of this document in larger print, another language or on audio tape, please contact us.

For more information about Helena Homes, visit our website, www.helenahomes.co.uk or contact us:

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Helena Homes is part of Helena Partnerships Limited.

www.helenapartnerships.co.uk

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INVESTOR IN PEOPLE



your rent

How much, how often, and how to pay



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Introduction

This leaflet tells you everything you need to know about paying your rent.

It explains when you can pay, how you can pay and what to do if you are having problems paying. Plus there's guidance on claiming Housing Benefit to pay your rent.

It also tells you how we set your rent level, when we increase it, and the maximum amount we can increase it by.

And there's information on what to do if you think your rent is too high.

This information is available in other formats such as large print or audio tape, as well as other languages. For information please call: **01744 63 73 83**.

When can I pay my rent?

You can choose to pay your rent weekly, fortnightly or monthly. However you choose to pay you must pay in advance – a week in advance, a fortnight in advance or a month in advance depending on which you choose.

Be sure to pay on time to avoid any action being taken against you.

How can I pay my rent?

You can pay your rent by any of the following methods:

- **By Direct Debit**

We collect direct debits from your bank account.

You can choose to pay on the 1st, 8th or 23rd of each month, or weekly on a Friday.

Telephone **(01744) 63 73 83** for an application form.

Remember, if you are paying monthly the whole payment must be in advance. You may prefer to pay weekly if this would make managing your money easier.

- **By Phone**

Call **(01744) 63 73 83** with your debit or credit card details.

- **At any post office**

Don't forget to take your swipe card with you.

- **On-line at www.helenahomes.co.uk**

using your debit or credit card.

- **At any outlet displaying the Payzone sign**

You need to use your swipe card.

What if I am claiming Housing Benefit?

It's still your responsibility to ensure your rent is paid – even if you are claiming Housing Benefit. Make sure you provide St Helens Council with all the information they need to deal with your claim and that you reply to all their letters. If you don't and they are unable to process your claim it's still up to you to pay your rent.

What should I do if I am having problems paying?

You should contact your Rent Officer as soon as you realise you are having problems paying your rent. They will be able to help you manage your debts and agree the best way to clear your rent arrears.

Your Rent Officer can help by:

- Setting up an arrangement for you to pay off your arrears at a rate you can afford
- Advising you about benefits you can claim
- Helping you fill in benefits claim forms
- Helping you access advice from specialists like the Citizens Advice Bureau

Don't ignore the problem. If you do not respond to our letters or calls we will take legal action against you and you could lose your home. If we obtain a County Court Judgement against you it could affect your ability to get credit in the future.

How is my rent set?

How much you pay depends on the value of your property, how many rooms it has and average earnings in your area. This system was set in place by the government in 2000.

Your rent is increased once a year, on the first Monday in April. The most your rent can go up by is the rate of inflation, plus 0.5%, plus £2 per week. So if your rent is £50 per week and the rate of inflation is 2.5% it cannot go up by more than £3.50 per week in any one year. We will write to you 28 days before your rent goes up to tell you about the increase.

What about service charges?

Service charges cover the cost of services provided by Helena such as grass cutting, hedge trimming, lighting in shared areas, or furniture we provide to you.

Sometimes we might add to these services. If we decide to charge you more for this we will consult with you first.

What if I think my rent is too high?

First of all you can ask us how we have calculated your rent. If you're still not happy you can appeal to an independent Rent Assessment Committee which compares rents for similar homes in your area. If it agrees your rent is too high it can tell us to reduce it. It could also say your rent is at the right level, or it may even decide it is too low and ask us to increase it.

The Committee can be contacted at:

Rent Assessment Committee
20th Floor
Sunley Tower
Piccadilly Plaza
Manchester
M1 4BE

Useful contacts for information and advice

Your Rents Team

Telephone **01744 63 73 83**

email: rents@helenapartnerships.co.uk

The Council's Customer Services Benefit Action Line

Telephone **01744 456 666**

email: benefitactionline@sthelens.gov.uk

The Citizens Advice Bureau

Telephone **0844 826 9694**

email: sthelenscab@dial.pipex.com