



Paying your rent

It is your responsibility to pay your rent, even if you are claiming housing benefit, or the housing element of Universal Credit. Your tenancy agreement and the annual rent review letter we send you sets out what rent you are charged.



Rent is our main source of income. We use this money to carry out repairs and improvements to the homes we manage, and to provide a good quality service.

When do I pay my rent?

You pay your rent in advance. Depending on what it says on your tenancy agreement, you should pay:

- Monthly — on the 1st of each month
- Weekly — every Monday.

You can change the frequency of your payments by contacting the Income Collection Team as long as your rent account or repayment arrangement is kept up to date. You will get a rent statement every three months. You can also view your rent account online by registering for online services at www.castlerockedinvar.co.uk.

How can I pay my rent?

We make it easy for you to pay your rent by offering different ways to pay:

- Direct Debit (monthly, four weekly, fortnightly or weekly on any day / date). Call your Income Collection Officer to set this up.
- Standing order or online banking — please make payment to sort code 20-69-93 account number 63050084 remembering to quote your 8-digit payment reference to ensure the payment goes to your account.
- Automated telephone payment — call us on **0131 657 0600**. Select 'option 3' to discuss rent followed by option 1 to make a payment. Remember to have your payment reference and debit or credit card ready.
- castlerockedinvar.co.uk/customers/paying_your_rent.aspx
- Sign up for an online services account and pay your rent online. All you need is your email address and payment reference number.

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Help with paying your rent

You may be entitled to help from Housing Benefit or Universal Credit. You can apply to your local council for Housing Benefit and the Jobcentre for Universal Credit. In both circumstances it is still your responsibility to make sure the rent is paid. Your local council may also have this form available online to complete on their website.

Edinburgh Council's online form:

https://benefitsonline.edinburgh.gov.uk/cec_hctb_10/

Alternatively you can complete a form from your local council. You can fill in and return the form yourself. If you do you should ask for a receipt. In Edinburgh you can send any supporting information directly to our office.

West Lothian Council's online form:

<https://eforms2.westlothian.gov.uk/HBForm>

Tenants living in Edinburgh can also bring documents to support their claim to our office where we can copy them and return the original immediately to you.

You can apply for Universal Credit online at: <https://www.gov.uk/apply-universal-credit> or over the phone by calling **0345 600 0723**.

You can also get help and advice on claiming either benefit from our Financial Inclusion Team, Income Collection Team, or your Housing Officer.

What if I'm struggling to pay?

If you have problems paying your rent, please let us know as soon as possible. We can help you, but only if you let us know you are in difficulty.

We can help you come to a fair and affordable arrangement to pay off what you owe. We can refer you to our Financial Inclusion Team who can give you specialist money advice.

What happens if I don't pay?

If you don't pay your rent we will contact you by telephone, text, email, letter or at home to make sure you know that you are in arrears. We will then discuss the situation with you and arrange for you to take steps to pay off what you owe. If you don't get in touch or respond to our messages, we may take legal action against you.

This may result in you losing your home. It could also affect your ability to get credit or a loan in the future.

How do you decide rents?

We aim to set rents that are affordable. We work out rents for each home based on a points system, whilst maintaining a good service.

Points are awarded depending on the size and type of home you live in and if your home has double glazing, central heating or a garden. It is also based on what services you get such as for landscape maintenance and stair cleaning.

You can get a copy of our Rent Policy from the Income Collection Team.

Can you put my rent up?

We must consult tenants if we are proposing to increase rents. We will write to you at least 28 days before any proposed rent increase is due. We change our rents once a year, in April. If you have a 'fair rent' (from before January 1989) then your rent is increased every three years.

Where does my rent go?

Your rent is our main source of income. We have to make sure what we charge covers:

- Day to day repairs, maintenance and management services.
- Improvements or replacements for things we cannot repair.
- Loans we have taken out to build new homes.
- Costs of running our office and paying staff.
- Rent lost through arrears and empty properties.

Ways you can pay rent



- Direct Debit
- Online banking or via website
- Phone

