

Rent



A helpful and supportive rent service

Your rent pays for the services you receive including the repairs and improvements to your home and the surrounding area. So we can carry out these repairs and improvements, we need you to pay your rent on time. There are a number of different ways you can pay your rent (see opposite).

Paying your rent is your most important responsibility as a tenant. Getting behind with your rent is not acceptable. If you get behind in paying your rent, you are breaking your tenancy agreement. We may take legal action against you if you do not pay us what you owe. You could lose your home if you are in serious debt.



What happens if I can't pay my rent?

If you do have problems paying your rent, you must get in touch with us straight away. We aim to be firm but fair when you fall behind with your rent. We will always try to help you if you are having problems. You can phone us on **020 8880 7055**.

We believe it is important to:

- tell you when you sign your tenancy agreement that it is important to pay your rent on time;
- give you information about your rent account regularly;
- give you advice and support or refer you to a support organisation such as Fair Finance; and
- let you choose how you pay your rent.

How will my rent be set?

The Government ask housing associations and councils to set rent in a way that takes into account the value of the property and the average local wage. Like other housing associations and councils, we have to reach a target rent level by 2012.

You will have been told how much your rent was when you started your tenancy. You will be told how much your rent will go up by each year at least one month before it increases. The increase will be in line with government guidelines.

What is included in my rent?

Service charges

When your tenancy begins, and every time your rent goes up, we will tell you how much we charge for our services (such as maintaining grounds and caretaking).

Water rates

You must pay us water rates as well as your rent. We pay these charges to your water supplier on your behalf.

Council tax

You must pay council tax direct to Tower Hamlets Council.

Electricity and gas charges

You must pay your gas and electricity bills direct to your suppliers.

Can I appeal against an increase in my rent?

You have the right to appeal to an independent rent-assessment committee if you think that your rent is too high. They will compare your rent with rent charged for similar-sized properties in your area. If the committee decides that you are paying too much rent, we must reduce it. However, if they decide that your rent is too low compared with others in your area, you could find that you have to pay more rent. We will tell you how to appeal if we increase your rent.

When is my rent due?

You must pay your rent and service charges every Monday for the week to come (in advance). If you choose to pay your rent every two weeks or every month you must also pay your rent in advance like this.



Ways to pay

We will give you a swipe card when your tenancy begins. This is your rent payment card.

When you use the card you will be given a receipt as proof that you have paid your rent. You should keep it in a safe place.

You can pay in any of the following ways.



At a post office

Pay at any post office with cash, a cheque or a debit card.



At a PayPoint

Pay by cash at any local shop that displays the PayPoint logo.



At a Payzone

Pay by cash or with a debit card at any local shop that displays the Payzone logo.



Woolworths

Pay at any Woolworths store with cash or a debit card.



By direct debit

Paying your rent by direct debit gives you a hassle-free way to pay your bills on time. You can pay every week, every two weeks or every month. You will need to have a bank or building-society account before you can set up a direct debit.

Call us on **020 8880 7055** for a direct debit form and we will send you one in the post. Fill it in and send it back to us (our address is on the form) or hand it in at your local housing centre. We will then set up the direct debit for you.

The following services are available 24 hours a day, seven days a week.



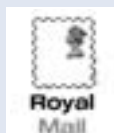
Over the internet

Make sure you have your rent payment card handy together with your debit card. Visit www.allpay.net and click where you see 'Make a payment online'.



Over the phone

Make sure you have your rent payment card handy together with your debit card. Phone **0870 243 6040** and follow the simple instructions.



By post

If you are paying by post, please remember that we only accept cheques. Please make your cheque payable to '**East End Homes Ltd**'. You must write your tenancy reference number (you can find this on your rent-payment card and on your rent statements) and your name and address on the back of your cheque and send it to:

EastendHomes, Mile End Housing Centre, 38 Wager Street, London E3 4JE.

Please remember to give enough time for your cheque to reach us and for it to clear (usually three to five working days). Please do not send cash through the post.

If you have any questions about a payment you've made, how to pay or you just want to know the balance on your account, please get in touch with us. We will also be able to help you if your rent payment card is lost, damaged or stolen.

Whichever way you choose to pay, you are responsible for payments reaching your rent account on time.



Housing Benefit

The Government provides Housing Benefit to cover rent payments for people who are on a low income. You may be entitled to Housing Benefit depending on your income and circumstances.

Housing Benefit may cover your rent and service charges. It does not cover heating and hot-water charges, water rates or charges such as home contents insurance or charges for parking and storage areas.

To see if you are entitled to Housing Benefit, get a claim form from Tower Hamlets Council's one-stop-shops or from your local housing centre. If you need help filling in the form, our staff can help you. (See the back of this leaflet for contact details.) Once you've filled in the claim form, you can hand it in at a one-stop-shop or post it to the Tower Hamlets Benefits Service address overleaf.

If you are awarded Housing Benefit and your circumstances change, you must tell Tower Hamlets Council immediately. Examples of changes in your circumstances include moving house, getting a pay rise or a new job or if somebody moves into your home with you.

Tower Hamlets Council pay Housing Benefit every four weeks for the four weeks just gone (in arrears). If they pay you too much benefit, they may get this money back by reducing the amount of Housing Benefit they pay you.

How often will I get a rent statement?

We will send you a rent statement every 12 weeks. This gives details of all the rent charges and the payments you have made, including any Housing Benefit (if you receive this). If you need a rent statement at any other time apart from when we automatically send you one, phone our rents team on **020 8880 7055**. They will send you one within five working days.

What happens if I can't pay my rent?

If for any reason you can't pay your rent, you must contact our rent arrears team straight away by phoning **020 8880 7055**. They will give you advice on how you can deal with the problem.

We will try our best to help you if you are having problems. We will agree a plan with you to pay back any money you owe. If you don't pay us as you agreed, we will take action to get our money back. This means that you could lose your home.

You can get more information from our leaflet 'Dealing with rent arrears'. You can get this from any of our Housing Centres. You can also phone us or write to us to ask for a copy (see below).

How can I contact the rents section?

Our rents team is based at the Mile End Housing Centre. You can phone them on **020 8880 7055** or you can make an appointment with them at your local housing centre or e-mail them for an appointment at **rents@eastendhomes.net**.

Incentive schemes

We like to reward tenants who pay their rent. A prize draw for tenants who don't owe us rent is held four times a year. The winners will be named in our newsletter.



Useful contacts

Tower Hamlets Benefits Service

This service is part of Tower Hamlets Council. You should contact them if you have any questions about benefits you think you could be entitled to. If you already receive benefits (such as Council Tax Benefit or Child Benefit), you can contact them if you have any questions or problems.

Tower Hamlets Benefits Service

The Town Hall
Mulberry Place
5 Clove Crescent
London
E14 2BG

Phone: 020 7364 5001

Citizens Advice

Citizens Advice can help you if you have debt problems, but also give advice on other things like benefits and housing.

Whitechapel (East End) Citizens Advice Bureau

Unit 32
Greatorex Street
London
E1 5NP

Phone: 0870 126 4014

National Debtline

National Debtline is a free, confidential service that gives independent advice about coping with debt. You can get information online or call the helpline on **0808 808 4000** (9am to 9pm Monday to Friday, 9.30am to 1pm Saturday).

Fair Finance

This agency provides free and useful advice to our residents on money matters.

Fair Finance

47 Ben Jonson Road
Stepney
E1 4SA

Phone: 0207 780 1777

E-mail: info@fairfinance.org.uk

Website: www.fairfinance.org.uk



How to contact us

EastendHomes head office

Tayside House, 31 Pepper Street, London E14 9RP

E-mail: enquiries@eastendhomes.net

Phone: 020 7517 4700

Fax: 020 7515 0218

Mile End Housing Centre

38 Wager Street, London E3 4JE

E-mail: mileend@eastendhomes.net

Phone: 020 8880 7055

Fax: 020 8880 7810

Island Gardens Neighbourhood Centre

137 Manchester Road, London E14 3DN

E-mail: islandgardens@eastendhomes.net

Phone: 020 7538 2340

Fax: 020 7537 0512

St George's Housing Centre

Shearsmith House, Hindmarsh Close, London E1 8HP

E-mail: stgeorges@eastendhomes.net

Phone: 020 7481 4110

Fax: 020 7481 4082

Holland Housing Centre

35 Commercial Street, London E1 6BD

E-mail: holland@eastendhomes.net

Phone: 020 7456 6700

Fax: 020 7456 6737

Glamis Housing Centre

Ground Floor, Roslin House, Brodlove Lane
London E1W 3EL

E-mail: glamis@eastendhomes.net

Phone: 020 7791 7947

Fax: 020 7791 7983

You can send us a text message to 07961 941584

We produce leaflets on the following topics

- Repairs
- Rent
- Service charges
- Antisocial behaviour
- Customer care
- Estate services
- Resident involvement
- Lettings



Other languages and formats that this leaflet is available in

If you ask, we can provide copies of this document in a range of languages and formats, including:

- in languages such as Bengali and Somali;
- in Braille;
- in large print; and
- on audio tape.

To ask for a different format, please contact your local housing centre.

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www.eastendhomes.net

