

# Paying your rent



## When is my rent due?

Your rent is due in advance on or before the 28th day of each month. You may choose to pay monthly, fortnightly or weekly so long as all your rent for the coming month reaches by the 28th day of the previous month. The amount that you pay for rent is set out at the beginning of your tenancy and is reviewed annually, in accordance with our rent policy.

## How can I pay my rent?

You can pay by either:

- **Allpay swipe card** Swipe payment card at any Post Office or Pay Point outlet. You can check online ([www.allpay.net/outlet](http://www.allpay.net/outlet)) for a list of current outlets. Alternatively log on to [www.allpayments.net](http://www.allpayments.net) to make a payment online.
- **Direct Debit** This is the easiest and most flexible way of paying your rent. Payments can be made weekly, fortnightly or monthly.
- **Standing order** You can make arrangements with your bank or building society to pay us on a regular basis. Payments can be made weekly, fortnightly or monthly.
- **Credit or debit card** You can call into the office or phone the office to make a payment during office hours or call the automated telephone payment line on 0870 7700472.
- **Housing Benefit** From the Local Authority direct to the Association.
- **By cheque** You can come into the office or post a cheque to us. The cheque should be made payable to ANCHO Ltd with your reference number, name and address on the back of the cheque.

We do **not** accept cash payments at the office.

## How do we set your rent?

Your rent level depends on the size and type of your home and the amenities. We have a rent policy and procedure that sets out the rent levels we charge. .

We aim to:

- Charge rents that our tenants and people who apply to us for housing can afford to pay.
- Have enough money to pay for the maintenance and repair of our houses, now and in the future.
- Pay for a high quality management service.
- Pay back loans that we have borrowed to pay for the costs of our houses.

Each year we review the rents we charge. We usually increase rents by the December rate of inflation plus 1%. We will advise you in writing at least 4 weeks prior to the increase.

Only one increase each year is allowed, unless it is linked to improvements we have made to your home. (Further information available in rents and arrears policy).

## What service charges might apply?

Some tenants may have to pay service charges as well as rent. They include charges for services such as landscaping and stair cleaning.

## How does the Allpay.net payment card work?

Every tenant is provided with an Allpay payment card at the start of their tenancy. This allows payments to be made 365 days a year, 24 hours a day. Your card can be used at any Post Office within the UK, or at any Pay Point outlet facility. These facilities are provided wherever you see the logo displayed.

Allpay also provide a service allowing you to make a payment from your own home using a credit or debit card. There are two options available, either by secure internet or telephone service. You will need your Allpay payment card and a credit or debit card next to you when making a payment using these options.

## I'm struggling to pay my rent – how can I get help?

If you are unemployed, long term sick, have disabilities, or, your earnings are low, you may be entitled to claim Housing Benefit to help pay your rent.

Your claim will be based upon your income, the benefits you receive and the number of people in your household.

It is your responsibility to ensure you complete your Housing Benefit claim form in full and on time. If you receive Housing Benefit and your circumstances change, you must let the Council know immediately. You will also need to complete a new claim form as your entitlement will require to be reassessed.

If you have wider money problems you need answers to questions like:

- Am I claiming all the benefits I can?
- What other financial help can I get?
- Which debts are the most important?
- What can I afford to pay to clear the debts?

Where you go to get advice depends on your circumstances: whether you want to talk to people face to face or by telephone, whether you have access to the internet and what exactly you want to know.

All our staff will try to give you general advice to help you decide what to do and if we can't provide the answers, we will pass you on to someone who can. There are plenty of places where you can get advice. All you have to do is take the first step and make contact. Whatever you do, don't bury your head in the sand. Problems don't go away! Let us try to help.

### Questions

We're happy to help if you're unsure about what to do. Just call our Freephone number **03030 300 999**



**Telephone: 01294 313121**



**Email: [mail@ancho.co.uk](mailto:mail@ancho.co.uk)**



**Web: [www.ancho.co.uk](http://www.ancho.co.uk)**

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