

# Paying your rent

## and service charges

## *Paying your rent*

### *How to pay your rent*

Rent is due each week in advance on a regular basis and must not be paid in arrears. You can pay by one of the following methods:

- ▶ At any post office using your rent card or rent payment book
- ▶ By standing order with your bank
- ▶ By direct housing benefit payment

Payments may also be made in person by cheque or cash at ASRA's office and cheques may be sent through the post [not cash]. However, this should not be viewed as an alternative to regular payment by one of the above methods.

Consistent failure to pay your rent is a very serious matter and can result in eviction from your home. Please see our leaflet for further information about rent recovery and other charges.

### *Post Office payments*

All post offices in the British Isles are able to take payments using the rent card. If paying by rent card or payment book, payment should be made in advance with the pre-coded paying in book or payment card provided for your tenancy. If paying by rent book, please ensure that your tenancy number is quoted in the reference box. Failure to do this may result in your payment going astray.

If you do not have a rent card, please contact us so that one can be sent to you as we will be phasing rent payment books out in the future.

You should allow several days between making payments at the bank or post office and it being credited to your rent account. Payment at the post office is free of charge to all tenants.



### *Standing order payments at your bank or building society*

Standing order payments can be made on a monthly or weekly basis. We will supply a pre-coded form for you to complete and forward to your bank or building society. Please ensure that your tenancy number is quoted as the reference number.

You will be responsible for notifying your branch of any changes in the amount after a rent increase.

### *By direct housing benefit payment*

Tenants can have their housing benefits paid directly to ASRA. Please see our leaflet on further information about housing benefit.

### *Payments by cheque or by cash*

Payments can be made by cheque but we prefer payments to be made either at the post office or by standing order. Please ensure that your tenancy number is written clearly on the reverse of the cheque and that all cheques are made payable to 'ASRA Greater London Housing Association'.

Payment by cash can only be made at ASRA's main office and should not be sent through the post.

## ***New ways to pay your rent***

ASRA is currently considering alternative methods of rent payment to increase tenant choice and ease of payment. These are likely to include the introduction of direct debit during 2005 and credit card, phone and Internet payments in the future.

## ***Assured rent tenancies***

If your tenancy started on or after 15th January 1989, you will have either an assured tenancy or an assured shorthold tenancy. These kind of tenancies are where the rent is assessed in accordance with ASRA's own rent policy, which takes into account such things as size, location and the amenities of the property.

## ***Rent setting***

The rent level is reviewed each year with increases taking effect from the first Monday in April. Letters giving details of rent increases are normally sent out in late February in order to give you 28 day's notice of any change before payment is due. This will enable you to amend standing orders and contact your local Housing Benefit Department.

## ***Can I appeal if I think my rent or service charge is too high?***

If you think that your rent is too high, you may be able to appeal against it. Assured and assured shorthold tenants can appeal to an independent body called a Rent Assessment Committee within 28 days. They may set your rent at the level they think would be charged on the open market. This can be well above the rent that we originally asked for. Before you make an appeal, get independent advice from the CAB, Law Centre or Housing Advice Centre.

If you wish to appeal to the Rent Assessment Committee you must contact them as soon as you get our letter telling you about a rent increase. They will send you an application form that you must return before the new rent comes into effect.

## ***Services charges***

### ***What is a service charge?***

All those living in properties that are served by communal facilities pay service charges. These charges cover communal areas such as lighting and glazing, cleaning of communal staircases and entrance halls, maintenance and servicing of communal hot water and heating systems, lifts and entry systems, maintenance of open areas and communal gardens as well as caretaking and security systems. The service charge is included as part of the overall rent charge although it is shown as a separate figure on your rent statement.

### ***Annual Review of Service Charges***

The majority of ASRA's properties now have what is known as a variable service charge. This means that the figure charged is reviewed against the actual cost of providing the services. These costs are reviewed every year and tenants are advised of any increase 28 days before the new figure takes effect on the first Monday in April of each year.

## ***Further information***

For further information about rent payments please contact the Income Recovery Team at ASRA on 020 7940 6600 or call your Income Recovery Officer directly. Their name can be found on your rent statement.

Details given are correct at September 2005.

