

Paying Your Rent



This leaflet explains how to pay your rent. If you would like it translated or in a different format, contact us at the address below.

中文 Chinese	此传单解释了支付房租的方式。如果您需要翻译版本或其他格式，请按如下地址与我们联系。
हिंदी Hindi	ये लीफलेट बताता है कि आपको किराया कैसे भरना है। यदि आपको ये अनुवादित रूप में या अन्य किसी फॉरमेट में चाहिये, तब नीचे दिये गए पते पर हमसे संपर्क करें।
Magyar Hungarian	Ez a szórólap elmagyarázza Önnek, hogyan kell fizetnie a lakbért. Ha szeretne fordítást kapni róla, vagy más formátumban szeretné olvasni, forduljon hozzánk az alábbi címen.
Latviešu Latvian	Šajā brošūrā paskaidrots, kā samaksāt savu īres maksu. Ja jūs vēlaties, lai to iztulko vai vēlaties to citā formātā, sazinieties ar mums izmantojot turpmāk minēto adresi.
Lietuviškai Lithuanian	Šiame informaciniame lapelyje paaiškinta, kaip mokėti nuomą. Jeigu norėtumėte tekstą vertimo arba kitu formatu, susisiekti su mumis toliau nurodytu adresu.
Polski Polish	Ulotka wyjaśnia, jak należy opłacać czynsz. Jeśli potrzebne jest tłumaczenie lub inny format dokumentu, prosimy o kontakt z nami pod poniższym adresem.
ਪੰਜਾਬੀ Punjabi	ਇਹ ਇਸਤਿਹਾਰ ਇਹ ਵਿਆਖਿਆ ਕਰਦਾ ਹੈ ਕਿ ਤੁਸੀਂ ਆਪਣਾ ਕਿਰਾਇਆ ਕਿਵੇਂ ਦੇਣਾ ਹੈ। ਜੇ ਤੁਸੀਂ ਇਸ ਦਾ ਅਨੁਵਾਦ ਕਰਾਉਣਾ ਚਾਹੁੰਦੇ ਹੋ ਜਾਂ ਕਿਸੇ ਹੋਰ ਫੋਰਮੈਟ ਵਿੱਚ ਕਰਾਉਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਹੇਠਾਂ ਦਿੱਤੇ ਪਤੇ ਤੇ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।
اردو Urdu	یہ لیفلٹ وضاحت کرتا ہے کہ اپنا کرایہ کیسے ادا کیا جائے۔ اگر آپ اس کو ترجمے یا کسی اور شکل میں حاصل کرنا چاہتے ہیں، تو مندرجہ ذیل پتے پر ہم سے رابطہ کریں۔



Customer Services

Derwentside Homes,
Greengates House,
Amos Drive,
Greencroft Industrial Park,
Stanley,
County Durham
DH9 7YE



0800 783 9295 or 01207 521 100



customer.services@derwentsidehomes.co.uk



www.derwentsidehomes.co.uk

Where can you get more advice and information?

Derwentside Homes
01207 521 100
www.derwentsidehomes.co.uk

Our staff are always available to offer advice and help on a wide range of issues, including:

- Rent charges
- Rent arrears
- Benefits advice
- Floating Support

Durham County Council
01207 639 693 or www.durham.gov.uk

For advice on:

- Housing Benefit
- Housing Solutions

Direct Debit - A really easy way to pay your rent

You don't have to remember to pay your rent - we do it for you.

If your rent changes we will recalculate the amount you need to pay and advise you at least 5 working days in advance of any change.

If your housing benefit changes we will recalculate your payment and advise you at least 5 working days in advance of any change.

The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Derwentside Homes Ltd will notify you 5 days in advance of your account being debited or as otherwise agreed. If you request Derwentside Homes Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Derwentside Homes Ltd or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Derwentside Homes Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society.

Written confirmation may be required. Please also notify Derwentside Homes Ltd.

Please retain this guarantee.

Fold here

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Business Reply Plus
Licence Number
RSCG-TT AJ-ECZG

Derwentside Homes Limited
Greengates House
Amos Drive
Greencroft Industrial Park
Stanley
DH9 7YE

Paying your rent

Derwentside Homes charges and collects rent on its properties.

Your tenancy agreement states that you are responsible:

“to pay the Rent, Service Charges and any other charges, when due (on each Monday, a week in advance)”

At the beginning of your tenancy we will tell you of what rent and charges are due. You will receive rent statements showing all payments and charges quarterly and you will also receive notice in writing of any increases.

Please note the Local Authority will tell you directly of any change in Housing Benefit.

How much rent do you pay?

What makes up your total rent?

The breakdown of rent will be on your tenancy agreement, and your annual rent increase letter, it will include:

- Rent Charge
- Water Charges (set by Northumbrian Water)
- Service Charge (where applicable, set by Derwentside Homes)

The weekly amount that you have to pay, will be the total charges, minus any Housing Benefit you receive.

How is your rent charge set?

Social Landlords have to meet Government guidelines when setting their rents. The Government use property values and local earnings to make sure rents are fair nationally when setting guidelines.

The Tenant Advisory Service ensures that we comply with the guideline limits. Details on rent setting are available at www.derwentsidehomes.co.uk

Your tenancy – rent setting rules

What are Service Charges?

Service charges are extra amounts charged for services provided in certain properties such as independent living flats in sheltered courts. This may include, heating charges or support services.

What about a Furniture Charge?

Occasionally we can provide furniture packages for our tenants. If we provide a furniture package we will add a charge to the rent of your property to cover this.

Housing Benefit

You can get Housing Benefit, even if you work.

Housing Benefit does not cover water rates or some service charges, but can cover furniture charges depending on your circumstances.

To make a claim for Housing Benefit you should complete a claim form, either on-line at www.durham.gov.uk or by collecting a form either from us, or at any Durham County Council customer access point.

If you need any help completing the form you should tell staff when making your first enquiry.

Completed forms and all supporting information, which includes confirmation of your identity and all income, savings and capital for you and anyone else named on the application, the application should be submitted to Durham County Council within 28 days.

Please note:
Failure to provide information can result in a delayed claim, which can lead to rent arrears.

Remember that it may take a few weeks to assess your claim, and it is still your responsibility to pay rent during this time, and advice is available about how much rent you should pay.

If you wish to see if you would be entitled to any Housing Benefit then you should contact Durham County Council 01207 693 963 or you can use the benefits calculator on-line at www.durham.gov.uk.

The Council will pay any Housing Benefit 4 weeks in arrears and can pay it direct to Derwentside Homes.

Please note:
It is important that you let Durham County Council know of any change in your circumstance, as it can affect your benefit claim.

In addition you should also contact Derwentside Homes Income Management Team to discuss your ongoing payments.

How can you pay your rent?

Your rent is due on a Monday, weekly in advance, you can pay fortnightly, or monthly (in advance) but only with prior arrangement.

We offer a wide range of ways for you to pay your rent:

Post Office or Pay Point:

You will get a swipe card at the start of your tenancy to use at any Post Office or Pay Point outlet. Please note it can take 3 days for any payment to show on your rent account.

If you lose or mislay you card, please contact us immediately.

Telephone:

You can telephone 01207 521 100 and pay using a debit or credit card. Please remember to quote your tenancy account number

Internet:

You can pay over the internet at www.derwentsidehomes.co.uk you will need your tenancy account number

Direct Debit:

You can set up a Direct Debit to take payments monthly direct from your bank account. Contact 01207 521 100 for details OR complete and return the application form enclosed with this leaflet. **For more information about paying by Direct Debit please read the Direct Debit section and the Direct Debit guarantee overleaf.**

Please ensure that you have the funds in your bank account or you will incur charges from your bank.

Standing Order:

You can set up a standing order to pay direct from your bank account, these can be weekly or monthly, contact 01207 521 100 for further details

Please remember that it is your responsibility to tell your bank of any changes to the standing order and to ensure that you have the funds in your bank account at the time of payment or you will incur charges from your bank.

Post:

You can send cheques or postal orders made payable to Derwentside Homes Ltd, to:

**Derwentside Homes,
Greengates House Amos Drive
Stanley Co Durham DH9 7YE**

Please remember to write your tenancy number on the back of the cheque.

What if you miss your rent?

How often is my rent checked?

Derwentside Homes check rent accounts weekly, should you have any difficulty in paying your rent you should contact us immediately on 01207 521 100.

What will happen if you miss a payment?

If your account is in arrears, an Income Management Officer will contact you to discuss the matter and advise you of:

- how to bring your account up-to-date
- what will happen if you miss further payments.

What will happen if we contact you?

We will offer advice and support.

We will arrange with you to pay rent and arrears, considering your financial circumstances, and review this arrangement when needed.

We will check your rent account including any arrangements and take further action if you fail to meet arrangements.

We can help you claim Housing Benefit.

We can help arrange support for you should you need it.

Derwentside Homes works with independent specialist floating support providers, who can help people manage finances, debts and claim benefits.

Durham County Council also has specialist money and debt advice workers.

You can access an independent financial advice service with Citizens Advice Bureau 01207 218 845.

What action do Derwentside Homes take if you are in rent arrears?

We will contact you to tell you of missed payments and what further action we will take if you miss further payments.

We can write to you to confirm the seriousness of the situation.

We can serve you a Notice of Intention to Seek Possession, which is the first legal steps in taking back the tenancy of your house.

We can apply to the County Court for Possession Proceedings against your property.

At County Court we can get a Possession Order, giving us possession of your house. We can enforce the Possession Order by evicting you from your house.

Derwentside Homes will always try to avoid evicting tenants, we will try to help you pay your rent and arrange with you to clear any arrears. However should you fail to keep to an arrangement, and reduce your arrears, then we will take action through the court, which can lead to evicting you from your property.

If we evict you from your property, or should you leave the property still owing Derwentside Homes money then we will continue to chase you for these arrears and can also use the services of a debt-collection agency.

How can you help us?

Pay your rent, on a Monday, weekly in advance.

Complete a housing benefit form and put in all supporting information within 28 days.

Keep any arrangements you have with us.

Contact us immediately should you have any difficulties paying.

Contact Durham County Council if there is any change in your circumstances that may affect your housing benefit.

Do not ignore the problem and respond quickly to all letters or calls we send or make to your property.

Attend court if summonsed, so the Judge can take your views into consideration.



Instruction to your Bank or Building Society to pay by Direct Debit

Please complete the form and send it to:

Derwentside Homes Limited,
Greengates House, Amos Drive,
Greencroft Industrial Park,
Stanley Co. Durham DH9 7YE

Name(s) of Account Holder(s)

Branch Sort Code

Bank/Building Society Account Number

Name and full postal address of your Bank/Building Society

Choose the payment date you prefer (please tick box)

15th 28th

FOR DERWENTSIDE HOMES LTD

Is the Bank account held in the name of the tenant (please tick) Yes No

If **No**, I consent to the Tenant(s) being informed of any notifications with regard to this Direct Debit Instruction.

Signature

Signature

Date

PLEASE COMPLETE, THIS IS NOT PART OF YOUR INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY.

Name of Tenant(s)

Address

Postcode

FOR USE BY DERWENTSIDE HOMES LTD.

Instruction to your Bank or Building Society

Please pay Derwentside Homes Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee I understand that this Instruction may remain with Derwentside Homes Ltd and, if so, details will be passed electronically to my Bank/Building Society.

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.