

Rent 8

This leaflet sets out Willow Tree Housing Partnership Limited's (WTHP) approach to rents for tenants and shared owners. You can check which type of tenancy you have by reading your tenancy agreement.

How is the rent calculated?

Fair rents

If you were a WTHP tenant before January 1989 you may have a secure tenancy and will be charged what is called a Fair Rent. This is set by an independent Rent Officer every two years. The rent that they set is based on a formula which includes a cost of living increase and a fixed percentage increase set by the Government.

WTHP will never charge Fair Rents which are more than our Social Rent (see below) for the same type of property. This means that your rent may increase each year, rather than every two years, but will never be more than the rent registered by the Rent Officer.

Social rents

Your rent will be a social rent if

- Your tenancy started between 1989 and 2012, or
- Your tenancy started after 2012 but you were an existing social housing tenant or
- You were let a tenancy on a social rent.

Your rent is set using a Government formula called rent restructuring. The rent is calculated based on the value of your home, its size, and the average manual wage for the area. The same formula is used by all Housing Associations and Local Authorities in England.

Affordable rents

Some tenancies that started after January 2012 are let as an affordable tenancy. The rent for these properties is set at the start of the tenancy based on a total figure (including service charge), of 80% of the market rent for the property. This is called an affordable rent.

Rentplus rents

All Rentplus homes are let as an affordable intermediate tenancy. The rent for these properties is set at the start of the tenancy based on a total figure (including service charge), of 80% of the market rent for the property. This is called an affordable rent.

How is the rent increase calculated?

Rents are increased on the first Monday in April each year (except for some Rentplus properties). The rent increase is set by Government. For most properties rents will increase by the Consumer Price Index (CPI) in the preceding September, plus 1% each year. For shared owners the rent increase is set out in your lease.

How to pay your rent

WTHP tries to make rent payments as convenient as possible. There are a number of ways to pay, but you should remember that you need to pay your rent weekly or monthly in advance.

- By Direct Debit. This is the preferred method of payment. If you have a bank account you should pay your rent by direct debit. You will be contacted at the start of your tenancy in order to set up a direct debit.
- Standing Order. You can also pay by standing order, please contact us for details.
- At the Post Office or PayPoint. WTHP will provide you with a payment card.
- Online Banking. If you have access to online banking you can make a direct payment, please contact us for our bank details.
- By App. You can pay via the free AllPay app, which is available from all good app stores.
- By Phone. If you are a Rentplus or former Tamar Housing tenant and have a debit card, you can pay by phoning our offices on 01934 750780.

What if I am moving out?

You must make sure that your rent account is clear when you leave. We will give you details of how much you need to pay. If your account is left in debt, without an agreement to pay the outstanding balance, WTHP will pass on your details to our Debt Collection Agency who will ensure that the debt is fully repaid. Any outstanding debt may affect any offers of housing in the future.

Housing Benefit

Many residents will be entitled to Housing Benefit; forms and advice can be obtained online from your Local Authority. You will need to provide the Council with proof of your identity, proof of your tenancy and proof of your income and savings.

If you do claim Housing Benefit, you must inform the Council if your income changes or you have any other change in circumstance. If you fail to tell the Council of a change, you will be liable to repay any Housing Benefit you have been paid. However, you should remember that even if you are entitled to Housing Benefit, you are still responsible for paying your rent.

Universal Credit

If you are in receipt of Universal Credit this is not automatically paid to your landlord direct. You will need to make arrangements to pay your rent yourself. Please give us a call so that we can set up a direct debit, which is the preferred method of payment, other payment methods are available as detailed above.

What if you have difficulty paying your rent

If you are having problems making your rent payments please contact us as early as possible. We know that things can be difficult at times, but we are here to help. We may be able to set up a realistic repayment plan, unfortunately, if we are unable to reach an agreement, WTHP may have to take legal action to recover any rent arrears. Your home will be at risk if you do not pay your rent.

You can find help and advice about your rent, money matters and debt at your local Citizens Advice Bureau.

Head Office registered at:

Eastbridge House, Pill Road, Rooksbridge, Somerset BS26 2TN

Devon Office:

Floor 4, Studio 5-11 Millbay Road, Plymouth, **Devon, PL1 3LF**

Tel: 01934 750780 customerservices@willowtreehousing.org.uk

www.willowtreehousing.org.uk