



home
group



Your rent

Customer guide

www.homegroup.org.uk

Your rent

Once you sign your tenancy you are entering a legal agreement and must pay your rent in full and on time. We have a whole range of ways available to pay your rent, so you can choose whichever way is most convenient for you.

You can read more about these options here. We'll also let you know what steps we'll take if you miss a payment or fall behind with your rent.

When and how much to pay

Your rent should be paid in advance on the first day of each week or month, depending whether you have a weekly or monthly tenancy agreement. To find out which you have, check your tenancy agreement or call our customer service centre.

How to pay

We have a range of ways available to pay your rent:

- The simplest way to pay your rent directly from your bank is by Direct Debit or Standing Order – call us on **0345 141 4663** to request a form.
- Online – you can view your account balance and make payments using your debit card at any time of the day or night by opening a self service account. Visit **www.homegroup.org.uk** and select 'My Account'.

- Allpay card – using the Allpay card sent to you when you first become a customer you can pay at a post office or any shop displaying the PayPoint logo.
- Pay online at **www.allpayments.net**. You will be required to enter your Allpay swipecard number.
- Telephone – 24hrs a day (automated) call **0844 557 8321**. You will be required to enter you Allpay swipecard number.
- Telephone – direct to Home Group customer service centre on **0345 141 4663**
- Cheque/Postal Order – payable to Home Group Ltd with your name, address and payment reference on the back. Send cheques to **Home Group Ltd, 2 Gosforth Parkway, Gosforth Business Park, Newcastle upon Tyne, NE12 8ET**.



How your rent is set

The government sets guidelines and limits for housing association rents. We review your rent every year to make sure we're meeting these requirements.

Whilst we have to ensure your rent is enough to cover our costs, we also aim to ensure our rent charges are affordable for people on low incomes.

We review our rent charges every year and you'll receive information confirming your new rent and service charge at least four weeks before any changes are made.

If you're a secure tenant and aren't happy with your new rent you can write to the rent assessment committee. They will set a fair rent for your home. This may be higher than the rent set by Home Group. If it is lower, we will reduce your rent.

If you're an assured tenant and aren't happy with your new rent you have the right to appeal using our complaints procedure.

What your rent covers

As a social landlord we're a not for profit organisation. This means we reinvest our income into the affordable housing we provide and the neighbourhoods our customers live in.

We use your rent in three main ways:

- to cover the cost of repairing your home when things go wrong or wear out
- to meet the cost of managing our services to you
- to build new homes

Some rent money is put towards larger repairs (in planned maintenance programmes) such as new roofs or replacement windows.

Service charges

Your service charge is a charge for services or facilities for your home or scheme. If you're a new customer your tenancy agreement will tell you how much service charge you need to pay. You should pay your service charge together with your rent.

We review your service charge every year and will notify you in the same way as changes to your rent.

Service charges can cover several things, including:

- gardening and grass cutting in communal gardens
- cleaning communal areas, stairs and car parks
- lighting communal areas
- maintaining door entry systems
- window cleaning in communal areas
- maintaining communal lifts
- litter picking

If you're on a low income you may be entitled to some help towards your service charges. The majority of service charges are eligible for housing benefit or Universal Credit.

Help if you fall behind with your rent

Most customers pay their rent on time and in full, however there are times people find it difficult to pay.

If you're finding it difficult to pay or you fall behind with payments, please contact our customer service centre as soon as you can. Most concerns about rent arrears can be sorted out if early action is taken. It may be possible to come to an arrangement to pay any arrears off in instalments.

We're able to give help and information about benefits or put you in touch with organisations who give advice on more complex problems. If you're struggling to manage your finances and meet all of your payments, there are a range of independent advice agencies and services available, for example:

- **National Debtline – 0808 808 4000**
or www.nationaldebtline.co.uk
- **Citizens Advice Bureau –**
www.citizensadvice.org.uk
- Local free independent advice clinics
such as StepChange

We believe the right money advice can make a big difference to people's lives, so you can visit **www.homegroup.org.uk/money** for loads more information and advice.

If we don't hear from you or you break your repayment agreement and your arrears continue to grow, we can arrange to have money taken directly from your benefits and will start legal action. We'll make every effort to work with you to resolve the situation before this stage.

Where this happens we will serve you with a Notice of Seeking Possession. This is a legal notice warning that we have started court proceedings. At this point you have the opportunity to take action to clear your arrears. If no action is taken we will continue with legal action.

Losing your home is a very serious matter and we always try our best to resolve arrears at an early stage to avoid things going this far. We do not seek evictions lightly, however we must be fair to all customers by making sure everyone contributes towards the costs of our services.

Moving on

In the future you may want or need to move home. This section explains the help you can get with finding a new home and what steps you need to take when you move out.

Please get in touch with our customer service centre as soon as you're sure you want to move out. We'll do all we can to help.

Mutual exchange

Depending on the type of tenancy agreement you have, you may have the right to swap your home with the tenant of any housing association or council. You'll need our permission first and will also need permission from the other tenant's landlord.

In most cases we'll be happy to give you this permission and will only refuse it if:

- you have rent arrears
- you are subject to possession proceedings or a Notice of Seeking Possession (NOSP) is in force against you
- your home is bigger or smaller than the incoming tenant needs
- your home is specially adapted (for example for wheelchair access) and the incoming tenant does not need the adaptations
- there are restrictions on who can live in your home. For example, some properties have Section 106 agreements that state only those with a local connection can live there

You can exchange with any housing association or council tenant who has a clear rent account and the permission of their landlord. You cannot exchange with a private tenant or homeowner.

To help you do this, we're a member of HomeSwapper.

HomeSwapper is the UK's largest community of social housing tenants looking to swap homes. It's free to join and you can look up people to swap with on the internet. In many cases, you can also look at photos of their properties. You can upload details and photos of your home so other people looking for swaps can see them. For further information or to join HomeSwapper visit **www.HomeSwapper.co.uk**

When you agree a mutual exchange you take the other tenant's home 'as seen'. This means you'll be responsible for any repairs the other tenant has not done. For example if your new home needs to be redecorated, you will have to do the work.

Before you complete the swap, make sure you check the property and ask the landlord what they'll accept responsibility for. You also need to ask the landlord about the tenancy agreement you'll take on and whether you will lose any of your current rights. For example, if you have a secure tenancy with the Right to Buy, you will lose this if you move into a property with an assured tenancy.

Transfer

A transfer is a move from one of our homes to another of our properties. We operate a banding system for letting our properties based on housing need.

When a property is available we will offer it to the applicant we deem to be in the most urgent need. If all applicants are in equal need we'll make the offer to the person who has waited the longest.

In some areas we have had to close waiting lists due to a lack of vacant homes. In those cases we can only accept applications via councils.

In some areas we let our properties via Choice Based Lettings. This means we advertise our vacant homes along with those of other housing associations and the council. Anyone interested must make a bid or expression of interest.

Ending your tenancy

If you want to end your tenancy you must give us at least four weeks' written notice.

We'll arrange to visit you to check whether you need to carry out any repairs before you move out.

You must pay the rent until you move out and leave your home in an unfurnished, clean and tidy condition. You must return all of your keys to us.

Practical information about leaving your property

We'll try to let your home to a new customer as soon as possible after you move out. Please expect to show prospective customers around your home before you leave. We'll always accompany customers viewing your home and will make an appointment with you first.

Depending on whether your rent is due weekly or monthly we will charge you for every week or month until we know officially that you are ending your tenancy.

We will take steps to recover any money you owe us.

Remember:

- Your home must be left empty.
- Your rent must be paid in full until the end of your tenancy.
- You must return all keys.
- You must leave us a forwarding address.
- If you leave and owe us money other housing providers may not give you a home if you need one in the future.

- Standard fixtures and fittings should be returned to their original position – as when you moved in.
- If we have to carry out repairs which are your responsibility or are due to damage caused by your household or visitors, we will charge you for these.
- Where you have made certain improvements with our written permission during your time in your home, you may be entitled to compensation – please check with us.

Discover more

www.homegroup.org.uk/managemyhome



Contact us

There are many ways to find answers to your queries, report repairs and make the most of being a Home Group customer.



Download the Home Group app

The best way to report non-emergency repairs. Search for Home Group in your app store.



Website

Visit us online to view your rent statement, make a payment, view and update your personal details, or use live chat to report a repair.

www.homegroup.org.uk

Call us on 0345 141 4663

To report a repair, make a payment, or to make any other enquiries.

Let's get social

