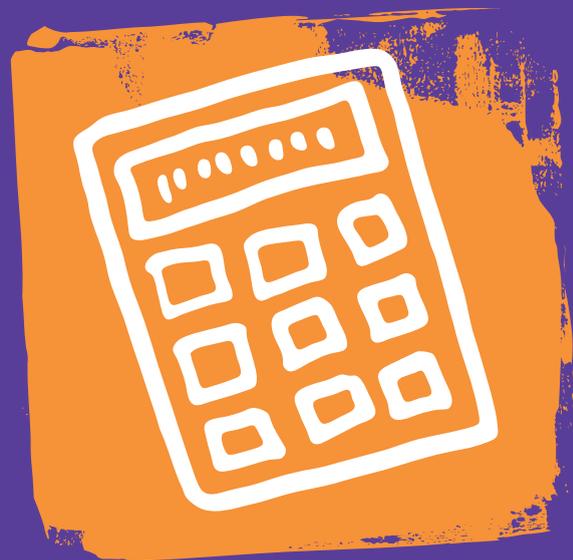


Rents and service charges

Inside this section

- 1 Your rent page 4
- 2 Paying for gas, electricity, water and council tax page 12
- 3 Worried about payments? page 14





Tell us how you want this information

Please tell us if you would like this handbook in a different way, for example, in your first language, Braille or large print, or on audio tape or computer disc. Call **0117 924 4071** or email us at **solon@solonswha.co.uk**

POLISH

Jeżeli język angielski nie jest Twoim językiem ojczystym i wymagasz tłumaczenia, możemy to zapewnić.

PORTUGUESE

Se o Inglês não é a sua língua materna e precisa de uma tradução, nós podemos obtê-la.

PUNJABI

ਜੇਕਰ ਇੰਗਲਿਸ਼ ਤੁਹਾਡੀ ਪਹਿਲੀ ਭਾਸ਼ਾ ਨਹੀਂ ਅਤੇ ਤੁਹਾਨੂੰ ਦੁਭਾਸ਼ੀਏ ਦੀ ਜ਼ਰੂਰਤ ਹੈ ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਅਸੀਂ ਇਸਦਾ ਪ੍ਰਬੰਧ ਕਰ ਸਕਦੇ ਹਾਂ ।

SOMALI

Haddii Ingiriisku aanu ahayn afkaaga kowaad oo aad u baahan tahay turjumaad, annagaa kuu samayn karra.

URDU

اگر انگریزی آپ کی پہلی زبان نہیں ہے اور آپ کو ترجمہ کی ضرورت ہے تو ہم آپ کے لئے فراہم کر سکتے ہیں۔

VIETNAMESE

Nếu quý vị không thạo Anh văn và cần bản dịch, chúng tôi sẽ giúp quý vị một bản.

ALBANIAN

Nëse anglishtja nuk është gjuha juaj amtare dhe keni nevojë për një përkthim, ne mund t'ua sigurojmë atë.

BENGALI

ইংরেজী আপনার মাতৃভাষা না হলে এবং আপনার কোন অনুবাদের প্রয়োজন হলে আমরা তা প্রদান করতে সক্ষম।

CHINESE

如果英文不是您的第一語言，而您需要翻譯的話，我們可以為您安排。

GUJARATI

જો તમારી પહેલી ભાષા અંગ્રેજી ન હોય અને તમને ભાષાંતરની જરૂર હોય તો અમે તમને તે આપી શકીએ છીએ.

HINDI

यदि अँग्रेज़ी आप की पहली भाषा नहीं है और आप को अनुवाद की आवश्यकता है तो यह हम आपको प्रदान कर सकते हैं

KURDISH

Heke îngilîzî zimanê we yê yekem nîne û pêwîstîya we bi wergêr heye, em dikarin yekî ji we re bibînin

What's inside

1	Your rent	4
→	How your rent is set	4
→	Your rent statement	5
→	How to pay your rent	6
→	Rent increases	10
→	What does my rent include?	10
→	Service charges	11
2	Paying for gas, electricity, water and council tax	12
→	Gas and electricity	12
→	Water and sewerage charges	12
→	Council tax	13
3	Worried about payments?	14
→	Solon can help	14
→	Where to get debt advice	14

1 Your rent

The services we provide are paid for from the rent that you pay. To maintain these services it is important that you pay your rent on time. Your rent is due every Monday. If you wish to pay fortnightly or monthly, then you must pay in advance so that your account does not go into arrears.

→ How your rent is set

Since 2002 housing associations and local councils have set their rents using a formula set by the government. The formula is based on January 1999 figures and takes into account:

- the value of your property
- how many bedrooms you have
- national average earnings
- county average earnings.

The formula gives a 'target rent' for each property. Housing associations and local councils must reach this target rent by 2012. This means that by 2012 you will pay the same rent as someone living in the same area in a similar property that is owned by another housing association or local council.

We are changing your rent a little each year until it is the same as the target rent for your home.

If the government makes any more changes to the way rent is set, we will let you know.

→ Your rent statement

Solon will send you a rent statement every 3 months. This shows what rent is due and the payments you have made. You can request a statement at any time if you want to check your account.

Solon spreads the total cost of the rent over 49 weeks of the year. This means that you have 3 'rent-free' weeks during the year – a week at the beginning of April and 2 weeks at the end of the year. The dates can vary each year but the 'rent-free' weeks are clearly marked on your rent card, which is issued each April.

For tenants who like to pay on a monthly basis, we can deduct the 3 'rent-free' weeks when we calculate the monthly amount. You then pay 12 equal instalments over the year.

Check your statements carefully and contact your Housing Officer if you have any queries or if you disagree with any of the information on a rent statement.



We offer many different ways for you to pay your rent. If you are worried about money, we can help you to learn how to manage your budget.

→ How to pay your rent

Standing order

This is the easiest way to make regular payments. The rent is paid automatically from your account. A standing order form is available from our website or you can contact your Housing Officer.

Cheque or postal order

Please make your cheque payable to “Solon South West Housing Association Ltd” and write your name, address and tenancy reference number on the back.

Cash

Although we accept cash over the counter at our office, we prefer residents to pay by one of the other methods.

Allpay payment card

You can use your Allpay payment card to pay, using cash or a debit card. There are many ways to pay using Allpay. You can make payments online, over the phone, at the Post Office or where you see the special PayPoint (PP) sign. If you would like an Allpay card, contact your Housing Officer. It usually takes 7–10 days for your card to arrive.

How to use the Allpay card

Your Allpay card is a plastic card with a unique number on it for your Solon rent account. You need this number when you are making a payment using the Allpay system.



How to make payments using the Allpay card system

Allpay is designed to be flexible and to give you convenient ways and times to pay your rent from home, by phone or when you are out.



Online payment

If you have access to the internet, go to **www.allpay.net** and follow the instructions.



By telephone

Call 0844 557 8321 and an automatic voice system will help you to make your payment.



Go to a PayPoint

Look for the yellow and blue PayPoint (PP) signs on shops and petrol stations. There are more than 18,000 PayPoint 'outlets' in the UK, in newsagents, convenience stores, supermarkets and garages. The PayPoint network provides long and convenient opening hours.



At a Post Office

There are around 16,000 branches of the Post Office in the UK and they all accept PayPoint card payments.

Find your nearest PayPoint

Go online to www.allpay.net and choose Payment Outlet Search. Type in your postcode and the website will give you a list of PayPoint outlets near your home. You can also call Solon for help.

Housing benefit and council tax benefit

You may be able to claim housing and council tax benefit. This will depend on the amount of income you have coming into your home and any other benefits you receive or are entitled to receive.

You can apply for housing benefit by contacting your Housing Officer or your local council benefit office.

You can apply by form with most councils. However, if you live in the Bristol area and are making a new claim, you can apply via the telephone. See the **Useful contacts** section of this handbook.

If you are currently receiving benefits you must tell the housing benefit office and your Housing Officer about any change of circumstances. Most local councils have a housing benefit calculator available online. See the **Useful contacts** section for details.

Help from your Housing Officer

When you apply for benefits you need to provide certain personal documents before your claim can be assessed. For example you will need to show proof of identity, income and savings. The documents must be the original papers because copies are not accepted.

Solon Housing Officers have been trained by Bristol City Council and South Gloucestershire Council to do the document check. This means that we can check your original documents and we will send copies to the council. We will also give you a receipt to show that we have checked your documents.

Contact your Housing Officer if you need help with applying for housing benefit or council tax benefit or if you want us to check your documents.

Our Housing Officers are specially trained to help you to apply for benefits and check your documents.

→ Rent increases

If you have an Assured Tenancy the rent is set by Solon and usually changes each October.

If you have a Secure Tenancy the rent is increased every 2 years. We apply to the rent officer at the Valuation Office Agency to register your new rent. The rent officer will make a valuation and check that the rent we have requested is set according to their regulations.

If the rent officer registers a lower amount than the one we suggest, then this is the amount we will charge. Please contact your Housing Officer for further details.

Solon will give you a minimum of 28 days' notice when we are going to increase your rent.

If you receive housing benefit and it is paid direct to Solon, you will not need to notify your local council of any increase. Solon will do this for you.

If you receive housing benefit and it is paid direct to you, please notify your local council of any increase.

→ What does my rent include?

Payment of your rent gives you the right to live in your home and for Solon to carry out our responsibilities, as set out in your tenancy agreement.



→ Service charges

You will pay a service charge if you live in a property that has communal lighting, cleaning, gardening and carpets, or that shares a fire alarm or door entry system or any other service that is maintained by Solon.

Any change to the service charge is normally made at the same time as any change to the rent.

The service charge is usually included when calculating any housing benefit you may qualify for.

Sometimes residents in a shared block may wish to have a new facility, such as a shared door entry system or a caretaking service. This would be paid for by a service charge. Any such changes would only be made after consultation and full agreement with all residents.

If you are not happy with the amount of service charge that you are paying, you have the right to refer your case to be decided by a government agency called the Residential Property Tribunal Service. For more information use their website (www.rpts.gov.uk) or contact Solon.

Understand rents and charges

Get the latest information and policies on our website:

www.solonswha.co.uk



2 Paying for gas, electricity, water and council tax

→ Gas and electricity

If you have gas or electricity or both connected to your home, you are responsible for setting up accounts with the suppliers and for payment of any bills. When you move in, your

Housing Officer will tell you who the current suppliers are. You can use the existing supplier or change to a new supplier. The **Useful contacts** section has details.

→ Water and sewerage charges

As a tenant, you are responsible for paying your own water and sewerage charges.

Please contact the water and sewerage companies direct to find out about your payment options. See the **Useful contacts** section for more information.

It may be stated in your tenancy agreement that you have to pay Solon for your water charges. If this is the case, please contact your Housing Officer to arrange payment.

→ Council tax

Council tax helps pay for local services like policing and rubbish collection. It is set by the local council and applies to all homes, including houses, bungalows, flats and maisonettes.

You are responsible for paying your own council tax and you must notify the council when you move into your new home (see checklist on page 6 of the **Welcome** section of this handbook).

To find out how to pay your council tax, contact the council tax department (see the **Useful contacts** section of this handbook).

If you are entitled to housing benefit, it is very likely that you will also be entitled to council tax benefit. Please contact your Housing Officer if you need help with this. You can also visit our website for more information and useful links:
www.solonswha.co.uk

Could your electricity
or gas be cheaper?
Find out how to switch
supplier – see the Useful
contacts section.



Can't pay the rent?

Solon has a leaflet about this. Call us for a copy or visit the website for information on how we manage rent arrears.



3 Worried about payments?

As a Solon resident, your rent is your responsibility. This applies whether you make payments yourself or if the money is paid direct to Solon through housing benefit.

It is important that Solon collects the rent and service charges that are due. We use this money to cover the costs of maintenance, to manage your property and to carry out repairs and improvements

→ Solon can help

For example, your Housing Officer can:

- check that you are receiving all the benefits you are entitled to
- help work out the best way for you to pay your rent and repay any arrears
- make an affordable payment plan with you
- put you in touch with organisations that specialise in debt advice.

If you fall behind with rent payments and do not contact us, legal action can be taken. Such action could result in the loss of your home and/or a County Court Judgment being issued against you.

→ Where to get debt advice

The **Useful contacts** section of this handbook provides advice lines to help people deal with debt or who are worried about falling into debt.

