PAYING YOUR RENT MATTERS

We need your rent to ensure we continue to provide you with high quality services and maintain your property.

WHEN YOU PAY

Rent and Service Charges are charged and collected MONTHLY IN ADVANCE. The payment is due on the 1st OF EACH MONTH.

PAY YOUR RENT YOUR WAY

There are various payment methods available to pay your rent and other charges. Read on to find the one which suits you best.

DIFFICULTY PAYING YOUR RENT

Q. I am having difficulty making my monthly payment. What should I do?
A. You should contact your Housing Officer without delay as it is always easier to manage problems at an early stage.

Q. What will happen if I fall behind with my rent?
A. Reminder letters will be issued and your Housing Officer will arrange to visit you to offer advice, assistance and agree an affordable repayment plan with you.

Failure to co-operate in this process or where a tenant persistently fails to maintain an arrangement may result in Bield pursuing legal action to recover any outstanding debt and in some extreme cases repossession of your home.

RENT INCREASES

Q. Why does my rent go up?
A. We consider the money spent over the last year and calculate how much we will need to provide the services for the coming year.

Q. Do I get a say?
A. We write to you to seek your views on the proposed charges before confirming the new charges.

Q. When does my rent go up?
A. On the 1st April each year and we will give you a minimum of 28 days notice of any changes to your charges.

The only other time we are likely to review your charges is when we propose to change the service provision at your development. At such times we will consult with tenants prior to making any decision.

Every year many welfare Benefits remain unclaimed, so it may be worth checking to see if you are entitled to additional help. Your Local Manager or Housing Officer can provide basic advice as well as information about other agencies providing benefits in your area.

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**Q. Can I pay my rent from my bank account?**

**YES - Direct Debit**

Direct Debit is Bield’s preferred method of payment. By agreeing to allow Bield to collect your rent from your bank account on a monthly basis you don’t need to remember to make payments and we can even apply any annual rent changes for you.

If you would like to set up a Direct Debit please get in touch with your local Manager or Housing Officer.

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**Q. Can I use my Rent Payment Card?**

Yes the rent payment card provided at the start of your tenancy will allow you to pay at the post office or retail outlets displaying this sign.

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**Accepted Payment Methods**

<table>
<thead>
<tr>
<th>Accepted Payment Methods</th>
<th>Transaction Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay360</td>
<td>£200.00</td>
</tr>
<tr>
<td>Post Office</td>
<td>£999.99</td>
</tr>
</tbody>
</table>

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**Q. What is Housing Benefit?**

A. Housing Benefit is a means tested Benefit administered by your local council and can be paid in respect of basic rent and most service charges. Tenants on a meal service may also get assistance towards some of their board charge. Housing Benefit does NOT cover heating or energy charges.

**Q. I am in receipt of Universal Credit, will I still get Housing Benefit?**

A. NO. Housing Benefit is NOT paid to claimants in receipt of Universal Credit Payment however, a housing allowance is incorporated into the Universal Credit Payment you receive and you should use this allowance to pay your rent.

**Q. How much help will I get?**

A. This will depend on your circumstances but if you’re in receipt of Pension Credit Guarantee you will be eligible for full Housing Benefit.

**Q. How do I apply?**

A. You need to complete a Housing Benefit Claim form available from your local council offices and your local manager or Housing Officer can assist you in completing this.