

Meeting Housing Need
in Windlaw

Rent

NORTH VIEW
Housing Association

Registered as a Scottish charity (SC032963)

North View Housing Association aims to provide a high quality service that is responsive to the needs of its tenants and customers.

NORTH VIEW

index



	page
Setting Your Rent _____	3
Service Charges _____	4
Reviewing Your Rent _____	4
Paying Your Rent _____	4
Housing Benefit _____	5
Rent Arrears & Debt _____	5
Welfare Rights _____	6
Council Tax _____	7

We set rents that take account of affordability, the costs of managing and maintaining our houses, comparability with other social landlords in the area, and that enable us to service existing loans and fulfil contractual obligations. We have a fair system for apportioning rents between individual properties.

SETTING YOUR RENT

The rent for your property is set in accordance with the Association's Rent Policy.

The principles of our Rent Policy are to ensure that:-

- *rents are affordable to tenants.*
- *the rental income is sufficient to cover all our costs, including overheads, repairs and planned maintenance work.*

We use the Policy to set the level of rent we charge for each property.

Our Rent Policy covers the two 'types' of properties that we have; our 'Core Stock', and the stock we acquired from Scottish Homes between 1999 and 2005. The Core Stock is all the properties that we have refurbished or built, and the Scottish Homes properties are those that we bought through Tenants Choice and Stock Transfer. We have different ways of setting the rents for each of these two groups.

The rent of our Core Stock properties is set against a series of 'adjustment factors' that are weighed to reflect the size and type of property; for example you'll pay more rent for a 5 apartment house than for a 4 apartment house, and more for a 3 apartment main door new build flat than for a similarly sized refurbished flat. With the Scottish Homes properties, we adopted the rents that they had when we acquired them.

A copy of our Rent Policy is available from our Office on request.



Rent pays for repairs

SERVICE CHARGES

Your rent may incorporate a charge for additional services provided by the Association, such as close cleaning. If a service charge applies to your property, you will be provided with details of the monthly cost.

REVIEWING YOUR RENT

Your rent is reviewed annually and you will normally be informed of your new rent each year by the end of February.

We will consult tenants about the annual Rent Review. All comments received from tenants through this consultation will be considered by the Association's Management Committee before any change is finalised.

PAYING YOUR RENT

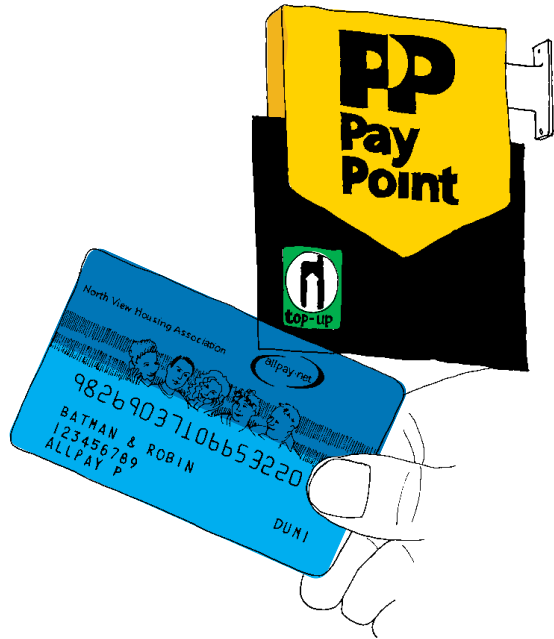
Your rent is due monthly, in advance, on or before 28th of each month.

There is no facility for collecting rents at the office. Only in very exceptional circumstances or where a special arrangement has been made will this be considered.

The four ways that you can pay rent are discussed below.

Paying by Standing Order

If you have a bank account you can pay your rent by Standing Order. This method allows your bank to pay your rent automatically to the Association on a weekly, fortnightly or monthly basis. For further information on this method of payment, please contact your Housing Officer.

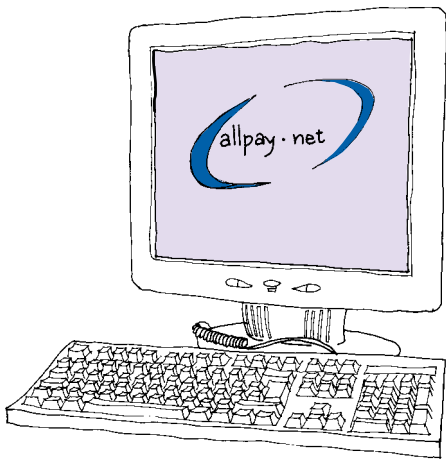


You can use your Allpay swipe card to pay rent at any place displaying this sign

Paying at the shops

You will have received an Allpay swipe card from us. This allows you to pay rent at any outlet displaying the 'PayZone' and 'PayPoint' symbols (including any Post Office). You will find shops displaying these signs in Castlemilk, the City Centre, across Scotland and throughout the rest of the UK.

To pay at any of these places, all you need to do is hand over your Allpay card and payment. The assistant will take the money, swipe your card and give it back to you along with a receipt. Keep your receipt safe as proof that you paid rent. PayZone outlets accept cash and debit card payments and PayPoint outlets only accept cash. The Post Office accepts cash, debit card payments and cheques.



If you have a debit card then you can use your Allpay swipe card to pay your rent over the internet

Paying over the internet

If you have a debit card, you can also use the Allpay swipe card to pay your rent via the internet. Have your swipe card and debit card ready, log onto **www.allpay.net** and click on the '**Make Payment**' tab. The first time you use this method, you will be asked to register.

Paying by telephone

Again you need a debit card as well as your Allpay card. Have both cards to hand then dial **0870 770 0472**. Follow the simple instructions to make your payment. Each time you pay by telephone, you will be given an authorisation code as proof of payment. Make sure that you write this code down and keep it in a safe place.

Payments can be made via the internet or over the telephone 24 hours a day, 7 days a week.

If you get Housing Benefit, you can arrange for your payments to be sent directly to the Association.

The Association records all payments made to your rent account. You can ask for a statement and details of your balance at any time.

HOUSING BENEFIT

If you think you may be entitled to Housing Benefit or other benefits or have an enquiry regarding benefits, please contact the office. This is particularly important if you have a change of circumstances.

North View tenants are assessed for Housing Benefit entitlement by Glasgow City Council. If you wish to deal directly with them, you can make an appointment by contacting the Housing Benefit Section of Glasgow City Council's Financial Services (telephone **287 1170**).

RENT ARREARS & DEBT

There may be times when you have difficulty paying your rent. If you find yourself in this situation, get in touch with us as soon as possible. The earlier we know about the problem, the easier it will be to resolve. You can make an appointment to discuss the matter with your Housing Officer by telephoning or calling in at the Office.

We can arrange for you to see our Welfare Rights Officer or put you in touch with one of the local specialist debt and budgeting advice organisations which can also offer help if you find yourself in this situation (refer to the '*Advice and Information*' section of the Handbook).

If you do fall into arrears, a special payment arrangement can be made (based on your family income and the amount owed). Payments can be tailored to suit your



If you have problems paying rent, LET US KNOW AS SOON AS POSSIBLE

circumstances and can be made weekly, fortnightly or monthly. These payments will cover both the ongoing rent for your home and the arrear:

If you fall into arrears and do not contact us or if you consistently fail to keep to a scheduled repayment agreement, we may have to resort to Court Action to recover the debt. This is only considered as a last resort as Court Action can lead to eviction and arrestment of wages, so please contact us immediately if you are having a problem paying your rent or keeping to your arrears repayments agreement.

WELFARE RIGHTS

Providing advice about Housing Benefit entitlement and representing tenants at appeal hearings is one aspect of the service that our Welfare Rights Officer provides to our tenants. *Indeed it is probably the most important part!*

The Welfare Rights Officer can:-

- **do a benefit check to make sure that you are getting your full benefit entitlement.**
- **deal with the Housing Benefit department for you about any issues that arise.**
- **give you advice and information on all types of benefit schemes run by the government.**

We can get someone to give you advice on managing your money



The service is well used and greatly valued. It is also free for our tenants and residents.

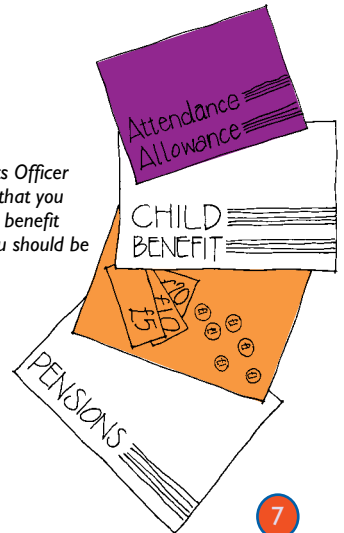
Contact the Office to make an appointment if you'd like to see the Welfare Rights Officer.

COUNCIL TAX

North View Housing Association does not deal with Council Tax issues. The Council Tax is set and administered by Glasgow City Council. If you have any queries you should contact them by telephone on

0845 600 8040.

Our Welfare Rights Officer can check to see that you are getting all the benefit payments that you should be getting



Meeting Housing Need
in Windlaw



North View Housing Association

29A Stravanan Road

Castlemilk

GLASGOW G45 9LY

telephone:- 0141 634 0555

facsimilie:- 0141 631 3231

e-mail:- enquires@nvha.org.uk

web:- www.nvha.org.uk

Out of Hours Emergency Contact

Telephone no:- 0141 634 0555



INVESTOR IN PEOPLE

**NORTH VIEW
Housing Association**

Registered as a Scottish charity (SC032963)