

Castle Morpeth

Housing

Quality homes,
thriving communities

Paying your rent: Managing your rent account



At Castle Morpeth Housing, part of the Isos Housing Group, we aim to provide high quality services to the communities we serve. We have Customer Service Standards, which explain the level of service you can expect from us to ensure we have a fair and consistent approach to managing rents.

This leaflet explains the importance of paying your rent, how to pay it and what to do if you start having difficulties in paying your rent.

This leaflet is available in other formats, languages, large print, Braille and audio tape on request.

For advice and support please contact us as we will be able to help. Please contact our Customer Services Team on: 0845 117 0020.

Our Rent Policy

The rent that you pay us for your home is our main source of income.

We aim to collect all of the rent due to us by providing convenient and easy ways to pay.

We aim to deal with tenants who are in rent arrears in a fair and approachable manner.

We will do this by offering early support when rent accounts have gone into arrears. We will offer advice and support to enable tenants to clear their debts.

Your tenancy agreement will set out the rent and in some cases the service charge you will have to pay. Your tenancy agreement is a legal contract and this means you are obliged by law to pay your rent.

Ways to Pay

We want to make it as easy as possible for you to pay your rent.

We offer many different ways of paying.

You can pay your rent by:

- AllPay – at outlets with the Paypoint logo
- Post office
- Debit card by telephone
- Bank or Building Society– Standing Order
- Direct Debit
- In an area office, where available
- Direct payments of Housing Benefit
- On our website
- By cheque.

We will continue to find and publicise new and convenient ways you can pay your rent.

Rent statements will be sent out every 3 months so you can keep up to date with your account.

Dealing with Rent Arrears

If you think you may have difficulty in paying your rent, you should contact us immediately to discuss the situation. We will be able to help you.

We understand there may be occasions when difficulties arise. We want to try and help you pay your rent regularly with as little delay as possible.

We adopt a firm but fair approach to recovering rent arrears. We monitor rent accounts on a weekly basis to identify tenants who are not making regular payments. We will make early contact with you if your account falls into arrears. We will do this by letter, telephone or by visiting you at home.

Our staff are specially trained to advise you. They may encourage you to discuss the reasons for the arrears, provide information and advice and agree an affordable repayment plan.

We will ensure that all tenants have access to debt and welfare advice from our own staff or from other organisations. Please contact our Customer Service Team for further information.

Failure to pay your rent could result in legal action, and you will have to pay any legal costs.

If you are unable to make a payment, please let us know as soon as possible. If we don't know about your situation, we can't help.

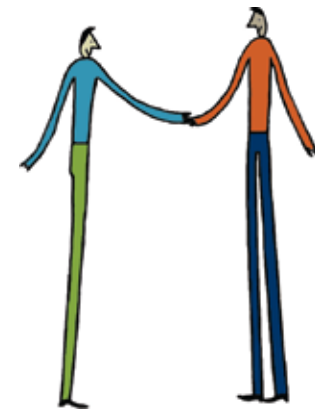
Our Customer Service Standards

We will aim to keep our rent and service charges affordable, and will work with residents who experience difficulty in paying their costs.

As part of this commitment, we will:

- Offer a variety of ways for you to pay your rent/service charge, provide you with information about how to pay these and explain the ways we collect arrears and other debts
- Send you an accurate statement every **3 months** giving details of your rent and service charge account and send out a statement within **2 working days** on request
- Monitor rent payments and contact you if you fall in excess of 2 weeks behind on your rent

- Offer advice and always try to come to a manageable arrangement with you if you have difficulty paying your rent/service charge
- Offer advice on benefits that you may be entitled to through our dedicated Welfare Rights Service
- Take legal action against residents who regularly fail to pay their rent /service charge. We will keep you informed of action taken at every stage
- Respond to telephone call enquiries about your rent account within **1 working day** and within **2 working days** if you write to us
- Refund you within **15 working days** of you telling us, if you pay us too much rent and your account goes into credit
- Supply clear information and consult you about any changes (such as renewing or replacing) to services or items that you pay a service charge for. We aim to ensure that good quality services are provided and that the income covers cost
- Tell you in writing at least **28 calendar days** in advance if there will be any changes in the rent and service charge
- Give leaseholders a service charge budget showing what you will have to pay for the year ahead, agreed after consultation with you
- Give leaseholders an Annual Statement showing the actual costs of services provided to your scheme in the previous financial year. This will show whether there is excess to pay or credit for your account.



How to contact us

Please contact us if you have any queries about the contents of this leaflet.

Our contact details are:

Castle Morpeth Housing
First Floor
Owen House
Sanderson Arcade
Morpeth
Northumberland
NE61 1NS

T 0845 117 0020
F 0845 117 0022
E info@castlemorpethhousing.co.uk
www.castlemorpethhousing.co.uk

If you would like this document translated, please contact the number below giving your full contact details.

If you would like this form in another language, large print, Braille, or audio tape please telephone Customer Services on: **0845 117 0020**.

Calls may be monitored and recorded for quality and training purposes.



Bengali	আপনার যদি একজন ইন্টারপ্ৰিটারের সহায়তার প্রয়োজন হয়, অথবা যদি এই লিফাটের অন্য কোন ভাষায় অনুবাদ চান, তাহলে অনুগ্রহ পূর্বক যোগাযোগ করুন।	Chinese (Simp)	假如你需要传译员的协助，或希望取得此份文件的译本，请向我们查询。
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Punjabi	ਜੇਕਰ ਤੁਹਾਨੂੰ ਅਨੁਵਾਦਕ ਦੀ ਲੋੜ ਹੈ, ਜਾਂ ਤੁਸੀਂ ਇਹ ਦਸਤਾਵੇਜ਼ ਪੰਜਾਬੀ ਵਿਚ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਸਾਨੂੰ ਦੱਸੋ।	Russian	Пожалуйста, обращайтесь к нам, если Вам нужна помощь переводчика или перевод данного документа на другой язык.
Spanish	Si necesita la ayuda de un intérprete o desea obtener la traducción de este documento, por favor solicítelo.	Urdu	اگر آپ کو ترجمان کی مدد درکار ہو، یا آپ اس دستاویز کو کسی دوسری زبان میں حاصل کرنا چاہتے ہوں تو براہ مہربانی پوچھ لیں۔

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