

INCOME MANAGEMENT – IMPORTANT INFORMATION

Your Rent Payments

Your Neighbourhood Officer will already have explained to you at your sign-up meeting how much your weekly rental charge is and what this covers. You should soon receive a rent payment card if you have not already done so; details of how to use this card are given on the enclosed leaflet, along with details on all the options available for paying your rent. Our preferred payment method is by direct debit as this is the most cost-effective option for us and also simple and free for you to set up. We frequently hold prize-draws for all tenants paying by direct debit so please call us on **03448 736290** if you would like to set up a direct debit. Please note that although the Income Management Team will regularly check your account, **you** are responsible for your keeping your account clear. You will receive a rent statement every quarter and it is important that you check this and use it to inform your future payments.

Other Payments

Please be aware that if you damage your property in any way then you will be responsible for paying for the damage. You may also incur other charges such as court costs or Housing Benefit overpayments. These charges will be added to your rent account and the debt will be dealt with in the same way that any rent arrears are dealt with.

Arrears Policy

To keep your rent account clear (as you consented to do when you signed your tenancy agreement) your rent must be paid one week in advance, and if you are paying monthly by direct debit for example, then your rent should be paid one month in advance. The Income Management Team follows a strict procedure when dealing with rent arrears. If your rent account falls into arrears you will be issued with a letter requesting a payment. If an adequate payment is not received, or if you do not contact us with an explanation for the non-payment of your rent then you will be issued with further requests for payment, appointments for us to come and visit you to discuss your rent account, or requests to make a suitable payment plan for payment of the arrears. We may also refer you to our Money Matters service, which may be able to help you budget more effectively, maximise your income, for example by ensuring you are receiving all the benefits you are entitled to, or signpost you to a specialist debt relief agency. Whilst we will give every reasonable support and opportunity to help resolve problems, eviction can result if problems continue and arrears are not paid.

Housing Benefit

If you think you may be entitled to Housing Benefit then you must ensure that a claim is made as soon as your tenancy begins. It is important that your claim is completed fully and that any information requested is provided along with your claim. It is wise to ensure that you obtain a receipt to verify that you have submitted your claim, and we may ask for a copy of this receipt for our records. You may request that your Housing Benefit payments are paid directly to your landlord and we would recommend that you do this. If, after you have been given notification of your Housing Benefit entitlement, your circumstances change (for example if your hours of work increase or if you have a partner or other non-dependant come to live with you) then it is important that you inform Housing Benefit of this immediately. If you do not, you risk incurring a recoverable Housing Benefit overpayment which you must pay back.

If you require assistance with completing a Housing Benefit application form then please contact us on **03448 736290**.

Money Matters service

As explained previously, Impact offers a Money Matters service which is there to help you if you are experiencing financial difficulties; (you will have received a leaflet on this service in your sign-up pack). The Money Matters service is also available to give advice on setting up an account with the Credit Union, setting up a bank account or to discuss home contents insurance with you. Please contact Sue Shirvinton on **01228 633632** or Michelle Llewellyn on **01946 839921** if you feel this service would be beneficial for you.