

Paying your rent

You must pay your rent. If you don't, you may fall into arrears and risk losing your home. It must be paid in advance in accordance with one of the rent payment options. You must pay your rent and service charge on time to avoid falling into arrears.

How do I pay the rent or service charge?

Method	What do I need to do?
Monthly/fortnightly or weekly Direct Debit or Standing Order	Money will be taken automatically from your bank account. Please speak to your Housing Executive or call the payment line on 01952 217111
Online via our website	You can pay using internet banking by quoting our sort code (20-85-46) and account number (10748366 for tenants; 60708062 for leaseholders). Remember to quote your tenancy reference number, to ensure payment reaches your account promptly. To set up an online account, call 01952 217111
Over the phone	Call 01952 217111 between 8am and 6pm, Monday to Friday, or between 9am and 12.30pm on a Saturday.
Easy Pay rent card	You can use your Easy Pay rent card at the Post office, or PayPoint. You can then pay using cash or debit card.
Housing Benefit directly paid to yourself or the landlord	If you are on a low income, you may be entitled to housing benefit to help pay some or all of your rent. Telephone your local authority (see local authority contact details)

What does the rent cover?

The rent you pay for your home covers the costs of building, maintaining, repairing and improving the properties we own, as well as managing the properties.

Rent increases and how we set our rent

We usually increase your rent in April each year. We will write to tell you at least one calendar month before the increase. Rents are set by a government formula and we follow this formula in order to increase your rent each year.

Service charges

If you live in a house or flat that has shared gardens, grounds, entrances or other areas, we are responsible for looking after these. You pay a service charge, on top

of your rent, to cover our costs in doing this. Examples of the services covered by this charge include maintaining grounds and door-entry systems. Details of all the services provided are in your tenancy agreement.

I'm struggling with my finances and need to talk to someone

If you are on a low income or struggling with your finances, our **Money Matters Team** may be able to help you. You can contact them direct on **01952 217234**. All advice is confidential. You can arrange to meet your advisor in one of our shops or offices.

How do I know if I'm eligible for Housing Benefits?

If you have a low income, you may be able to get help with your rent and council tax by claiming housing benefit and council tax benefit from the council. The amount you will receive depends on:

- Who lives with you,
- How much money you have coming in,
- Any other benefits you receive,
- Any savings you have. If you have savings or investments of more than £6,000, this may affect the amount of benefit you can get. You can't usually claim if you have savings of more than £16,000.

How do I put in a claim?

If you think that you may be entitled to Housing Benefit and Council Tax Benefit, then contact your local authority.

Local Authority	Telephone number
Telford & Wrekin Council	01952 383838
Shropshire County Council (Shrewsbury, Oswestry, Wem, Ludlow & Bridgnorth)	03456 789001 or email: benefits@shropshire.gov.uk
Stafford Borough Council	01785 619478

How often will my Housing Benefit be paid?

Depending on your local authority you may have the option for the Housing Benefit to be paid directly to the Trust. If this is not an option, you will need to ensure that you have a bank account that the benefits will be paid directly into. It is then your responsibility to make sure that you pay all of the rent charged, even where the benefits do not cover the full amount.

Will the Local Authority keep me updated on the amount of Housing Benefits that I will be receiving?

After you claim, you will receive notifications about how much Housing Benefit and Council Tax benefit you are entitled to. These can be confusing but you must check all the details carefully. If you're unsure then please visit your local Trust Shop who can help you with this and put you in contact with a Welfare Advisor if you need further help.

My circumstances have changed; do I need to let anyone know?

Yes. Changes in your circumstances could affect how much money you are entitled to. If in doubt, always report any changes to both the Trust and your Local Authority dealing with the Housing Benefit claim.