# 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	Payments are taken automatically from your bank account on a date that you choose. Please speak to your Housing Executive
Online via our Customer Portal	Follow the link from the front page of our website and log into your account. <b>Call 01952 217100 t</b> o register on the Customer Portal.
Over the phone	Call <b>01952 217111</b> between 8am and 8pm, 7 days a week. If you have an Easy Pay rent card you can also use the automated service.
Local Trust Shop	You can pay with your debit card. Please refer to the website for your local office opening hours.
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.
Online via Allpay	Follow the link from the front page of our website, log in with the long number on your Easy Pay rent card. Alternatively download the free allpay app for your Apple or Android smartphone.
Internet Banking	You can pay using internet banking by quoting our sort code (20-86-86) and account number (10748366 for tenants; 60708062 for leaseholders). Remember to quote your tenancy reference number, to ensure payment reaches

your account promptly.

Bank Standing Order	You can set this up directly with your bank. Please speak to your Housing Executive for our account details.
Housing Benefit directly paid to yourself or the landlord	If you are in receipt of state pension, 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)
Universal Credit	If you are of working age and eligible for Universal credit, you may be entitled to housing costs. You can claim online or call the Universal Credit Helpline ( see Universal Credit 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 are claiming state pension, 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,

website

- 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 for Housing Benefit?

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

Monday to Friday, 8am to 6pm

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 do I know if I'm eligible for	Universal Credit helpline
Universal Credit?	Telephone: 0800 328 5644
You can check if you are eligible for Universal Credit by visiting the GOV.UK	Welsh language (make a claim): 0800 012 1888 Textphone: 0800 328 1344