

a guide to
paying
your rent

Why do I need to pay rent?

Your rent is due every Monday as stated in your tenancy agreement, unless you have made an arrangement with us to pay fortnightly or monthly in advance.

Your rent is important. Without it, we could not provide an effective housing service. Your rent pays for most of the services you receive from Cestria Community Housing, e.g. repairs to your home and improvements to your estate.

The Income Management team at Cestria Community Housing is responsible for collecting rent and managing rent arrears.

Cestria Community Housing Association uses guidelines set out by the Government and fixes the level of rent you pay. When your rent is calculated, the guidelines consider the size and value of your home, it's location and local earnings.

This figure is called a 'formula rent'. The formula rent is used to decide how much rent all social landlords can charge, i.e. councils and housing associations.



Service charges and supporting people charges

If you receive any of the services detailed below, you will pay a charge for these as well as your rent. These services might be:

- Water rates
- Heating
- Cestria Care
- Furniture Package

A complete breakdown of the service charges is given in the notice we send you every year about the rent increase. Even if you are in receipt of full housing benefit you will still need to pay your water rates weekly.



Housing Benefit

If you are struggling to pay your rent because you are on a low income or are unemployed, or in receipt of welfare benefits, you may be entitled to Housing Benefit. You can get an application from:

Chester-le-Street District Council

Civic Centre

Newcastle Road

Chester-le-Street

Co Durham DH3 3UT

Telephone: 0191 387 1919

If you have access to the internet, you can find a benefit calculator on Chester-le-Street District Council's website to help you find out what housing benefit you are entitled to.

Please note Housing Benefit is paid to Cestria Community Housing every 4 weeks.



If you're on housing benefit and your income changes, or the number of people living in your home changes for example, you must contact the Council's Housing Benefit team immediately as, if you don't and you get more benefit than you are entitled to, you will have to re-pay the money.



How to pay your rent

We aim to make it as simple as possible for you to pay your rent by offering several ways to pay. If you would like further information on any of the ways to pay your rent please contact the Income Management Team.

Direct Debit

You can pay your rent by Direct Debit monthly on either the 1st or 15th of the month. This payment method is best for tenants who have a bank or building society current account and would like a convenient, hassle free way of paying their rent.

Standing Order

Payments can be made directly from your bank or building society current account either weekly, fortnightly or monthly. Please note fortnightly or monthly payments must be agreed in advance with our Income Management Team.

Post Office, Payzone/PayPoint

You can use a swipe card to pay at any of these outlets. Post Offices are open on Saturday mornings and many Payzone/PayPoint outlets are open 7 days a week and late at night. (Please note payments by this method take 3 working days to reach your rent account).

For a free swipe card please contact the Income Management Team.



On the internet

You can pay by debit or credit card at www.cestria.org (Please note a 2% service charge is levied when paying by credit card).

By telephone

You can pay by debit or credit card by telephoning **0191 387 2390** Monday to Thursday 8:30am-4:00pm and Friday 8:30am-3:00pm

At the Civic Centre cash office

You can pay by cash, cheque or debit/credit card at the Civic Centre Monday to Thursday 8:30am-4:00pm and Friday 8:30am-3:30pm (please provide your rent card to make a payment this way).

At the handitill in the Civic Centre

Payment can be made by cash or cheque; your rent card should be included with your payment. Full instructions are located beside the machine.



By post

You can pay by cheque or postal order (please do not send cash).

Payments should be made payable to **Cestria Community Housing Association** and sent to **Cestria Community Housing Association, Bowes Offices, Lambton Park, Chester-le-Street, Co. Durham DH3 4AN.**



What to do if you fall into arrears

At some time you may have problems paying your rent. Many people have difficulty with rent because they have other money problems. There are lots of different ways we can help you.

So please contact us as soon as you have any problems or if you are finding it difficult to meet your rent payments and we will give you advice and support.

Avoid making agreements you can't keep. This will only lead to more problems.

Choose a payment method that is convenient to you then you won't miss further payments.

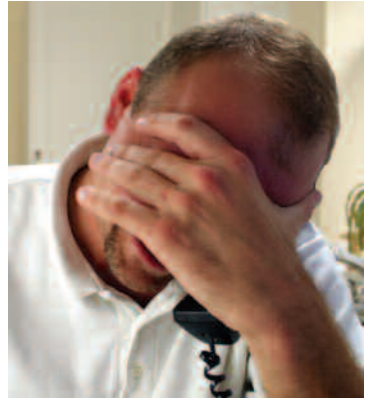
Always respond to letters, visiting cards or phone calls as soon as possible as delays will cause more problems.

Ask us for money advice, our staff are trained to assist you.

In most cases we will be able to help you, and by taking early action you may be able to avoid court proceedings and extra costs. If you cannot pay the whole amount at once, we will discuss other repayment options with you. We won't ask you to pay more than we think you can afford and if your income changes, you should contact us immediately.

If you stop paying your rent

If you are behind with your rent and fail to keep up any promised payments, we may take legal action to recover the money you owe us. This action will involve the County Court. You may also be responsible for any Court Costs as a result of Court action.



Before we take Court action we will give you at least two weeks notice by serving you with a Notice of Seeking Possession. If we take Court action we will ask the Court for a 'Possession Order' that gives us the right to evict you. We may ask for this to be postponed however if you do have a Possession Order against you you will lose important tenancy rights. It is in your interest to avoid court action if at all possible.

Other charges

For information on service charges or how to pay other tenancy-related sundry debts such as rechargeable repairs or court costs, please contact us.

Independent advice

If you would like independent advice about rent arrears or other debts, you can contact the Citizens Advice Bureau or a solicitor. You may be entitled to legal aid but this will depend on your personal circumstances.





We are committed to providing fair opportunity to access information.

If you would like information in another language or format, please call us on Freephone 0800 587 0001.

Also available in:



Visual impairment formats



www.cestria.org