



Your guide to...

# Rent and advice on benefits

Providing support and advice on rent,  
benefits and arrears

This document provides you with information on your rent, how to pay and what to do if you need financial support.

## Contents

What does my rent pay for? Rent setting and consultation	1
How can I pay my rent?	2
Housing Benefit and Universal Credit	3
Welfare rights service Rent arrears	4

Glen Oaks Housing Association is committed to providing services that help you sustain your tenancy with us. We understand that sometimes our tenants can experience financial difficulties, however, we will provide support to you when you need it.

## What does my rent pay for?

The rent you pay is our main source of income and pays for all of the important services you receive. This includes:

- Maintaining your property by providing a day-to-day repairs service
- Updating your property as part of our planned maintenance programme such as fitting new kitchens and bathrooms
- Maintaining the local area with estate services such as landscaping and grass cutting
- The provision of a welfare rights service to offer financial advice and assistance
- The provision of a staff team who manage the business, such as housing services, repairs and maintenance and finance / corporate services
- Administrative costs associated with running the Association

### Rent setting and consultation

Rents are set in accordance with our rent setting policy. The policy outlines that rents are based on the property size and type, and the cost of services provided by us.

Rents are reviewed once a year and we take into account our costs and consider what you and our other tenants can afford.

We will consult you every year on any proposed changes to rent or service

charges and endeavour to keep rent increases as low as possible by taking your feedback into account.

We will give you at least 28 days' notice in writing of the increase to rent or service charges. You will also receive an annual statement of your rent account to let you see the payments you have made in the previous year.

## How can I pay my rent?

Your rent payments are due every four weeks in advance and we will provide you with a calendar to tell you about the payment days for the year ahead.

We offer a wide variety of payment methods for your convenience.

### Payment outlets

We will provide you with a rent payment card which contains your unique rent reference number. This will enable you to make payments:



At any Post Office



At any Pay Point

### Direct Debit

If you have a bank account we would encourage you to set up a Direct Debit. It allows your bank to pay rent automatically to us on a date set by you. It also enables us to automatically adjust the payment amount, giving you written notice in advance.

### Standing order

If you have a bank account you can also set up a standing order which will allow you to pay a set amount on a date or frequency set by you. This must cover your rent amount and any arrears owed.

## Internet payments - Allpay



This service is available 24 hours a day, 7 days a week. You will need to quote the reference on your rent payment card and have the details of your credit or debit card. You will be given an authorisation code as your record of payment. Simply log on to <https://www.allpayments.net>

We can provide you with access to our online tenant portal, where you can check the information on your rent account including your balance and list of previous payments.

### Over the phone

If you wish to make a card payment over the phone, during office hours, you should call us on 0141 638 0999 and press option 2.

### At our office

Using a switch, debit or credit card you can make a rent payment at our office.

Unfortunately we are unable to accept cash payments, but can accept postal orders or cheques made payable to Glen Oaks Housing Association.

## Housing Benefit

Housing Benefit is a government scheme to help people on a low income to pay their rent. In this area, it is paid by Glasgow City Council.

The amount you receive depends on a number of things such as:

- Your income
- Your rent
- The number of people living in your home and their circumstances

Our Welfare Rights Assistant is here to help. If you think you could be eligible for Housing Benefit, or you are struggling financially, contact our office to arrange an appointment.

### Overpayments

It is important that when you are in receipt of any benefits, particularly Housing Benefit, you notify the Benefit Office and your Housing Services Officer straight away if anything changes. The most common changes are an increase / decrease in your income or the number of people living in your property changes. If you fail to notify us it could lead to an overpayment of Housing Benefit which you would be liable to pay back.

## Universal Credit

Universal Credit is a means-tested benefit that will replace the following benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-based Employment and Support Allowance (ESA)
- Working Tax Credit

Universal Credit is being phased in over time. Universal Credit may entitle you to free dental treatment, housing grants, free school meals and help with fares for travelling to/from hospital if you have a chronic condition that requires regular hospital attendance.

You will be paid differently from other benefits as it will usually be paid once a month into your bank, building society or credit union account.

We provide all of our tenants with a free welfare rights advice service, so if you are unsure of your entitlements contact our office.

Please inform your Housing Services Officer if you have moved on to Universal Credit

## Welfare rights service

We want to ensure that you are receiving your full entitlement and can provide support if you have been refused benefits or wish to appeal a claim refusal. To assist with this we employ a full time Welfare Rights Assistant and have a Welfare Rights Officer in our office most days.

**There is a high demand for this service so you will need to book an appointment in advance.**

Our welfare rights service can assist you with:

- Benefit checks
- Filling in benefit forms
- Housing Benefit overpayments
- Change in circumstance interviews
- Financial advice for new tenants
- Debt advice
- Council tax issues
- Fuel and energy advice

If you are experiencing any financial difficulties, please don't wait to contact us. Home visits can be arranged if this is more convenient, but these are only for tenants with mobility or health issues which restrict them from coming to our office for an appointment.

## Rent arrears

We understand that sometimes the unexpected can happen and that you may experience financial problems which make it difficult to pay your rent.

**It is extremely important that if this does happen you contact us immediately so that our experienced staff can help you.**

We can discuss a suitable repayment arrangement with you which will cover the rent due plus an amount towards any outstanding balance. If you keep to the arrangement, we won't take any further action.

An appointment can be made with one of our welfare rights staff. They can ensure you are receiving your full entitlement of benefits and provide advice on other debts etc.

If you continue to miss your rent payments the Association may consider the use of legal action to recover any rent owed and this could lead to you being evicted from your home.

# Contact Us

Glen Oaks Housing Association Limited, 3 Kilmuir Drive, Arden, Glasgow, G46 8BW

 0141 638 0999

 07860 027 496

 [www.glenoaks.org.uk](http://www.glenoaks.org.uk)

 [go@glenoaks.org.uk](mailto:go@glenoaks.org.uk)

 [glenoakshousing](https://www.facebook.com/glenoakshousing)

 [@GlenOaksHousing](https://twitter.com/GlenOaksHousing)

Our office opening hours are:

**Monday, Tuesday & Thursday:** 9am - 5pm

**Wednesday:** 9am - 1pm

**Friday:** 9am - 4pm

Our office is closed for staff training from 1pm every Wednesday.



Charity No. SCO34301

Financial Services Authority Reg No: 2402R(S)

Scottish Housing Regulator No: HCB24