



Your guide to our . . .
**Rent and advice
on benefits**

Providing support and advice with 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.

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Glen Oaks Housing Association is committed to providing services that help to ensure 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 we provide you with such as:

- Maintaining your property by providing a reactive day-to-day repairs service.
- Updating your property as part of our planned maintenance program such as 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 endeavor to keep any 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 a yearly 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, this is particularly handy at rent increase time.

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 authorization code as your record of payment. Simply log on to <https://www.allpayments.net>

We can provide you access to our online Tenant Portal, where you can check you information on your rent account including your balance and list of your 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 cheque, made payable to Glen Oaks Housing Association.

Housing Benefit

Housing benefit is a government scheme to help people who are on a low income 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 Officer 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.

Over Payments

It is important that when you are in receipt of any benefits, particularly Housing Benefit, that 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 if the number of people living in your property changes. If you fail to do so this could lead to an overpayment of housing benefit and you would then be liable to pay the money back.

Universal Credit

Universal credit is a new means tested benefit that will eventually replace the following current benefits:

- Child tax credits
- Housing benefit
- Income related employment and support allowance
- Income based job seeker's allowance
- Income support
- Working tax credit

Universal credit is being phased in over time and the current benefits will not disappear for some years. Universal credit may entitle you to budgeting advances, free prescriptions & 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 provide support if you have been refused benefits or wish to appeal your claim refusal. To assist with this we employ a fulltime 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
- Help you fill 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 strictly only for tenants with mobility or health issues which restricts them from coming down to our office for an appointment.

Rent Arrears

We understand that sometimes the unexpected can happen and that our tenants may experience financial difficulties making it difficult to pay your rent.

It is extremely important that if this does happen you contact us immediately, our experienced can assist 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 Advisors. 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

 www.glenoaks.org.uk

 go@glenoaks.org.uk

 [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

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Scottish Housing Regulator No: HCB24