

# Paying your rent



**Homes for Islington**

improving housing through partnership



আপনার ভাড়া দেওয়া (Bengali)  
Πληρωμή του ενοικίου σας (Greek)  
Pagamento da renda (Portuguese)  
Bixinta kiradaada (Somali)  
Pago de su alquiler (Spanish)  
Kiranızı ödeme (Turkish)





## Paying your rent

**This leaflet gives you information about your rent.**

**It tells you about:**

- Why you need to pay rent
- How your rent is calculated
- What you are charged for
- When your rent is due
- Your rent statement
- How we tell you of changes to your rent
- The different ways that you can pay rent
- What to do if you have difficulties paying your rent
- Help with paying your rent
- Rent arrears and what to do
- How we can help

### Why you need to pay rent

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 Homes for Islington (HFI). The rent is used to provide, maintain, manage and repair your home and covers estate cleaning, grounds maintenance and provision of communal and estate lighting (where relevant).

The council, through HFI, does its best to keep rent increases as low

as possible. This depends partly on tenants paying their rent regularly.

You must pay your rent in full and on time. If you do not, you will be breaking the terms of your tenancy agreement and we will take legal action against you which could result in you being evicted from your home.

Please keep to your payment arrangement and help to keep rents as low as possible for everyone.

### How your rent is calculated

All social landlords across the country have been asked to set their rents using a single formula. This is called rent restructuring. The formula sets rent levels based on the value of the property, the number of bedrooms and local earnings.

The council, through HFI, does its best to keep rent increases as low as possible. This depends partly on all tenants paying their rent regularly.

### What you are charged for

A weekly charge is made for your home, which may include some or all of the following, depending on which services you receive:

- basic rent – the charge for providing your home
- water rates – the charge for water and sewerage collected on behalf of the water company

- charges for heating and water if your property has communal heating
- charges for other services, for example, concierge schemes or closed circuit television

### When your rent is due

It is a condition of your tenancy that your weekly rent payment is due every Monday in advance.

If you prefer to pay your rent fortnightly or monthly you can, but this must be agreed with your area housing office and payments must still be made in advance and not in arrears.



### Your rent statement

We will send you a rent statement four times a year showing your balance.

#### Your rent statement shows:

- all charges due
- what you have paid since your last rent statement
- any housing benefit transactions
- any other adjustments
- the balance on your account

Always check your rent statement carefully. If you have any questions contact your area housing office.

You can also ask your area housing office for a current rent balance at any time. As far as possible this can be provided at the office, if you provide proof of identity, or will be sent to your home.

You can also get a copy of your rent statement online by going to [www.homesforislington.org.uk](http://www.homesforislington.org.uk).

### What if my account is in credit?

If your rent account is in credit because you have paid too much, apply to your area housing office for a refund.

They will check your account and where appropriate will confirm the credit with the Housing Benefit team. If the credit is correct, they can arrange for you to receive a cheque or BACS transfer to your bank account. Alternatively, you can leave it in your account to pay your rent in the future.

### How we tell you of changes to your rent

The amount of rent charged for your property is usually reviewed at the beginning of each year with any change starting in April. We will tell you at least four weeks before your rent is going to change.

## The different ways that you can pay rent

There are a number of ways to pay your rent:

#### Paying by standing order

Setting up a standing order is a simple way of paying your rent if you have a bank or building society account. Once your bank or building society has received a completed standing order form, they will make a payment automatically. You can cancel the standing order at anytime by contacting your bank. If your rent changes, you will need to contact your bank or building society to change the amount of the standing order. Please contact your area housing office if you would like to pay by standing order.



#### Paying by direct debit

Paying by direct debit is similar to paying by standing order as the payments are made automatically from your bank or building society account. The difference is that if there is any change to your rent we will contact your bank or building society to change your amount, after we have told you of the change.

You can cancel a direct debit arrangement at anytime by contacting your bank or building society. If you would like more information and a direct debit form, please contact your area housing office.

For more advice on paying by standing order or direct debit contact the cash control section (020 7527 4393) or your Income Recovery Officer at your area housing office.



### Paypoint or Post Office

If you prefer to pay in person, either in your own area or in another part of Islington, you will find many convenient places to pay.

Use your payment card to pay your rent at any post office in Islington or at a recognised PayPoint by cash or cheque. You will not be able to make a payment without your payment card.

Note that you can pay rent and council taxes at all post offices and rent only at PayPoints.



### By phone

You can pay your rent by phone using your debit or credit card by dialling

- Anytime to 020 7527 8000, where you pay in the usual way or using interactive voice recognition
- Freephone 0800 694 3344 (8am to 8pm Monday to Friday and 8am to 12 noon Saturdays)
- 020 7527 2633 (8.30am to 6pm Monday to Friday)
- You can also pay by debit or credit card by contacting your area office income recovery team at your area housing office.



### Pay online with ipay

ipay is a secure connection to Islington's online payment system for credit or debit card payments.

You need your nine digit payment reference.

### What to do if you have difficulties paying your rent

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 and we will give you advice and support.

If you are unsure of the amount you have to pay, contact your income recovery officer at your area housing office or view your rent statement online by going to [www.homesforislington.org.uk](http://www.homesforislington.org.uk).



### If you find it difficult to meet your rent payments you should

- Contact your income recovery officer at your area housing office
- 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 or phone calls as soon as possible as delays will cause more problems.



## Help with paying your rent

### Housing Benefit

Housing Benefit is a government scheme run by local councils to help people on Income Support or low incomes to pay their rent. You can get Housing Benefit even if you are working. What you get depends on:

- You and your partner's income and savings – some benefits such as Disability Living Allowance or Attendance Allowance are not counted as income
- The number of grown-up children or other adults you have living with you (reduction is made in your Housing Benefit entitlement for non-dependents you have living with you-for example, lodgers or children who have left school)
- The amount of rent you have to pay – only your basic rent is covered; you will not get Housing

Benefit on water rates or charges for heating and hot water

You can get an application form and advice on claiming Housing Benefit from either the Housing Benefit office or your area housing office.

Islington Council's Housing Benefit department runs a drop in service at each area housing office Mondays to Fridays 9am to 11.45am. You can speak with a trained benefits advisor on a first come first served basis.

### You will be able to:

- Get general advice on Housing Benefit
- Check on the progress of your application
- Submit supporting evidence for your claim
- More complex cases will be referred by appointment to the Housing Benefit Assessment Officer. For more information about this service please call 020 7527 4990

### Independent Advice Project at area housing offices

The Independent Advice Project has been set up and funded by HFI to provide residents with independent expert advice on a range of housing and welfare problems.

The advice sessions are provided free and take place at your area office.

### They can offer advice on:

- Rent arrears
- Debt problems
- Housing Benefit and Council Tax Benefit
- Social Security benefits
- Possession proceedings for rent arrears, anti social behaviour, unauthorised occupation
- Tenancy issues such as transfers, death of tenant, overcrowding, relationship breakdowns

All appointments to see an advisor should be booked through your local area housing office. Please contact your local area office if you require more information.





### Rent arrears and what to do

If you get into arrears and have not contacted your area housing office, they will write to you asking you to arrange to pay. Do not ignore this letter. You must respond to an arrears letter. Please do not wait until you have a large debt that you cannot pay.

If you ignore our attempts to contact you, or if you break an agreement to pay your rent and arrears, we will take action to evict you.

### How we can help

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.

We will do everything we can to help you if you are having difficulty paying your rent. We may contact you by phone, text or email and can arrange to visit you at home.

We will tell you in writing about any legal action and the likely consequences.

We do not want to evict tenants but we will if rent arrears are not paid.

We have a Housing Support Service, which may be able to help you if you are having difficulties. We can also arrange for you to see an independent advisor for welfare rights, debt or legal advice. Contact your area office for further details.

## Contact us

### Pay rent or service charges by telephone

Freephone 0800 694 3344  
(8am to 8pm Monday to Friday,  
8am to 12 noon Saturday)

24-hour a day by debit card or  
credit card on 020 7527 8000

### Lost rent card

Tel: 020 7527 4057

### Central Street Area Housing Office

85 Central Street, London EC1V 8DT  
Email: [csha@homesforislington.org.uk](mailto:csha@homesforislington.org.uk)  
Tel: 020 7527 6250  
Fax: 020 7527 6207  
Minicom: 020 7527 6202

You can contact us with Typetalk

### Holland Walk Area Housing Office

85–88 Holland Walk, London N19 3XS  
Email: [holland.  
walk@homesforislington.org.uk](mailto:holland.walk@homesforislington.org.uk)  
Tel: 020 7527 7480  
Fax: 020 7527 7407  
Minicom: 020 7527 7405

You can contact us with Typetalk

### Lyon Street Area Housing Office

1 Lyon Street, London N1 1DQ  
Email: [lyon.](mailto:lyon@homesforislington.org.uk)  
[street@homesforislington.org.uk](mailto:street@homesforislington.org.uk)  
Tel: 020 7527 6880  
Fax: 020 7527 6827  
Minicom: 020 7527 6830  
You can contact us with Typetalk

### Upper Street Area Housing Office

Northway House, 257 Upper  
Street, London N1 1RU  
Email: [upperstreetAHO@homesforislin](mailto:upperstreetAHO@homesforislington.org.uk)  
Tel: 020 7527 5300  
Fax: 020 7527 5301

Minicom: 020 7527 5301  
You can contact us with Typetalk

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### To complain, comment or compliment

Homes for Islington welcomes your feedback, whether you are unhappy and wish to complain, or you feel we have provided an excellent service. Please speak to a member of staff or pick up the 'Complaints, comments and compliments' leaflet at your area office or visit our website at [www.homesforislington.org.uk](http://www.homesforislington.org.uk)

If you would like this document in another language, LARGE PRINT, audio tape, Compact Disc or in Braille please contact your area office.

