

Paying your rent

**Tower
Hamlets
Homes**

For Tenants



Phone

020 7364 5015



Email

contactus@
towerhamletshomes.org.uk



Website

www.towerhamletshomes.org.uk

If you need help, here's how to get in touch

Contact us



Website

www.towerhamletshomes.org.uk

Find answers to your questions, learn about our services, find out what we can do for you and view all of our leaflets.



Phone

020 7364 5015

Text-phone

Call us with the help of BT Text Relay
18001 020 7364 5015



Email

For general enquiries

contactus@towerhamletshomes.org.uk

For rents

rents@towerhamletshomes.org.uk

For service charges

leasehold@towerhamletshomes.org.uk



Write to us

PO Box 66355
London E14 1GU

Every care has been taken to make sure that information contained in this leaflet is correct as at May 2010.

Tower Hamlets Homes manages homes and estates owned by Tower Hamlets Council.

Tower Hamlets Homes is a trading name of Tower Hamlets Homes Limited. Registered in England and Wales.

Repairs Helpline

For when you need to report a repair or ask us about the progress of a repair that has been already reported. Someone is available 24 hours, every day.



Phone

0800 376 1637
(free from landlines)
or 020 7364 7070

Bengali/Sylheti

call between 9am and 5pm
on 0800 376 1638 free from
landlines or 020 7364 5151

আপনি যদি বাংলাভাষায় কোন মেরামতের কথা রিপোর্ট করতে চান তবে সকাল ৯টা থেকে বিকাল ৫টার মধ্যে ০৮০০ ৩৭৬ ১৬৩৮ নম্বরে যা ল্যান্ডলাইন থেকে ফ্রি বা ০২০ ৭৩৬৪ ৫১৫১ নম্বরে ফোন করুন।



Email

repairs@towerhamletshomes.org.uk
(not for emergency repairs)

Anti-social behaviour

For when you need help or advice on anti-social behaviour



Phone

0800 917 5918
(free from landlines)

Your local Housing Office

1 Rushmead

Bethnal Green
London, E2 6NE

Open

— 9am to 5pm Monday to Friday
(except the last Wednesday
of every month 10am to 5pm)
— 9am to 1pm Saturday
— Closed Bank Holidays

Access

Wheelchair access, hearing loop
in reception area

Cheviot House

227-233 Commercial Road
London, E1 2BU

Open

— 9am to 5pm Monday to Friday
(except the last Wednesday
of every month 10am to 5pm)
— 9am to 1pm Saturday
— Closed Bank Holidays

Access

Wheelchair access, hearing loop
in reception area

542 Roman Road

London, E3 5ES

Open

— 9am to 7pm Monday
— 9am to 5pm Tuesday to Friday
— 9am to 1pm Saturday
— Closed Bank Holidays

Access

Wheelchair access, hearing loop
in reception area

In partnership
with:



TOWER HAMLETS



B

Paying your rent

Your rent is what you pay us to live in your home. It covers the cost of the building itself as well as providing services to your home and block such as repairs and maintenance.

It is your responsibility to pay your rent on time so we can provide you with excellent service. All tenants have to pay rent and other charges weekly in advance.

It is our job to collect your rent and we offer you a range of different ways to help you pay on time. The easiest way to pay is by direct debit.

Paying your rent on time also gives you access to other services, such as estate parking or garage rental.

To discuss your rent or payment options you can contact us.

C

Paying your rent by Direct Debit


Direct debit is the hassle free way to pay your rent and avoid queues and carrying cash around, as well as making sure you don't miss a payment. This is the most cost effective method and means more of your rent can be spent on services for residents. Payments are backed by the direct debit guarantee, which means if we make a mistake you get your money back. You can choose to pay monthly on the 5th or 20th of the month.

If you want to change the way you pay your rent or to discuss your payment options, please contact us.

Rents Customer Service team

 **Phone**
020 7364 5015

 **Email**
rents@towerhamletshomes.org.uk

 **Write to us**
PO Box 66355
LONDON E14 1GU

This leaflet explains:

- What to pay
- How to pay
- When we take enforcement action.

It also explains what to do if you are in financial difficulty and how we work your rent out.

**Pay on time
or by Direct
Debit**

**Be in
the draw
to win**

D

Pay on time or by Direct Debit and win

In response to requests from residents for an incentive to keep rent payments up to date, there are two prize draws on offer. One for rent payers who use Direct Debit when paying their rent and one for those who have kept a clear account for 52 consecutive weeks.

The Direct Debit Prize draw is for a £50 voucher and will happen four times a year with four winners per draw.

The clear account draw is for rent payers who keep a clear or zero account for 52 consecutive weeks, and will happen twice a year, with the winner taking home a £125 voucher. There will also be other prizes for second, third, fourth and fifth places. Terms and conditions apply to both these prize draws – to find out more details, contact the Rents team.

E

When to pay

Your rent is due on a Monday and you must pay your rent and charges every week in advance. If you want to pay every fortnight or every month please let us know but remember that you must also pay this in advance.

The rent you pay is set out in your tenancy agreement and is reviewed every year. You also pay water rates and service charges for cleaning, looking after green spaces, as well as any CCTV system or communal heating and hot water in your home or neighbourhood.

If you rent a garage, parking space or store shed you also pay these charges.

If your rent increases we will tell you in writing at least 28 days before the new amount is payable.

APRIL 2010						
SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

How to pay

We offer lots of ways for you to pay your rent and charges, to help you pay on time in the most convenient way. You can pay by:

Direct Debit

The easiest way to pay.

For you it means no queuing in post offices and banks and no worrying about carrying cash around or late payments. It helps you stay in control of your money by choosing to pay on the 5th or 20th of the month. Backed by the Direct Debit guarantee, it improves efficiency, reduces costs and helps us to save money that we can put back into your services.



Online

Use your debit/credit card to pay your rent at www.towerhamletshomes.org.uk. You can pay online 24 hours a day, any day of the week. You will need your ten-digit payment reference number shown on your rent payment card.

Standing order

You can choose to make a regular payment from your bank weekly, fortnightly, every 28 days or calendar monthly – you can choose the date and frequency. Contact us for a Standing Order form. If you do choose to pay fortnightly or monthly then this would need to be in advance.

Telephone

Pay by debit/credit card over the telephone by calling [020 7364 5015](tel:02073645015). You will need your rent payment reference number which is on your rent payment card.

Post Office or PayPoint

You can pay free of charge over the counter at any Post Office or at any PayPoint. To do this you will need a rent payment card. To apply for your card please contact us.



Post

Send cheques or postal orders made payable to London Borough of Tower Hamlets, 62 Roman Road, London E2 0PG. Please put your rent account number on the reverse side of the cheque/postal order.

In person

Pay by cash, cheque or debit/credit card at the cashiers at 62 Roman Road, London, E2 0PG. You will need your rent payment card or rent payment reference number.

However you choose to pay, make sure your payment goes to your account by:

- using your rent reference number on all payments, cheques and correspondence
- using our correct sort code (08-90-76) and account number (LBTH 61200027) if you pay by standing order, telephone or internet banking
- keeping any rent receipt.

Your payment reference number



Your rent statement

We will send you a rent statement four times a year but if you want to check your rent balance or recent payments including housing benefits, please ask us or sign up for our new 24 hour secure online service SeeMyData by visiting our website.

Rent credit

If your rent account is in credit we recommend leaving the credit on your account as a 'cushion' in case you run into financial difficulties in the future. We will write to you once a year to let you know you are in credit, or you can request a rent refund at any time and we will process your request within 10 days. Please contact us for more information.

Housing benefit – help with paying your rent

Housing benefit is available to help people on a low income with their rent. The amount of housing benefit varies depending on your income, savings, rent and personal circumstances. Housing and council tax benefits are dealt with by Tower Hamlets Council's Benefits Service according to rules set by the Government.


To make a new claim for a housing benefit contact the Benefits Service or visit one of the Council's One Stop Shops to complete an application form.

You can also download an application form by visiting the Tower Hamlets Council website, and while you're there why not check out their online housing benefits web calculator to give you an instant estimate of how much housing and council tax benefit you may be entitled to.


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rents@
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LONDON E14 1GU

Tower Hamlets Council

 **Website**
www.towerhamletshomes.
org.uk

Benefits Service

 **Phone**
020 7364 5001

 **Website**
www.towerhamlets.gov.uk

What to do if you're in financial difficulties

Most tenants have no trouble paying their rent on time but a small number fall behind with their payments. If you are having difficulty paying your rent, let us know straight away to see how we can help.

If you are having difficulties:

- We can negotiate agreements to make realistic and affordable payments to clear your arrears and avoid further action.
- We can refer you to specialist advisors who offer free independent advice on debt and money management. To find out more please contact us.
- Free debt advice is available from the National Debt Line.
- For advice about benefits and help looking for work contact Directgov or contact your local Job Centre Plus office.

If you're having problems paying your rent

Let us know – there are lots of ways we can help.

Rents Customer Service team

Phone
020 7364 5015

Email
rents@towerhamletshomes.org.uk

Write to us
PO Box 66355
LONDON E14 1GU

National Debt Line

Phone
0808 808 4000

Website
www.nationaldebtline.co.uk

Directgov

Website
www.direct.gov.uk

Job Centre Plus

Phone
0800 055 6688



When we take enforcement action

If you get behind with your rent, act quickly. We want to help, but if you don't talk to us about the problem, you risk losing your home. Owing rent may also prevent a housing transfer, homeswap or Right to Buy application.

We will send you a statement of your account every three months to help you keep track of your payments. If you make a late payment, miss a payment or don't pay your rent, we will:

- Let you know in writing, so your rent arrears don't get out of hand.
- Contact you to discuss your arrears by phone or by visiting you at home if we do not hear from you.
- Ask you to clear your arrears immediately or to sign an agreement to make realistic and affordable payments to clear your arrears.
- Offer you debt and benefit advice, especially if you are having money problems. You can also ask us to refer you to independent help with debt.
- Terminate any store shed, garage, parking space licence or permit so that these charges do not add to your arrears.

If you continue not to pay your rent or repeatedly break agreements, we will:

- Warn you in writing before taking further action.
- Send you a Notice of Seeking Possession – the first step in the legal process that can lead to the Court deciding to end your tenancy.
- Begin proceedings in Court to recover your outstanding arrears. Court costs and solicitors' fees may be added to your arrears and may affect your credit rating.
- Only apply for an eviction after the Court has made a decision about ending your tenancy for non-payment of rent.

Losing your home

We view eviction as a last resort and would rather help you to keep your home – but we do evict residents who have not paid their rent. If you are evicted for rent arrears, the Council or other local authorities may have no obligation to re-house you, even if you have a family.



How your rent is worked out

Your rent and other charges are reviewed once a year by Tower Hamlets Council, using a Government formula. The value of your home, number of bedrooms and average manual wages in Greater London are taken into account when your rent is worked out.

Service charges will vary depending on what services are provided to your home, block and neighbourhood.

We will give you at least 28 days notice in writing of any change in your rent, service charge and any heating and hot water charges.



What you pay for

Rent

Includes: repair and maintenance of your home, block and neighbourhood, lift maintenance, door entry maintenance, tackling anti-social behaviour, your Neighbourhood Housing Service, management and administration and resident engagement activities.

Service elements

Includes: caretaking and cleaning of your block and estate, looking after the green and paved areas on your estate, any CCTV system or concierge (security guard). You are only charged for the services your block and estate receives.

Water rates and standing charge

These are charges for the use of water in your home. Apart from homes with water meters, we collect this charge for the water company. The water company sets this charge. You cannot claim housing benefit for these charges.

Heating and hot water

These are charges for homes using communal or shared heating and/or hot water. These charges are worked out by looking at the cost of heating fuel used, the size of your home and whether the heating is provided all year or part of the year. You cannot claim housing benefit for these charges.

Other charges

These include charges for estate parking permits and spaces, garages or storage sheds. You are only charged if you use these facilities and we will stop these if you owe rent to stop these charges adding to your debt. You cannot claim housing benefit for these charges. We give you at least a week's notice of any increase in these charges.



Want to know more?

Here's how to find out more about the services we provide and what we can offer you.



Talk to your housing advisers

They can answer most of your questions or put you in touch with people who can.



Pick up our range of leaflets and publications

They give you more information on all of our services. You can find these in our reception areas, on our website or by contacting a housing adviser.



Read our service standards

They set out what we do so you know what to expect. We have a service standard for each of the services we provide. These are available on our website and in our offices, or you can ask a member of staff for more information.



Visit our website

You can find lots of information about what we do, how we are performing, and our latest news and information. Also available online are our leaflets and publications as well as local information such as neighbourhood inspection timetables.



Check out your newsletters

They contain news and information about our service and are delivered straight to your door.



Look at your local noticeboard

It has information about your Neighbourhood Housing Team, neighbourhood inspection timetables and useful information for where you live.



Translations

This leaflet is for tenants and tells you more about how to pay your rent and what you should do if you are in financial difficulty. If you need help to understand it or if you have any questions, please contact us by telephone or email, or visit one of our offices.

We can arrange alternative formats including large print, and provide written information in your own language. We can also offer a meeting with a member of staff and an interpreter.

Bengali

এই প্রচারপত্রটি ভাড়াটিয়াদের জন্য এবং এটা আপনাদের বলছে আপনারা কিভাবে বাড়িভাড়া দেবেন আর যদি আপনাদের আর্থিক সংকট হয়, তাহলে আপনাদের কি করা উচিত। আপনাদের যদি এটা বোঝার ব্যাপারে সাহায্য দরকার হয় অথবা আপনারা কোন কিছু জানতে চান, তাহলে অনুগ্রহ করে আমাদের সাথে টেলিফোন বা ইমেইলে যোগাযোগ করুন কিংবা আমাদের কোন একটি অফিসে এসে দেখা করুন। আমরা আমাদের স্টাফদের কারো সাথে একজন ইন্টারপ্রিটারসহ আপনার একমিনি বৈঠকের আয়োজন করতে পারি।

Somali

Qoraalkan waxaa loogu talagalay dadka haysta degganaanshaha guri waxana uu macluumaad kaa siinayaa sida loo bixiyo kirada iyo tallaabada aad qaadaysid haddii ay ku haystaan ciriiri dhaqaale. Haddii aa du baahan tahay in lagaa caawiyo fahamka qoraalka ama aad su'aalo qabtid, fadlan nagula soo xiriir telefon, iimayl ama soo booqo mid ka mid ah xafiisyadeenna. Waxaan kuu diyaarin karnaa kulan aad la yeelatid xubin ka tirsan shaqaalaha iyo turjumaan ama waxa lagu siin doonaa macluumaad ku qoran luqaddaada.

Translations



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