

How to pay your rent

at Two Castles
Housing Association



How to pay your rent

Two Castles Housing Association aims to provide you with a number of convenient ways to pay your rent and to provide clear information about the current status of your rent account.



How do I pay my rent?

If you are a Two Castles Housing Association tenant, your rent is due at the beginning of each week for rented properties, or monthly if you are a shared owner or leaseholder.

There are a number of ways in which you can pay your rent:

- with a personal 'swipe card' at any Post Office or Pay Point
- by standing order – your local office can provide you with a standing order form
- by cash, cheque or postal order at your local office. Cheques should be made out to Two Castles Housing Association. Please do not send cash in the post.

Am I entitled to benefits?

If you are in receipt of certain benefits or on a low income, you may also qualify for Housing Benefit and Council Tax Benefit. Further information is available from your local Council offices.

How will I know how much rent I have to pay?

If you have an 'assured' tenancy, we will send you a letter notifying you of your new rent at least four weeks before your new rent charges start. This will provide you with a full breakdown of charges. If you have a secure tenancy, under fair rent rules your rent can only be increased every two years.

What should I do if I am having problems paying my rent?

If you think you are going to fall behind with your rent payments, the best thing to do is contact your local Housing Officer as soon as possible.

We will then help you by discussing your circumstances and coming to a payment plan agreement either over the phone, in one of our offices or at your home. We will not ask for repayment of arrears at a rate you cannot afford.

Remember – it is not the end of the world if you are having problems paying your rent. We can help you, but only if you get in touch with us.

Where can I find further advice?

We provide our residents with as much advice and support as we can, but there are also other sources of help available.

- Your local authority will be able to check whether you are entitled to benefits if your circumstances change.
- The Citizens Advice Bureau can discuss your situation with you. For more details visit www.citizensadvice.org.uk
- The Benefits Helpline on **0844 415 3905** for straightforward advice on all UK benefits www.thebenefitshelpline.com
- Age Concern – freephone **0800 009 966**. Provides a variety of information including benefits and pension advice. Visit your local branch or www.ageconcern.org.uk for more information.
- National Debt Line – freephone **0808 808 4000**. A Government funded organisation which provides telephone support. Visit www.nationaldebtline.co.uk for more information.
- Consumer Credit Counselling Service – freephone: **0800 138 1111**. A registered charity which provide free, impartial and realistic advice.

Top tips to save money

- Keep a record of all money coming in and going out of your household. This will help you make savings where you can.
- Open a bank account if possible, as this will allow you to benefit from direct debit discounts, cashing cheques free of charge and withdrawing cash free of charge.
- Open an account with a Credit Union and benefit from being able to save and access affordable loans.
- Use comparative websites to gain information on saving money on shopping, utility bills, phone bills, travel and much more. These include www.moneysupermarket.com or www.moneysavingexpert.com

What should I do if Two Castles does not meet these standards?

There are a number of ways in which to proceed, including:

- taking it up with the staff member you have been dealing with
- if you are still unhappy, ask to speak to a manager
- if you are still unhappy, make a formal complaint under our Complaints procedure (see separate leaflet detailing this).



Other Formats, Other Languages:

If you require this information in large print, Braille, audiotape or in other languages, please do not hesitate to ask.

Si vous souhaitez des informations dans une autre langue ou sous un autre format, veuillez nous le demander.

如欲索取以另一語文印製或另一格式製作的資料，請與我們聯絡。

Jeżeli chcieliby Państwo uzyskać informacje w innym języku lub w innym formacie, prosimy dać nam znać.

Türkçe bilgi almak istiyorsanız, bize başvurabilirsiniz.

Se deseja obter informação noutro idioma ou formato, diga-nos.

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔

यदि आपको सूचना किसी अन्य भाषा या अन्य रूप में चाहिये तो कृपया हमसे कहे

Approved by **Two Castles Housing Associations Readers Panel**

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Regional Office (North West)

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Area Office (Kendal)

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21-23 Highgate

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Area Office (Whitehaven)

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For more information, visit www.twocastles.org.uk