



## RENT CHARGES

Rent is charged weekly and due on Monday of each week.

The rent we charge you is a weekly rent and becomes due on Monday of each week. The amount we charge you is made up of 'Rent' and 'Service Charges'. For some tenants there are additional charges for water, (heating & hot water, and support charges in our Sheltered Schemes).

Rent income covers the costs of services including:

- Managing homes
- Carrying out repairs
- Improvements
- Out of Hours Emergency Service
- Welfare Service

## SERVICE CHARGES

Service charges cover the cost of maintaining the communal areas of your estate/block and may include, for example:

- A percentage of estate staff costs
- Communal Lighting
- Gardening
- Cleaning
- Lift Maintenance
- TV Aerials & Alarm systems
- Door Entry Systems
- CCTV
- Window cleaning
- Warden Call systems (Sheltered Schemes)

## PAYING YOUR RENT

Rent should be paid weekly in advance.

Rent should be paid weekly in advance. You can pay your rent for more than one week in advance if that is convenient for you. You can pay your rent in any of the following ways:

### RENT CARD

All tenants are provided with a plastic Allpay rent card which can be used, together with your payment, at any Post Office or retail outlets displaying the Pay Point sign.

### DIRECT DEBIT

The easiest way to pay, if you have a current bank or building society account, is by Direct Debit. Paying your rent by Direct Debit means that you no longer have the hassle to remember when your rent is due. You can pay weekly, fortnightly, four weekly or monthly. Simply contact Head Office on 020 8800 9606 for a Direct Debit instruction form. We can help you complete it and will take care of everything else.

### BY DEBIT CARD

You can make a payment 24 hours a day by calling 0844 557 8321. You will need your IDS rent card which has your unique tenant reference number to ensure that the payment goes into your account.

### OVER THE INTERNET

This service is available 24 hours a day, seven days a week. All you have to do is log on to [www.ids.org.uk](http://www.ids.org.uk) and follow the link to allpayments.net. Make sure you have your debit card handy as well as your IDS rent card.

### TEXT MESSAGING

After a simple one-off online registration with allpayments.net, (using a credit or debit card and your IDS rent card), you can simply text a code and the amount you wish to pay.

### BY CHEQUE

In person or by post to IDS Head Office at 5th Floor, Ockway House, 41 Stamford Hill, London, N16 5SR.

### IN CASH

By visiting Head Office.

## HELPING WITH PAYING YOUR RENT

If you are on a low income, unemployed, disabled, have a pension or receive other state benefits, you may qualify for help with your rent in the form of Housing Benefit. The rules for qualifying for Housing Benefit are very complicated and often change.

## HELPING WITH PAYING YOUR COUNCIL TAX

If you are claiming Housing Benefit to help with your rent your entitlement to Council Tax Benefit will be assessed at the same time. Even if you are not claiming Housing Benefit you may be eligible for several Council Tax discounts depending on your circumstances.

If you would like any information or advice about benefits, please contact the Housing Welfare & Support Officer on 020 8800 9606.

## RENT ARREARS

### IN RENT ARREARS?

- **CONTACT OUR STAFF** Always be sure to speak to your Estate or Scheme Manager without delay, they will try to help you sort out your rent problem.
- **DON'T IGNORE YOUR RENT PROBLEM OR OUR LETTERS** You could end up with a court summons, paying extra legal costs and even losing your home.
- **DON'T DELAY** Act quickly, it's always better to deal with arrears as soon as you can.
- **DON'T RUSH TO BORROW MONEY** Be sure first to seek advice from our staff, advice agencies or a solicitor.

## WHAT WE WILL TRY TO DO FOR YOU

- REPAYMENT AGREEMENT** We will discuss your arrears with you and encourage you to make an agreement to clear your arrears which takes into account your circumstances and any other debts you may have. We will not ask you to pay more than we think you can afford.

## HOW CAN YOU CHECK

We send all tenants a rent statement every three months. It shows how much you have paid and whether you owe IDS any money. If you would like a rent statement at any other time, please contact our head office and ask for one. [020 8800 9606]

## WHAT ABOUT DEBT ADVICE?

We employ a Housing Welfare and Support Officer who is able to offer you confidential and free debt advice to enable you to clear your arrears and other debts you may have. If you feel this would be helpful, please contact head office (020 8800 9606) and make an appointment with our Housing Welfare and Support Officer.

You can also contact your local Citizens Advice, Law Centre or call the National Debt Line on 0808 808 4000 [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) or contact Credit Action on 0800 138 1111 [www.creditaction.org.uk](http://www.creditaction.org.uk)

## TAKING LEGAL ACTION?

→ We always try to help people who get into rent arrears

We always try to help people who get into rent arrears, but we will take swift legal action against anyone who refuses to pay. We always ask for our court costs to be added to the debt.

If you have been reminded to clear your arrears and you do not respond, we will serve you with a Notice of Seeking Possession. After four weeks, if the arrears have not been cleared or are not reducing, or you have not contacted us to make an agreement to clear your arrears, we can apply to court for a Possession Hearing against you.

The court hearing is usually fixed for a date about four weeks from the date of our application. Even then you can still contact us to sort out the problem and if good progress is made in clearing your debt, we may ask the court to postpone the hearing as long as your arrears are cleared / reducing.

If you have made no effort to pay or have broken a repayment agreement, we will ask the court for permission to evict you. If you have made an agreement but your arrears are still high at the court hearing date, we will ask the court to make an order that you pay a certain amount off your arrears on a regular basis.

## HOW WE CAN HELP YOU TO AVOID GOING TO COURT?

→ Get in touch with us as soon as you get into money trouble

There is never really any need for things to go this far. By getting in touch as soon as you get into money trouble, and by keeping to your repayment agreement with IDS, you can avoid problems in the future.