



**Castle Vale**  
Community Housing  
*Part of The Pioneer Group*



# *Rents & Service Charges*

*Your guide to income  
and debt recovery*

# Income and Debt Services

## Rent and your tenancy agreement

We want to provide an effective rent collection and arrears recovery service that ensures we have the income we need to provide excellent services for you, your family and your community.

Regular rent payments are a requirement in order for you to keep your tenancy with CVCH. It is important to CVCH because we need to know that we have the income required to manage and maintain the homes you live in. It is vital you pay your rent regularly so that you avoid getting into debt – we call this debt rent arrears. Going into rent arrears could lead to serious problems and the potential for you to be evicted from your home.

## How the service is organised

All of our front line Customer 1st Team are trained to help with enquiries about your rent account. This will include collection of rent, balance/ arrears information or support services referrals. Behind this service we have an Income Team who will get involved if your rent account is not managed in accordance with your tenancy agreement. Here at Castle Vale Community Housing we take rent arrears very seriously. We take a firm but fair approach and whilst every consideration is given to people who are having genuine difficulty, our first priority is to collect the rent we are owed so we can provide services that are needed.

We view evictions as a last resort and would rather help tenants have successful tenancies and keep their homes; however, we also have an obligation to collect all rent due. This means that when we have exhausted all the options open to us and we have not been able to reach an agreement, we will take legal proceedings to evict tenants. Neither Birmingham City Council nor CVCH have an obligation to re-house tenants who have been evicted for rent arrears.

## Rent calculation

CVCH sets its rent by using a formula set down by the Government. It must be used by all Housing Associations in England and Wales. The formula takes the average values of different sizes and types of properties in the area together with the average income for people living in the West Midlands. A calculation is then made, using the Government formula, and the result is called a Target Rent.

As a social landlord we are required to review our rents annually. The government can also advise if we are to increase or decrease our rent charges.

## What are service charges?

Service charges are made by CVCH to cover the cost of services and utilities that are provided in the general management of Castle Vale Estate. These cover services such as contract cleaning of communal areas, communal power and lighting, contract gardening, landscaping and the Estate Services Team.

We will provide an annual Service Statement that describes exactly what services you should receive and how much you are paying for each of those services.

The charge which is reviewed every February is included in your rent charge. If you are entitled, Housing Benefit will consider service charges. For example if you are receiving full Housing Benefit your service charges will be covered also.

## Your commitment

When you signed your Tenancy Agreement you agreed to pay your rent in advance. If you pay your rent monthly we will require you to be a month in credit on your rent account at all times, if you pay your rent weekly we require you to be a week in credit on your rent account at all time. Failure to do this will be a breach of your tenancy agreement. If it is a Joint Tenancy Agreement, then both tenants' named on the tenancy agreed that your rent will be paid regularly and in advance via your preferred payment method. Should the situation arise where we have to take action to recover rent arrears, we will take action against both Joint Tenants, even if one of them is no longer living at the property.

There may be instances where the main and joint tenant make arrangements privately however this does not form any part of the Tenancy Agreement. This means that, if you are joint tenants, both of you are responsible for the rent and any other charges.

## How can I pay my rent?

You can pay your rent weekly or monthly depending on preference. You are required to pay in advance regardless of frequency. If you pay weekly you must be one week in advance and if you pay monthly you must pay one month in advance. If you do pay weekly this rent must be paid by Monday before 5pm for the following weeks rent.

As the tenant, it is your responsibility to pay your rent regardless of where the payment is coming from. If you are entitled to Housing Benefit and there are issues or delays with your payments you are responsible for resolving this directly with Housing Benefit.

Universal Credit has been introduced for people in or out of work who are of working age. It will be rolled out from November 2017 for those who have a change in circumstance and need their benefit reviewed/changed and then 2018 for all claimants.

Universal Credit replaces some of the benefits and tax credits that you might be getting now. Some of these include:

- Income – based job seekers allowance
- Income related Employment and Support Allowance
- Income Support
- Child Tax and Working Tax credits
- Housing Benefit

Universal credit will combine all of your current benefits into one payment. This payment will be send directly to you.

Currently your housing benefit may be paid directly to us which covers all or part of your rent. As Universal Credit (UC) is not paid directly to us it is vital you arrange to pay this regularly to us to prevent being evicted.

The preferred method of this payment would be direct debit however you can also set up a standing order or pay by card.

If you want to set up a direct debit please contact our Customer 1st Team to do so on 0121 748 8100 or visit our High Street offices. Our opening hours are 9-5 Monday to Thursday 9-4 Friday.

## What can I do if I get into rent arrears?

If your circumstances do change and you are or will be unable to pay all of your rent, you need to contact CVCH straight away. It is easier to cope with a small debt than a large one.

As well as offering in house advice we work with a number of support services. We can refer you to these services in order to help minimise the negative impact any income changes may have.

One of these support services is Spitfire Services based on the High Street in Castle Vale. Some of the services that are offered are; Benefits health check to help you maximise your income, help

and support with application forms and impartial money advice regarding all debts and outgoings. This service is there to help not judge and are focused on the aim of stopping debt problems escalating into bigger issues.

Always remember, ignoring the problem will only make things worse. We are here to help.

## How can Housing Benefit help me with my rent?

If you are already receiving some benefits or have a low income you may be entitled to financial help with your housing costs. Some, or all, of your rent could be paid for by Housing Benefit. You may be eligible for this even if you work full time.

If you want to make a claim for Housing Benefit you should contact your Housing Benefit contact center at Birmingham City Council on 0121 464 7000. If you have access to the internet you can download a form from the Birmingham City Council website at [www.birmingham.gov.uk](http://www.birmingham.gov.uk).

Unfortunately Birmingham City Council will not allow CVCH to issue Housing Benefit forms directly to you. If you think you are entitled to Housing Benefit it is essential that you make an application immediately, or you could miss out on part of your entitlement.

It is important to remember that if you are of working age housing benefit will be replaced by Universal Credit. If you want more information on this or when you may be impacted please contact with the Monday Advice Universal Credit helpline on 0345 600 0723 or contact our Customer 1st Team on 0121 748 8100 who can refer you to our money advice partner Spitfire Services.

## How is my Housing Benefit paid to CVCH?

If you receive Housing Benefit you should arrange for the benefit to be paid directly to CVCH to cover your rent (including any service charges). This is a very simple way to make sure that your rent is paid on time however it does not mean that you are no longer responsible for making sure that it is paid. The agreement to pay the rent remains with you, the tenant. It is not between CVCH and the benefits office.

## Service Standards

### We will –

- Send you a three-monthly rent statement four times a year
- Send you a letter giving you a months' notice of any changes to your rent charges
- Give you seven days' notice before taking any legal action
- Follow best practice when considering taking legal action
- Identify a need for money advice and make appropriate referrals subject to your approval

## Improving the service – how you can help us

- Ensure you claim housing benefit if eligible and maintain rent payments until your claim is processed
- Contact us immediately if you believe you will be or are going to be unable to pay your full rent
- Contact us immediately if you will have a change in circumstance that may affect your benefits entitlement or your ability to pay
- Contact us immediately if your contact details have changed

### Need more information?

Visit or write to: **CVCH, 11 High Street, Castle Vale, Birmingham B35 7PR**

Telephone: **0121 748 8100.**



If you would like this leaflet in Braille, audio or large print, or if English is not your first language and you require help, please call 0121 748 8100.

**Arabic** إذا كنت ترغب بالحصول على هذه النشرة بخصوص بطريقة البرaille، أو ملف صوتي، أو مطباعة كبيرة، أو إذا لم تكن الإنجليزية لغتك الأم و كنت بحاجة إلى مساعدة، يرجى الاتصال بالرقم 0121 748 8100

**Bengali** আপনি যদি এই সংক্রান্ত বিকল্পসেটটি ব্রইল, অডিও বা বড় প্রিন্টে চান অথবা ইংলিশি যদি আপনার মাতৃভাষা না হয় আর আপনার যদি তাই সহায়তা নাশে, তাহলে অনুগ্রহ করে এই নম্বরে 0121 748 8100 কল করবেন।

**Chinese** 如果您希望获得此宣传手册的布莱叶盲文版本、有声版本或大字印刷版本，或者如果英语并非您的母语并且您需要获得进一步的帮助，那么请致电 0121 748 8100。

**Farsi** اگر مایل به دریافت این پرشور به خط بریل، بصورت صوتی یا با حروف درشت هستید؛ یا اینکه انگلیسی زبان اول شما نیست و نیازمند کمک هستید، لطفاً با شماره تلفن 01217488100 تماس بگیرید.

**French** Si vous désirez obtenir cette brochure en Braille, en Audio ou en impression gros caractères, ou si l'anglais n'est pas votre langue maternelle et que vous avez besoin d'aide, veuillez appeler le 0121 748 8100.

**Kurdish** ئەگەر تۆم نامبێتکە بەت بە شێوازی بریل یۆ کوێران پان لەسەر شرینی دەنگ یان بە چاپی گەورە دەوێت یاخود ئەگەر ئینگلیزی زمانێ ناخفتنت نێه و یارمەتیت پێویستە، تۆکابە پە یۆ دەندی بکە بە ژمارە تەلەفۆنی 0121 748 8100.

**Pashto** که تاسو غواړئ چې دا رساله په بریل، غږ او یا لوی چاپ کې ترلاسه کړئ یا که انگلیسي ستاسو لومړی ژبه نه وي او تاسو مرستې ته اړتیا لرئ، مهرباني وکړئ او 0121 748 8100 شمیرې ته تیلیفون وکړئ

**Polish** Jeżeli chcesz uzyskać niniejszą ulotkę w języku Braille'a, na taśmie magnetofonowej czy w wersji z dużym drukiem, lub gdy język angielski nie jest Twoim językiem ojczystym i potrzebujesz pomocy, zadzwoń pod numer 0121 748 8100.

**Punjabi** ਜੇ ਤੁਸੀਂ ਇਹ ਲੀਫਲੈਟ ਬਰੇਲ, ਆਡੀਓ ਜਾਂ ਵੱਡੇ ਪਿੰਟ ਵਿੱਚ ਲੈਣਾ ਚਾਹਦੇ ਹੋ, ਜਾਂ ਅੰਗਰੇਜ਼ੀ ਤੁਹਾਡੇ ਪਹਿਲੀ ਭਾਸ਼ਾ ਨਹੀਂ ਹੈ ਅਤੇ ਤੁਹਾਨੂੰ ਮਦਦ ਦੀ ਲੋੜ ਹੈ, ਕਿਰਪਾ ਕਰਕੇ 0121 748 8100 'ਤੇ ਕਾਲ ਕਰੋ।

**Russian** Если Вы желаете получить брошюру в шрифте Брайля, звуковым формате или крупном шрифте, а также если английский не является Вашим родным языком и Вам необходима помощь, пожалуйста, позвоните по номеру 0121 748 8100.

**Somali** Haddii aad bug-yarahaan ku rabtid farta indhoolaha Braille, hab la Dhegeysto ama daabacad far waa-wayn ama haddii af Ingiriiska uusan eheen luqadaada koowaad iyo caawinaad u baahan tahay, fadlan soo wac 0121 748 8100.

**Urdu** اگر آپ سے دوپہر لاء آئی یا ڈیجیٹل سہولتیں چاہتے ہیں یا اگر گھنٹہ بھر آپ کی پہل زبان نہیں ہے اور آپ کو مدد درکار ہے تو براہ کرم 0121 748 8100 پر کال کریں۔



## Contact Details

Visit or write to: **CVCH, 11 High Street, Castle Vale, Birmingham B35 7PR**

Tel: **0121 748 8100**

Email: **contactus@cvch.org.uk** Fax: **0121 748 8105**

Or visit the website: **www.cvch.org.uk**