

Your rent and service/estate charges

This leaflet explains how we decide how much rent and service charge you should pay, the different ways you can pay, and what will happen if you don't pay.

If you live in one of our affordable rent, market rent or intermediate rent homes, this leaflet does not apply to you. For information about your rent and service charge, please contact your housing officer.

Your rent

If you are a tenant or a shared owner, you are responsible for paying your rent. This is one of the conditions in your tenancy agreement or lease. Rent helps us provide a full range of services, including some repairs and improvements to homes.

If you are a leaseholder or freeholder, you do not pay us rent.

How do we decide how much rent you pay

If you are a tenant, we set the amount of rent we charge you on rent levels given to us by the Government (known as 'target rents'). This means the rent for your home will be based on its value and the average income of people living in the area.

If you are a shared owner, your initial rent will depend on the value of your property and the percentage of it that you own. Your shared ownership rent usually increases each year by the percentage stated in your lease, plus inflation as set by the Retail Price Index (RPI). This is the rate the Government thinks the cost of goods and services have increased by in the previous year, such as the price of milk and bread. We will tell you your new shared ownership rent each year. As a shared owner, you pay rent as well as

your mortgage repayments. **If you are a leaseholder, you do not pay us rent.**

Ground rent

If you are a tenant, you do not pay us a separate ground rent.

If you are a shared owner, you will usually only start to pay ground rent when you own 100% of your home. However, if we do not own the freehold to your block or estate, you may have to pay ground rent to the freeholder of this land where you live. This may be recovered by us along with your other charges.

If you are a leaseholder, you may have to pay us ground rent as a condition of your lease. We will write to you each year telling you when your ground rent payment is due, the date you must pay it by, and how to make a payment.

Service charge/ estate charge

Some of our tenants and most homeowners also pay a service charge/estate charge in addition to the rent they pay. Your tenancy agreement lease or deed will state if this applies to you. The amount you pay depends on how much it costs us to provide the services where you live.

These can include:

- maintaining and cleaning shared areas
- water costs to shared areas
- lighting in shared areas
- grounds and garden maintenance
- a sinking fund.

If you are a homeowner, we will send you an estimated service/ estate charge every year. This is our forecast of how much we think it will cost us to provide the services during the next year. You will have to pay this estimated charge as stated in your lease or deed. If your lease says you have to pay the charge quarterly or annually, but you would like to pay monthly, then we may be able to come to an agreement for you if you make the payments by Direct Debit.

At the end of each financial year we calculate how much it has actually cost us to provide the services. We then compare this figure to our estimate. We will make any adjustments taking into account any underpayments or overpayments.



Changes to your rent or service charge

If you pay rent or service charge, we will give you at least four weeks' notice in writing when we are going to change them.

If you are a tenant and are not happy with the rent we charge, you can appeal against it. Contact us to find out how you can do this.

Ways to pay your rent and service charge

Option one:

Direct Debit or standing order

Direct Debit is when you tell your bank or building society we can collect money from your account. It is the most cost-effective way for us to collect your rent and service charge, and is an easy way of paying on time. A standing order is when you set up a regular payment to us from your bank or building society.

To set up a Direct Debit or Standing Order, contact our Customer Contact Team.

Option two: online

Visit our website at www.gallionsha.co.uk to pay online. you will need to have your payment card, an email address and a debit or credit card to use when you pay.

Option three: by phone

To pay by phone, call our Customer Contact Team on 0300 123 1237. You will need to have a debit, or credit card.

Option four: shops or Post Office

If you have a payment card, you can pay your rent and service charge in any Post Office or shop which has one of these signs:



Option five: by Housing Benefit

If you are getting Housing Benefit, you can arrange for your council to pay your benefit direct to us.

Important: if you are getting Housing Benefit, you are still responsible for making sure we receive your payments on time.



Option six: by text

Before you can pay by text, you must complete a brief registration form. The form is available on our website or by phoning us. You will be given a code and telephone number which will allow you to pay your rent and service charge from your mobile phone.

Option seven: by post

You can pay your rent and service charge by cheque or postal order. Please make your cheques out to 'Gallions Housing Association Ltd', write your full name, address and rent reference number on the back, and post to:

Gallions Housing Association:
PO BOX 268, Sidcup, Kent, DA15 0FB
You will also need a:

UK-registered mobile phone valid
payment card current debit or credit card.

If you have problems paying your rent or service charge

As a tenant or homeowner, you are expected to pay your rent or service/estate charge as set out in your tenancy agreement lease or deed.

If you cannot pay, or are not sure what benefits you can claim, contact us straight away. We will always treat you with respect and give you advice in confidence. We can often give you help to come to an agreement to help you manage your money.

If you get behind with your payments, we will work with you to sort out a repayment plan that you can afford. We can also give you advice about debt-counselling agencies, such as the 24-hour National Debtline (phone 0800 808 400) or the Citizens' Advice Bureau.

It is a good idea to use a personal budget form to work out how much you can afford to pay each week/month and start paying that amount straight away. You can download a budget form from our website. Also on our website is a 'Money Matters' section, which can help you manage your money.



What happens if you do not pay?

If you do not pay on time, we will:

- contact you and ask you to pay the money you owe
- find out why you have missed a payment, offer you advice about benefits and give you information about debt counselling
- make an arrangement for you to pay, taking account of your circumstances and how much you can afford and the level of debt.

If we have contacted you and you still do not pay, we will:

- contact you again to discuss any problems you may have, and to arrange a new payment plan
- consider taking legal action against you. This will involve going to court to get the money you owe us
- evict you or forfeit your lease – but only as a last resort.

If you are a homeowner and we have agreed a repayment plan that you do not keep to, we will not usually consider a new payment plan. If you do not catch up with the missed payments straight away, or keep up the payments in line with your original agreement, we will take further action. This could involve contacting your mortgage lender to ask for payment, and they would then add this to your mortgage.

What else might happen if you owe us money?

If you owe us money, it could affect you in the following ways:

- when you apply for credit
- when you apply to transfer or move house (if you are renting)
- when you apply for a new mortgage or if you want to re-mortgage (if you are a homeowner)
- when you apply to buy more shares in your property (if you are a shared owner)
- when you try to borrow money, particularly if we have taken you to court.

How can you regularly check your account?

You don't need to wait to receive your account statement - you can also check your balance, statement and recent transactions anytime at Gallions website through 'My Home Online' www.gallionsha.co.uk. It's quick and easy to register online, and gives you instant access to your account information.

You can also view information about repairs reported for your home, garage and block, find out who your housing officer is, and update your contact details.

Contact us: 0300 123 1237

For those residents who are hearing impaired we offer the Typetalk service.

Write to us:

PO BOX 268, Sidcup, DA15 0FB

Visit us:

15 Joyce Dawson Way, London, SE28 8RA

Customer Contact Team: 0300 123 1237

Repairs Contact Team: 0300 123 1238

Text Relay: 18001