



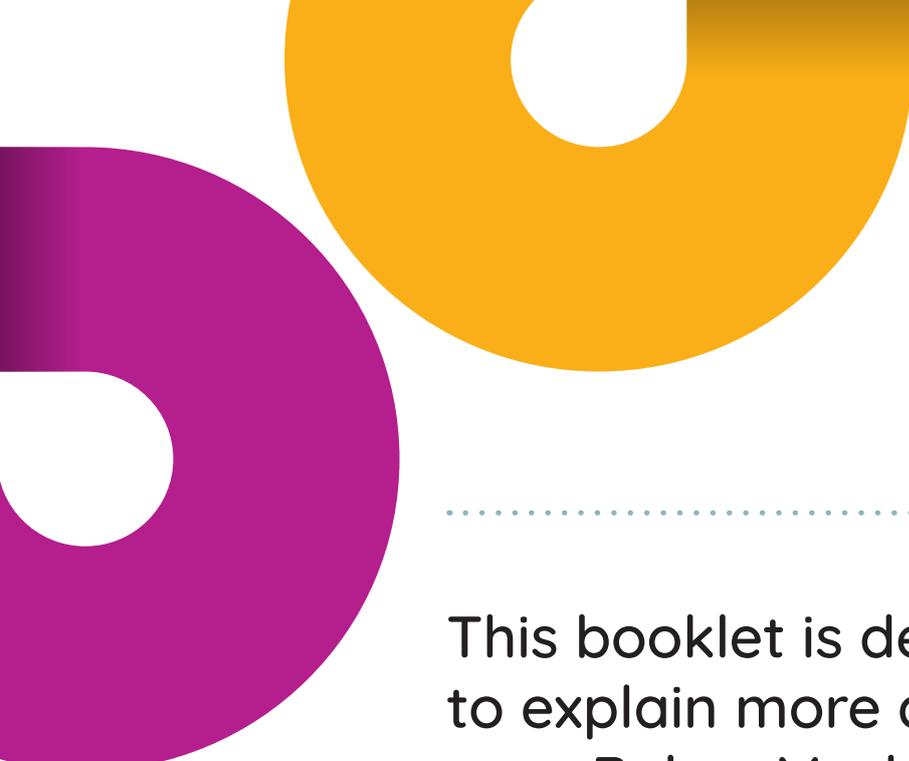
Your Rent Explained

Below Market Rent



2019





This booklet is designed to explain more about your Below Market Rent and service charges.

When you receive your annual rent notice, you may have questions to ask.

This guide provides answers to most common questions.

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YOUR RENT

Rent is payable on your property for the cost of providing, managing, maintaining and improving your home. The money we raise through rent collection goes back into providing services and maintaining our homes.

Your rent helps to pay for the following services:



Repairs,
maintenance
and buildings
insurance of homes



Improving homes
to make sure they
reach government
standards



Office and
staff costs



Management costs,
i.e, dealing with
neighbourhood issues
and collecting rent

HOW IS BELOW MARKET RENT REVIEWED?

Rental charges are based on Government guidelines. These vary for each type of rental product. The product you have is detailed in your review letter.

This booklet is about Below Market Rent. This includes the following schemes:

- Intermediate Rent
- Rent to Home Buy
- Near Market Rent
- Mortgage Rescue Rented

Below Market Rent is charged monthly.

If you have a monthly tenancy, your rent is reviewed on 1 April each year.

HOW IS BELOW MARKET RENT CALCULATED?

Market Rent

-20%

With Below Market Rent, the rent is set independently at 80% of the market rents in your area, including service charges.

Each year we seek an independent rental valuation.

Service Charges

(where applicable) are **included** in the overall rent. A breakdown of the services you receive is shown on your rent review letter.

Read more on page 7.

SERVICES EXPLAINED

In addition to services and maintenance to your home, your rent charge includes the cost of providing and maintaining communal areas and services outside your home.

You only pay for the services you receive.

Examples of services covered could include:

- Employing a caretaker
- Cleaning shared areas, including windows, and removing dumped rubbish
- Cutting grass and looking after planted areas
- Repairs to shared facilities such as door-entry systems, television aerials and lighting
- Providing and repairing lifts
- Providing fire fighting equipment, including repairing and testing emergency lighting and smoke alarms
- Providing water, electricity and gas supplies to shared areas

Details of the services you receive are shown in your Notice of New Rent letter.

HOW TO PAY

There are a number of ways you can pay your rent, so you can use whichever method is most convenient for you.



You can set up a Direct Debit form by calling us on 0330 100 0272. Payments will be adjusted automatically if your rent amount changes.



Set up an online account on our website at www.bpha.org.uk/myaccount to pay your rent quickly and easily.



Set up a Standing Order with your bank, paid to bpha on a date of your choice. You'll need to adjust the payment if your rent amount changes.



You can set up a recurring payment against your debit card on a weekly, fortnightly, four-weekly or monthly basis. Simply call **0330 100 0272** to arrange.



Call 0330 100 0272 select option 2 and pay by debit card - Automated 24 hours.



Send a cheque payment by post to us at bpha Limited, Bedford Heights, Manton Lane, Bedford, MK41 7BJ.



You can pay at a **Post Office** with your rent payment card. Don't have one? Call us on 0330 100 0272 to register.

OTHER PAYMENT METHODS



By PayPoint - in local shops and where advertised



Via allpay - log onto www.allpayments.net and pay your rent online anytime, free of charge (or download their free app)



We accept most major credit and debit cards

Worried about paying your rent?

Contact our Financial Inclusion Team on **0330 100 0272** for free, confidential advice on benefits you might be entitled to claim and help with budgeting and debt management.

If you currently have a payment arrangement with us in relation to rent and service charge debt, please ensure that any adjustments made include payments to clear your debt.

HOUSING BENEFIT AND UNIVERSAL CREDIT

If you are on a low income, you could get Housing Benefit or Universal Credit to help pay your rent.

- Housing Benefit / Universal Credit can pay for part or all of your rent.
- How much you get depends on your income and circumstances.
- You can apply for Housing Benefit / Universal Credit whether you are unemployed or working.
- You are responsible for claiming any benefits to help you to pay your rent.

All our tenants pay rent, but we do not mind if some or all of it is paid from Housing Benefit / Universal Credit. It is your responsibility to make sure you understand your claim and keep it up to date. You must also respond to any letters that you get from Housing Benefit / Universal Credit. We cannot do this on your behalf.

If you receive Housing Benefit you must take your notice of new rent letter to your Housing Benefit office or the DWP for Universal Credit.

Payments made by the Housing Benefit Office or by the DWP will be made in arrears but your rent is due monthly in advance and it is your responsibility to make sure your rent is paid on time.

If your Housing Benefit or Universal Credit is cut, it is your responsibility to cover any shortfall. Please be aware that you are in danger of losing your home if your account is in arrears. **If you are struggling financially see page 10.**

Please click the link below for further details about Housing Benefit

 www.gov.uk/housing-benefit

Please click the link below for further details about Universal Credit

 www.gov.uk/universal-credit

HOW TO GET IN TOUCH



Email us at: info@bpha.org.uk
Web-chat at: www.bpha.org.uk



Call us on: **0330 100 0272**



Write to us at: bpha Limited, Bedford Heights,
Manton Lane, Bedford MK41 7BJ



Need help to understand this? For large print,
audio or Braille, or community languages,
please call **0330 100 0272**.
