

What is your rent?

When you signed your tenancy agreement or contract with Cairn HA, you entered a legal agreement. This means you have various rights and responsibilities. One of these is to pay your rent, and any service charges. Your rent goes towards paying for repairs and the various other services Cairn HA provides.

Rent is due in advance on the first of every month. This means payment must be made on or before the first of the month, for the following month. As the tenant it is your responsibility to pay the rent, whether you pay this directly to us or receive Housing Benefit. It's your responsibility to make sure that your rent is paid on time. If you don't pay on time, your account may go into arrears.



Further advice

For more information on understanding your rent contact your Housing Officer, Sheltered Housing Service Manager, or local area office.

Understanding your rent payment, benefits and support explained

www.cairnha.com

Email: enquiries@cairnha.com

Head Office
0131 556 4415

Inverness
01463 220 666

Edinburgh
0131 556 4511

Thurso
01847 894 483

Glasgow
0141 353 1944

Coatbridge
01236 435 210



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The information contained in this leaflet can also be made available, on request, in other languages or formats such as Braille or large print.

Cairn HA is a registered Scottish Charity Number SC016647
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Understanding your rent



How to pay your rent

There are several easy ways to pay your rent:

- **Direct debit:** This is the easiest and swiftest way to pay your rent. Simply call your local office and we can set this up over the telephone, enabling you to pay your rent directly through your bank account. We can also send you a form to complete and return to us, if you would prefer this.
- **allpay payment card:** When you signed your tenancy agreement you should have received a payment card. If you have not received your card, please contact your local office.

Your payment card allows you to pay your rent in a number of simple and convenient ways:

- At any **Post Office** or any local outlet displaying the PayPoint logo.
- **Telephone:** Call 0844 557 8321, 24 hours a day, to make a payment.
- **Internet:** Go to www.allpayments.net for more information and to make a payment.
- **Text:** Using your mobile phone you can pay via SMS text message. Register your payment card at www.allpay.net/text_payments to set this up.

- **Standing Order:** Contact your local office and we can send you a standing order form.
- **Housing Benefit:** If you receive Housing Benefit, you can have it paid directly to Cairn HA. If you would like to arrange this, contact your local authority's Housing Benefit section, or your Cairn HA Housing Officer.

If you claim Housing Benefit

This is available to people with low income to help pay their rent. You can also claim Housing Benefit if you claim Job Seekers Allowance, Income Support or Minimum Income Guarantee.

We advise you to make a claim for Housing Benefit when you sign your tenancy agreement with us. **If you think you might be entitled to help with your rent, but have not yet made a claim, you should do so straight away.** Contact your local authority Housing Benefit team for a form. Our staff can assist you to fill in the form if required.

It is your responsibility to make sure that you complete your Housing Benefit claim form accurately, in full and on time.

If you receive Housing Benefit and your circumstances change, you must inform your local authority Housing Benefit team straight away and they will reassess your claim.

What are arrears?

Arrears are rent debts owed to Cairn HA. Your rent account will go into arrears if you fail to pay your rent by the date it is due.

Accounts are updated every day and you can obtain your current balance or an account statement by contacting your local office. We also have a leaflet: "Understanding Arrears".

What can we do to help?

We know that, from time to time, people can get into financial difficulty. If you find yourself in debt or have difficulty making a rent payment, contact us as soon as possible so that we can give advice and assistance, or help you with a housing benefit claim. We may be able to set up an instalment plan or refer you to debt advice agencies for more detailed assistance.

Please remember that having rent arrears may lead to legal action being taken against you. Rent payments have to be a priority to ensure a roof over your head.