



# Paying Your Rent and Other Charges

**Trust charges to cover the cost of:**

- maintaining your home
- looking after any communal facilities or gardens
- providing other services that form part of your tenancy.

Making sure your rent and other monthly charges are paid on time and in full helps deliver value-for-money and high quality services.

How much you are charged depends on your accommodation and the services you receive. You will be told how much you will be charged before your tenancy starts, and then each year.

## Charges are made up of some or all of:

- Basic Rent – to provide, manage, maintain and invest in homes, communal areas and other services.

## Plus, in some housing:

- Service Charge – e.g. the cost of communal energy
- Heating Charge – a standard monthly charge paid to Trust for your heating and hot water. The charge is the same every month – summer and winter
- Food Charge – to cover food and catering costs for any meals that Trust provides.

Your monthly charges are reviewed every year. Changes start each April. Trust tries to keep charges affordable, to only reflect any increasing costs. You will be consulted on any proposed changes and given at least 4 weeks notice of any changes.

Trust is paid by local Councils to provide various levels of housing support across some developments. Some Councils may charge tenants an extra, separate 'Housing Support Charge', which must be paid direct to your Council.

### When to Pay

#### Pay on the 1st of every month!

**All charges are due in advance** on the 1st of each month. Payments made later than this may not reach your account in time and you will be in arrears.

To avoid this, make sure that you **pay on or before the 1st of every month.**

**If you are struggling to pay, call 0131 444 1200 or speak to your local staff.**

### Help to Pay

You must pay your heating charge and part of your food charge. To help cover the other charges, you can claim **Housing Benefit**. Housing Benefit helps people on benefits or on lower incomes.

Trust strongly recommends that you claim Housing Benefit. Local staff will tell you where to get an application form. You should **apply as soon as possible**. It can take some time for a claim to be processed.

Trust has a dedicated specialist team and a Welfare Benefits Adviser to provide you with **advice on paying your rent**. Call them on **0131 444 1200** – they will be happy to help.

Local Trust staff may be able to provide you with general advice and support with budgeting and money issues – just ask!

### How to Pay

You can choose how to pay your monthly charges.

The **easiest way** is through your bank or building society, by **Direct Debit**. Then you'll never miss a payment.

Other methods include:

- AllPay
- Standing Order or other bank transfer
- Cheque
- Cash (only in exceptional circumstances at our offices).

**If you require any further information or guidance please contact local staff or your Service Manager or call 0131 444 1200. Call this number if you would like this information in a different format.**

Information correct as of April 2017.