

Rent

What is due? – Rent and service charges are payable monthly in advance.

This means each month's rent and service charge (commonly referred to together as 'rent') is due to MCHA at the beginning of each month.

You can see what is due by checking your tenancy agreement and subsequent rent letters from MCHA.

Rent – Rent is payable to a landlord (such as MCHA) in exchange for the right to live in a property. The government sets out how social rents should be calculated. MCHA must follow a government formula to work out how much rent you should pay.

Service charges – MCHA provides services, which are listed in your tenancy agreement. Service charges are the cost to tenants for these services.

Some of the things your service charges pay for are:

- The scheme manager service and emergency call system
- Cleaning, lighting and heating the communal areas
- Maintaining the communal laundry and lounge, plus any lifts
- Maintaining the grounds

Can I get help with my rent? – Depending on the income and savings you have, you may be entitled to **Housing Benefit** to help you with your housing costs.

You should contact New Forest District Council (NFDC) to make a claim for Housing Benefit and a reduction in Council Tax. Your scheme manager can help you contact NFDC:

- For further advice telephone: 01590 646 121
- Online: <http://www.newforest.gov.uk/article/585/Claiming-Housing-Benefit-and-Council-Tax-Reduction>
- Local information office, The Grove Hythe, or Jubilee Hall Fawley



How do I pay my rent to MCHA? – You can pay by:

- Standing order
- Swipe card
- Or a combination of both

Often the easiest way to pay your rent is to set up a monthly standing order with your bank, to make a regular payment on the 1st of each month.

It is important that your bank uses the reference number we give you, so that your rent payments reach your rent account.

Sometimes we can agree different standing order payment arrangements with you, particularly if you receive Housing Benefit.

It is also possible to order you a swipe card that you can use at a post office to make rent payments directly to MCHA.

Please talk to us if you wish to discuss the different ways to pay your rent.

Rent arrears – If rent and service charge payments to MCHA are missed for any reason, the money owed is called rent arrears.

MCHA understands that at times some tenants may have difficulties making regular rent payments.

We want to help prevent tenants getting into rent arrears where possible and work with tenants to manage rent arrears when they do happen. We can signpost tenants to services for advice on managing money and debts. We may be able to help with advice on other benefits that may be available

IMPORTANT: Please talk to us as soon as possible, if you are ever having problems paying your rent. We are here to help you. We will work with you agree a reasonable payment plan to reduce arrears.

Notice of Seeking Possession (NOSP) – As a last resort MCHA may have to issue a NOSP, a legal warning that you have broken the terms of your tenancy agreement. It is the first stage of legal action and means that we may apply to the County Court for possession of your home. This could lead to you being evicted and losing your home.

