



Ferguslie Park Housing Association

Rent & Service Charges

When you sign a tenancy with Ferguslie Park Housing Association you enter into a contract with us, this contract (Tenancy Agreement) sets out your responsibilities as a tenant, and our responsibilities as your landlord.

When is the Rent Due?

Your rent is due to be paid every 4 weeks and due in advance.

This means that the date your rent is due is not the same every month, we send out a list of the dates the rent debit will be raised every year. Details of our 4 weekly rent debits are available on our website and in our tenant My Home Portal. Please contact our office if you need a copy of our list of debit dates.

You can request to pay your rent every month and we will calculate your monthly rent charge and agree a payment date. Please note that your monthly rent charge will be higher than the 4 weekly debit charge.

This is because the 4 weekly debit is charged 13 times in a year, and the monthly payments made 12 times in a year.

For example:

You live in a three bedroom house and your 4 weekly rent charge is £395.00

Your monthly rent charge will be one twelfth of the annual rent charge. The annual rent charge is your 4 weekly rent multiplied by the 13 payments due.

£395.00 x 13 debits = £5,135.00 annual rent charge

Monthly rent charge is £5,135.00 divided by 12 monthly payments = £427.92

How Do I Pay?

We offer a number of options for you to choose how you want to pay your rent. When you pay can depend on the dates you receive your income from wages or benefits like Universal Credit.

You can pay by:

Direct Debit – This can be set up to take an agreed amount from your bank weekly, fortnightly, 4 weekly or monthly.

To set up a direct debit please contact your Housing Officer on 0141 887 4053 Option 2.

Allpay Card – We will order your Rent Payment Card which takes approx. 10 days to arrive. You can use your card at any PayPoint or Post Office that displays the Allpay sign. Always keep your receipt as proof of payment.

By Phone – You can call our staff at the office on 0141 887 4053 to make a payment over the phone. You will need to have your Rent Card number for this service and payments can be made with a debit card.

Online at www.allpayments.net – Creating an account will allow you to make payments to your rent account with a debit/credit card. Please note you will need your rent card for this service and it can also be accessed through My Home.

Allpay Mobile App – The Allpay Payment App stores your payment reference numbers, bank details and payment amounts securely and lets you make payments at your own convenience. You can download the free app from the Apple App Store, Windows Phone store or Google Play.

Standing Order – You can set up a Standing Order with your bank. To do this you will need out account number and sort code to make sure the payment can be received by us. If you want to set up a Standing Order please call us on 0141 887 4053 for further information.

Help with Paying Rent

If you are struggling to pay your rent then please contact your Housing Officer straight away. Your Housing Officer can assist with checking your benefit entitlement and make an affordable repayment arrangement to reduce the balance owed over time. We can also make an appointment with our Welfare Rights Team to provide assistance.

After you make a repayment arrangement it is important that you keep to this, if you don't and your arrears increase we may take court action against you.

Non-payment of rent could end with your eviction from your home.

Welfare Rights Team

At Ferguslie Park Housing Association we have two full time members of the Welfare Rights Team. To help get help with your finances, Housing Benefit, Universal Credit or a general benefit check please make an appointment or drop into our office to see the team.

They can also request reconsiderations of benefit decisions, submit appeals and arrange Tribunal representation, so if you have any concerns about these issues or received a letter from Housing Benefit or Department of Work & Pensions then please get in touch. They can be contacted on 0141 887 4053 Option 3.

If you want debt advice from an organisation that is not Ferguslie Park Housing Association, then please contact Citizens Advice Bureau Paisley on 0141 889 2121 or www.cas.org.uk/bureaux/renfrewshire-citizens-advice-bureau, or Money Advice Scotland on 0141 572 0237, or www.moneyadvicescotland.org.uk/.

Service Charge

You may have a Service Charge added to your basic Rent Charge. You will have a Service Charge if you receive an added service such as close/stair cleaning, Garden Tidy Scheme or Management Fee (e.g. Shared Owners).

Help to Pay Your Rent

Housing Benefit

Further information on Housing Benefit is available from the Government website <https://www.gov.uk/housing-benefit>.

Housing Benefit can help you pay your rent if you're unemployed, on a low income or claiming benefits. It's being replaced by Universal Credit.

You can only make a new claim for Housing Benefit if one of the following is true:

- you're getting the [severe disability premium](#), or are entitled to it
- you got or were entitled to the severe disability premium within the last month and are still eligible for it
- you have reached [State Pension age](#)
- you live in temporary accommodation
- you live in sheltered or supported housing with special facilities such as alarms or wardens
- you're staying in a hostel where care, support or supervision are provided

If not, you'll need to [claim Universal Credit instead](#).

Use a [benefits calculator](#) to check if you can get Housing Benefit before you apply.

Usually you will not get Housing Benefit if:

- your savings are over £16,000 - unless you get Guarantee Credit or Pension Credit
- you're paying a mortgage on your own home - you may be able to get [Support for Mortgage Interest \(SMI\)](#)
- you live in the home of a close relative
- you're already claiming [Universal Credit](#) (unless you're in temporary or supported housing)
- your partner is already claiming Housing Benefit
- you're a full-time student - unless you're disabled
- you're residing in the UK as a [European Economic Area](#) jobseeker
- you're an asylum seeker or sponsored to be in the UK
- you're subject to immigration control and your granted leave states that you cannot claim public funds

Universal Credit

Universal Credit is a payment to help with your living costs. It's paid monthly - or [twice a month for some people in Scotland](#). Further information on Universal Credit is available at the Government website <https://www.gov.uk/universal-credit>.

You may be able to get it if you're on a low income or out of work.

Universal Credit is replacing the following benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Working Tax Credit

If you currently get any of these benefits, you do not need to do anything unless:

- you have a change of circumstances you need to report
- the Department for Work and Pensions (DWP) contacts you about moving to Universal Credit

Severe disability premium

You cannot claim Universal Credit if you either:

- get the [severe disability premium](#), or are entitled to it
- got or were entitled to the severe disability premium in the last month, and you're still eligible for it

If you have a change of circumstances that affects the severe disability premium or your other benefits, report it and you'll be told what to do next.

Please contact our staff to discuss any issues you are having with your benefits.