

Your guide to Rent charges 2011/12

Important information from Paradigm



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This guide contains information to help you understand more about the rental charges made for your home and for the services provided by Paradigm. It will also give you details on how and when to pay your rent and who to contact if you have any questions.

Paying your rent is an important part of your tenancy with us. The money we collect from rents helps us pay for the services provided. Please read this guide and if you have any questions about the charges made for your home, call us on **0300 303 1010** or email enquiries@paradigmhousing.co.uk

How our rent increases are calculated

Basic rents are set using a formula provided by the Government. This expects us to use the Retail Price Index (RPI*) for September and add 0.5%. Inflation rose last year and in September 2010 the RPI figure was 4.6%.

For most homes this means that your basic rent figure will be increased by 5.1%, either from 12 April 2011 or on the anniversary of your tenancy start date.

The overall charge for your home will also be affected if there are changes to services or other charges. Details of how you are affected and the actual rent charges you need to pay are provided with the letter sent with this guide.

Whilst an increase is never welcome it is necessary for us to carry out our commitment to improving homes and providing excellent services in accordance with the priorities customers have told us they want.

*RPI is a measure of the general level of inflation as reflected in the retail price of food, fuel, housing costs and household goods.



How did we do?

We always welcome feedback from our customers. We're listening, tell us what you think

- was the information we sent you clear and easy to understand?
- did we tell you everything you needed to know?
- how could we do it better?

Contact us

Call Customer Services on:

0300 303 1010

Email:

enquiries@paradigmhousing.co.uk

Use the feedback options on our website:
www.paradigmhousing.co.uk

What's included in the total rent charge for a property?

The total rent charge can be made up of:

- the basic rent
- any service charges
- water rates

Everyone pays the basic rent. For more information about service charges see the section called *What are service charges?*

Water rates are only included in the rent charge for customers who are living in the Three Valleys Water area and do not have a Veolia water meter.

The charges passed on to tenants are based on the rateable value of the property and any changes are based on information passed to us by Veolia. Everyone else pays their water company directly.



Garage rents

From 12 April 2011 garage rents will increase from £6.60 to £6.95 a week excluding VAT.

Shared-owners

Arrangements for setting and reviewing rents for shared-ownership homes differ from those described in this guide. Please check the terms of your lease for further information.

The service charge for shared-owners will include the charge for insuring the property in accordance with the terms of your lease. As Paradigm owns so many properties we are able to take advantage of a policy covering all these properties. This benefits everyone as we receive large-scale discounts. The charge to you is based on the number of bedrooms in your property. A copy of the current insurance policy is available and can be requested from Customer Services on 0300 303 1010.

Understanding your rent

Deciding the basic rent

The Government requires all housing association properties to have a 'target' basic rent. This is calculated using a formula that takes account of the value of the property, the number of bedrooms it has, local earning levels and average rents for housing association homes.

If, after the standard annual rent change, the basic rent has still not reached the target rent, an increase of up to £2.00 a week can be applied.

For those tenants who were part of the original Chiltern stock transfer, your basic rent is what is called a 'fair rent'. This is set by an independent rent officer. We use this fair rent as your target rent.

When do basic rents change?

This can be in April each year or on the anniversary of the start of the tenancy. If the rent charge notification letter sent to you with this guide shows no change in the basic rent for your home, this means it may change later in the year. We will write to you again when that change is due.

What are service charges?

These are charges made for additional services provided, for example cleaning communal areas, grounds maintenance, communal lighting or water charges. The service charges are calculated each year based on the actual spend in the previous year. They are reviewed annually and changes are made in April each year.

Most service charges are eligible for housing benefit and will be taken into account by local councils when assessing entitlement.

Information about any service charge payable is included in your tenancy agreement or lease. You can also contact our service charge accountant on **01628 811779** for more information.

A *Summary of Tenants' Rights and Obligations* regarding service charges has been provided along with this guide to customers who pay service charges. We are required by law to provide this. These rights and obligations apply to shared-owners and leaseholders as well as tenants. The summary explains what to do if you are unhappy with the service charge. Further information is available from the Residential Property Tribunal Service. Call them on **0845 600 3178** or visit www.rpts.gov.uk

Unhappy with the rent charge?

We follow government guidelines and compare the rents we charge with other housing associations to ensure they are reasonable. If you are unhappy, you can:

- contact us on **0300 303 1010** and we will do our best to deal with any questions you have
- refer the matter to the local independent Rent Assessment Committee. Call them on **0845 600 3178** or visit www.rpts.gov.uk

Payment options to suit everyone



This is the most cost-effective way for you to pay and for us to collect payments. If you do not already pay by Direct Debit a separate information sheet which includes a Direct Debit form has been provided with this guide. Alternatively you can call our Direct Debit co-ordinator on **0300 303 8048**.



At a 'Payzone' point

There are over 20,000 Payzone outlets, often at newsagents and petrol stations. You can pay using cash, debit and credit cards. You will need to have your Paradigm rent payment card with you.



At a post office

When you are paying at your post office, you will need to have your Paradigm rent payment card or a giro payment slip with you.



Via the internet

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Go to our website www.paradigmhousing.co.uk and choose 'Pay your rent online'. There you will find a simple step-by-step guide on how to use this secure method of payment.



By phone

Call Customer Services on **0300 303 1010** to pay by debit or credit card. There is a small fee charged by credit card providers.



By post

Cheques can be sent to us at: Income Team, Paradigm Housing Group, 1 Glory Park Avenue, Wooburn Green, Buckinghamshire, HP10 0DF.



By standing order

If you already pay by standing order you need to contact your bank or building society to advise them of the new amount to be paid.

Difficulty paying?

We understand that many people are finding it hard to make ends meet; we are here to help. It can be difficult to face up to financial pressures but speaking to someone who can provide advice and support will help you find a way through.

By working with us to keep up with an affordable payment agreement, we will try to help you keep your home.



If you are finding it difficult to pay your rent, what can you do?

- speak to your local tenancy and neighbourhood officer - if you don't have their number call Customer Services on **0300 303 1010**
- talk with your local Citizens Advice
- phone National Debtline for free debt advice on **0808 808 4000** or visit www.nationaldebtline.co.uk
- make contact with the Consumer Credit Counselling Service (CCCS) on **0800 138 111** or visit www.cccs.co.uk
- seek advice from your local council about housing benefit

Remember you are not alone and we are here to help you.

Never ignore the situation, it won't go away.

Your questions answered:

Can I get help to understand all this information?

Yes. Call Customer Services on **0300 303 1010** or send an email to enquiries@paradigmhousing.co.uk. We can arrange to visit you at home.

Can I have a rent statement?

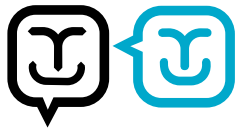
Yes. Call Customer Services on **0300 303 1010**. You can also view your rent account online. Go to our website www.paradigmhousing.co.uk and click on 'View my account online'.

How do I get a rent payment card?

Call Customer Services on **0300 303 1010** or send an email to enquiries@paradigmhousing.co.uk

Can I have a service charge statement?

These are usually sent out to shared-owners and leaseholders in September. If you want additional information about service charges at any other time call our service charge accountant on **01628 811779**.



HAPPY TO TRANSLATE



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If you would like this newsletter in another language or format, or if you require the services of an interpreter, please contact us on 0300 303 1010.

HEUREUX DE TRADUIRE

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अनुवाद करने के लिये खुश

MOŻEMY PRZETŁUMACZYĆ

يسعدنا توفير الترجمة

আনন্দের সঙ্গে অনুবাদ করব

ترجمے کے لئے حاضر

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Paradigm Rent Calendar 2011/12

This is a rent calendar to help you plan your rent payments made from 1 April 2011

Week	2011		Week	2011		Week	2011		Week	2012	
1	4	April	14	4	July	27	3	October	40	2	January
2	11	April	15	11	July	28	10	October	41	9	January
3	18	April	16	18	July	29	17	October	42	16	January
4	25	April	17	25	July	30	24	October	43	23	January
5	2	May	18	1	August	31	31	October	44	30	January
6	9	May	19	8	August	32	7	November	45	6	February
7	16	May	20	15	August	33	14	November	46	13	February
8	23	May	21	22	August	34	21	November	47	20	February
9	30	May	22	29	August	35	28	November	48	27	February
10	6	June	23	5	September	36	5	December	49	5	March
11	13	June	24	12	September	37	12	December	50	12	March
12	20	June	25	19	September	38	19	December	51	19	March
13	27	June	26	26	September	39	26	December	52	26	March



Paradigm Housing Group

1 Glory Park Avenue, Wooburn Green, Buckinghamshire, HP10 0DF

Tel: 0300 303 1010 Web: www.paradigmhousing.co.uk Email: enquiries@paradigmhousing.co.uk