

Rent and Service Charges

This booklet includes information on:

Rent

Service Charges

Arrears

Rent

All you need to know about paying your rent, shed and service charges to ISHA.

When is your rent due?

All rent payments are due either weekly but if you like to make monthly payments these should be made in advance.

Ways to pay:

Direct Debit is the easiest and simplest way to pay your rent and shed charges

We offer any working day collections. All direct debit payments are expected to be made in advance.

Online

You can pay your rent directly on the Allpayments.net website using their secure online payments system. You'll need your Payment Reference Number (the 19-digit number on your rent card), and a credit or debit card. Just follow the registrations instruction and once set up you will be able to make your payment on the move.

Allpay APP for your mobile

You can download the Allpay mobile phone app at: <http://www.allpay.net/allpay-payment-app> . The payment app is available for iPhones (iTunes), Android phones (Google Play), and Windows phones (Windows Phone Store), and is a secure payment system.

Online, standing order or telephone bank transfer

A safe and convenient way to pay ISHA is via online banking or telephone banking to our account.

Our account number: **2067 3803**

Our sort code: **20-45 93**

You will need to quote your account reference number. (This can be identified in any statement or rent letters that we have sent to you)

Once you have set your instruction up with your bank, then you can repay the same amounts each month. You remain in control of when your payments are made to us.

Your rent payment card

You can pay your rent in cash at outlets across the country, including:

- Newsagents
- Supermarkets
- Petrol stations
- Post Office

Please make sure you keep your receipts and check your payment against your next rent statement. You can contact us at any time if you would like your rent statement.

Housing Benefit

If you are unemployed or on a low income you may be entitled to financial help to pay your rent. You can check your entitlement by logging onto www.entitledto.co.uk

Even if you receive housing benefit you must pay your full rent in advance. As housing benefit is paid in arrears we recommend that you pay £5.00 per week to bring your rent account in line with the terms of your tenancy.

This is also the case if part of your rent is paid by housing benefit. Whilst you are waiting for housing benefit to be paid we expect you to pay part of your rent unless you provide us with evidence you will be entitled to full housing benefit. It is your responsibility to ensure the Housing Benefit is paid to ISHA and that the rent is paid in full.

Universal Credit

If you are claiming Universal Credit, then your rent and eligible service charge element will be paid directly to you. It is your responsibility to make sure that full rent payments are made to ISHA on time and in line with the terms of your tenancy agreement. If you go into arrears ISHA can apply to have the rent element paid directly to us and may apply for deductions from your Universal Credit allowance to clear the arrears.

Telephoning the office

By prior arrangement or in exceptional circumstances you can make a one-off payment by contacting our Customer Services Team. But this is not a long-term arrangement. There may be an additional charge if you use a credit card.

Keeping track of your account

You can contact our Customer Service team by telephone on 0300 131 700 or email isha@isha.co.uk with a request to obtain an up to date balance on your rent account. Please have your reference number when contacting ISHA to discuss your account.

How to calculate monthly payments

If you pay every month you can work out the amount of your monthly payments. Simply multiply your weekly payment by 52 weeks and then divide the answer by 12 months: $\text{£weekly payment} \times 52 \div 12 = \text{monthly rent payment}$

Remember, some years have 53 rent weeks. You can work out your monthly payments for a 53 week year as follows: $\text{£weekly payment} \times 53 \div 12 = \text{monthly rent payment}$.

Please contact our Customer Service Team for advice and help when setting up your account or confirming your payments.

Service Charges

What are service charges?

Service Charges are costs you pay to cover the upkeep of the common areas including the maintenance of the block. The law says they must be reasonable and carried out to a reasonable standard. They can include the following:-

- Cleaning and gardening of the common parts such as stairwells, lobbies and corridors.
- Repairs and servicing of items such as lifts, entry phones and fire equipment.
- Repairs to communal areas such as windows.

At ISHA we want to deliver a value for money service and ensure we give you clear information about our charges.

How are they calculated?

The service charges are calculated on current contract cost e.g. cleaning and ground maintenance contract; and estimated cost on all communal utilities services. We have no control over the estimated cost, as these are based on usage e.g. communal water and electricity; the annual inflation rate is also added to the total cost.

Fixed Service Charge

The Fixed Service Charge is where ISHA fix the service charge according to our own estimates and costs of providing the services. If the estimates prove to be too low, ISHA will have to fund the shortfall and if the estimate is too high, ISHA will keep any surplus.

Are they covered by housing benefit or universal credit?



Most of the service charges are for communal areas and these should be eligible for housing benefit. If your rent includes personal items such as heating, electricity, laundry facilities or water, you will need to pay these yourself as they are not covered by housing benefit or universal credit.

What if I don't agree with the items on the service charge schedule?

Please contact us. We'll investigate your query and get back to you but please note that it may take a few weeks for us to check and correct. We will keep you informed of progress.

How does the service charge work?

Service charges will differ from one scheme to another and depend upon the layout of the estate, the type of property you have purchased and upon the terms of your lease. ISHA is only allowed to make charges for services specified in the lease.

At the end of each financial year ISHA will account to you for service charges collected by preparing a statement of income and expenditure, showing actual costs compared to a service charge income. The statement will also show the balance in any sinking fund in respect of the provision for future repairs and maintenance. Sinking funds will be held in separate business reserve accounts.

If the total spent is less than our estimate, then your service charge account will be in credit. In this case we will normally refund you with your share. If we spent more than we estimated then we must ask you to pay your share of the shortfall. If there is a substantial shortfall in income at the end of the financial year, we will discuss repayment methods with each individual owner.

If I am paying insurance to ISHA, do I need to have my own buildings insurance?

You do not need to obtain your own buildings insurance where we hold the freehold because ISHA covers this. However, you will need to obtain your own contents insurance. If you want to obtain details of your insurance policy please contact ISHA. Where we don't own the freehold, the management company will pay the building insurance. All insurance payments are included in your service charge. See the Useful Information Leaflet for details about contents insurance.

Arrears

Avoiding rent arrears.

If you are having problems paying your rent please contact ISHA. We will then be able to advise you about the possibility of receiving benefits or other arrangements which may help.

We will talk to you in confidence and find a way to help. If we cannot help you directly we can put you in touch with other agencies such as Citizens Advice Bureau, Step Change and Shelter advice line. These services are free of charge.

If you fall behind with your rent.

If rent arrears build up we may be forced to take action against you which could result in the loss of your home. It is important that you do not ignore our attempts to contact you as this can lead to further action against you.

If you get into arrears you must pay the amount back or come to an agreement to pay a regular amount towards your arrears.

If you do not do this we have the right to take you to court and seek possession of your home.

We're here to help

If you need help or advice with debt then you should contact ISHA. We will do our best to support and help you to resolve your problems. Timing is crucial so contact us as soon as you are in financial difficulty and avoid building up large arrears. We may carry out a home visit and ask for evidence of your bills.

You can contact Step Change on 0800 138 1111. This is a free independent confidential service to discuss your debts.

Making arrangements to repay arrears.

We expect our customers to clear arrears within 28 days. If this is not possible, you may be asked to complete an income and expenditure form before an arrangement is made. Once you have made an arrangement you must keep to the terms as failure to do so can result in court action being sought. This may add an additional sum to any amount due.

How can I get help with my rent payments?

Please look at your local authority website for further information on how to claim.

Universal credit – Please refer to the DWP website
<https://www.gov.uk/guidance/universal-credit>

For further information or any queries please contact ISHA on 0300 131 7300 or visit our website www.isha.co.uk If you would like this booklet translated or in a different format please contact us directly.

Albanian

Për informacion të mëtejshëm ose për çdo pyetje ju lutemi kontaktoni ISHA në **0300 131 7300** ose vizitoni faqen tone të internetit www.isha.co.uk Nëse këtë broshurë e doni të përkthyer ose në një format tjetër ju lutemi na kontaktoni direkt.

Arabic

لمزيد من المعلومات أو أية استفسارات يرجى الاتصال بـ أي أس إتش أي على www.isha.co.uk أو زيارتنا على الشبكة **0300 131 7300** إذا رغبت في كتيب مترجم أو اردت النص بصيغة أخرى يرجى الإتصال بنا مباشرة.

Bengali

আরও তথ্যের জন্য কিংবা আপনার কোন প্রশ্ন থাকলে অনুগ্রহ করে **0300 131 7300** নম্বরে ISHA-এর সাথে যোগাযোগ করুন অথবা আমাদের ওয়েবসাইট www.isha.co.uk দেখুন আপনি যদি এই পুস্তিকাটি অন্য ভাষায় অনুবাদ কিংবা ভিন্ন ফরম্যাটে পেতে চান সেক্ষেত্রে অনুগ্রহ করে আমাদের সাথে সরাসরি যোগাযোগ করুন।

French

Pour tout renseignement ou problème supplémentaire, veuillez contacter ISHA au **0300 131 7300** ou visiter notre site www.isha.co.uk Si vous souhaitez avoir la traduction de cette brochure ou l'obtenir dans un format différent veuillez bien nous contacter directement.

Gujarati

વધુ માહિતી અથવા કોઈ પૂછપરછ માટે કૃપા કરીને ISHAનો **0300 131 7300** પર સંપર્ક કરો અથવા અમારી વેબસાઈટ www.isha.co.uk જુઓ. જો તમને આ પુસ્તિકા ભાષાંતર કરાવેલી અથવા બીજા કોઈ સ્વરૂપમાં જોઈતી હોય, તો કૃપા કરીને અમારી સીધો સંપર્ક કરો.

Hindi

AiDk jwnkwrI Xw iksl svwl ky iIE kfpXw eéSw (ISHA) ko **0300 131 7300** pr tyilPon kryN Xw hmwrl vybsweét www.isha.co.uk dyKyN[Xid Awp es pui/Æqkw kw Anuvwd Xw esy iksl AñX ÆEv]p myN lynw cwhqy hYN qo kfpXw sIDw hmsy sppké kryN[.

Polish

W przypadku pytań, lub w celu uzyskania dalszych informacji, prosimy o kontakt z ISHA pod numerem **0300 131 7300** lub na stronie www.isha.co.uk Prosimy o bezpośredni kontakt z nami, jeżeli potrzebne jest tłumaczenie tej broszury lub udostępnienie jej w innym formacie.

Somali

Macluumaad dheeraad ah ama wax weydiinba fadlan kala xiriir ISHA oo laga helo **0300 131 7300** ama booqo webseytkayaga ah www.isha.co.uk Haddii aad jeclaan laheyd buug-yarahan oo turjuman ama qaab kale ah fadlan toos noola soo xiriir.

Spanish

Para más información o cualquier consulta puede ponerse en contacto con ISHA llamando al **0300 131 7300** o visite nuestra página web www.isha.co.uk Si desea este folleto traducido o en un formato diferente, por favor, póngase en contacto con nosotros directamente.

Turkish

Daha fazla bilgi isterseniz ya da sorularınız varsa lütfen biz ISHA'yı **0300 131 7300** numaradan arayınıza ya da websitemiz www.isha.co.uk 'u ziyaret ediniz Bu kitapçığın başka bir formata çevrilmesini istiyorsanız lütfen bizi doğrudan arayınız.

Urdu

اگر آپ کو اس تاجیے کا ترجمہ یا بیج ایک مختلف صورت می چاہئے تو برائے مہربانی ہم سے برائے راست رابطہ کریں۔ www.isha.co.uk : کوچیے ملاحظہ سڈٹ ویب سائٹ پر **0300 131 7300** سے اس تمیر پر رابطہ کیجئے ISHA لئے کے سوالات یکمعلومات مزید

Vietnamese

Để biết thêm thông tin hoặc nếu bạn có bất kỳ thắc mắc nào, xin vui lòng liên hệ với Isha theo số **0300 131 7300** hoặc truy cập vào website của chúng tôi tại www.isha.co.uk Nếu bạn muốn cuốn sách mỏng này được dịch hoặc có một định dạng khác.