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Paying your rent

What this guide is about

- How to pay your rent
- How we set your rent and service charges
- How you can manage your rent account online
- What to do if you are having difficulties paying your rent.

Who is this guide for

For people who live in a Progress Housing Group home.

Bitesize summary

- The easiest way to pay your rent is by Direct Debit
- You can check your rent balance and recent transactions anytime online
- You will receive your annual rent statement and annual rent review in the post every spring
- If you are worried about paying your rent, contact us as soon as possible so that we can help.

We collect rent from all of our tenants to pay for the homes and services that we provide.

We offer lots of different ways to help you keep on top of your rent payments and stay in control of your rent account.

Rent due date

Rent and other charges are payable in advance on the Monday of each week. You must make sure that your rent is paid on time to avoid going into arrears.

Ways to pay your rent

Direct Debit

Direct Debit is the simplest and most convenient way for you to pay your rent. Payments can be made straight from your building society or bank account. And it means you don't have to worry about missing a rent payment or paying the correct amount.

It is really easy to set up a Direct Debit – head over to www.progressgroup.org.uk/direct-debit or contact us on 0333 320 4555.

Once you have set up a mandate with your bank or building society, your rent is automatically collected from your bank account weekly, fortnightly, four weekly or monthly on any day. We will notify you if we need to change the amount or collection date.

Standing order

You can pay by setting up a standing order (SO) from your bank or building society account, and they will automatically make your payments.

A SO differs from a Direct Debit because you will have to tell your bank or building society to change the amount paid if your rent changes. You can set up a SO online by contacting us on 0333 320 4555 for our bank details.

Online payments using a debit or credit card

You can pay your rent securely online at www.progressgroup.org.uk/pay.

You will need your nine-digit tenancy reference number beginning with a '4' or '5'.

Telephone payments using a debit or credit card

You can pay your rent using our automated telephone line - call 0333 320 4555.

You will need your nine-digit tenancy reference number beginning with a '4' or '5'.

Direct Housing Benefit or Universal Credit Housing Cost payments

Housing Benefit is money you may get from your local council to help you pay your rent. It can be paid straight to us as your landlord.

Universal Credit is money you may get from the Department for Work and Pensions to help pay your rent. It can be paid straight to us as your landlord.

If you do not receive full Housing Benefit or Universal Credit you will still have to pay all or some of your rent by one of the other payment methods.

Checking your rent balance

The most convenient way to check your rent balance and recent transactions is by logging into your online tenant account.

If you're checking your rent balance and payments online for the first time, you'll need your nine-digit tenancy reference number.

You'll find this on your rent statement and letters, or you can speak to a live chat advisor and they will give it to you.

You can also check your rent balance at any time by getting in touch on 0333 320 4555 or on live chat.

Paper rent statements

We will send you an annual rent statement in the post, usually in April.

Help with my rent costs

Depending on your circumstances, you may be entitled to help with housing costs from the government. For further advice on benefits to help meet housing costs, please contact us.

Rent free weeks

Depending on your tenancy agreement and if you are up-to-date with your rent, you may qualify for two or four rent-free weeks every year.

We will notify you of the dates of your rent-free weeks at your tenancy sign-up and in your annual rent review notice.

You will only be entitled to rent-free weeks if your rent payments are up-to-date. If your account is in arrears, you should continue paying your rent each week as usual to reduce your arrears.

Changes to rent and service charges

At the beginning of each year, we review your rent and service charges. This is to make sure that we meet our financial obligations, our homes are safe and well maintained, and to ensure high standards of service including service improvements.

We always give at least one month's notice of these changes, and there will only be one change a year. We will write to you in February/March to let you know of any changes. If there are any changes to the amount that you pay, these will apply from April.

Service charges

Our service charges are usually based on the estimated costs of providing services, such as communal cleaning, gardening or street lighting. We review these charges once a year.

You will receive one calendar month's notice in writing of any proposed changes to these charges.

Support service charge

If you live in independent living accommodation, we may charge you for the support services that you receive. This charge covers services like the independent living scheme co-ordinators and our Progress Lifeline personal alarm service. These costs are not eligible to be paid by Housing Benefit or Universal Credit.

Appealing a rent increase

If you are an assured tenant, you have the right to appeal against any increase in your rent to the Property Chamber. If you appeal and the Property Chamber assesses the rent to be lower than the one we have set, you will pay the lower amount. If they set it higher than the rent we have set, then you will pay the rent we originally asked for.

Please contact us for information about rent setting for other types of tenancy agreements.

Worried about paying your rent

Your rent is one of your most important bills because your home is at risk if you do not pay.

If you have problems paying your rent, you should contact us as soon as possible. Rent arrears do not go away. The longer you leave it before contacting us, the more difficult it will become to find a solution.

Our friendly, helpful advisors will discuss your household budget and the debts that you have. We will then agree on a realistic repayment plan so that you can clear your rent arrears.

They can also refer you to our financial specialists, who will be able to check that you are claiming all of the benefits you are entitled to.

We can also give you details of other organisations that may be able to help and support you.

Our aim will always be to help you clear your debt and remain in your home.

We promise to:

- Be approachable, supportive and always listen to your problems
- Treat you as an individual and take into account any special needs that you may have
- Try to increase your income by checking whether there are any other benefits that you can claim
- Work with you to put your debts in priority order so that you know which need to be paid first
- Work out realistic repayments with you taking into account your income and outgoings
- Always treat all information that you give us confidentially.

Managing arrears

Our rent arrears recovery procedure is based on early action, which is firm but fair. If you start to fall into rent arrears, we will contact you to agree on a way of clearing the debt within a reasonable time.

You might make one payment to clear the total debt or regular smaller payments if you are having money problems. The speed at which arrears are cleared depends on your ability to pay. We will not ask anyone to pay off arrears at an unreasonable rate.

It is always better to pay off the debt through an agreement with us rather than by taking out a loan because interest payments may leave you very short of money. If you make the payments agreed upon with us, we will take no further action.

Legal action

If you fail to engage with us and keep to your agreement with us, there may be no alternative but to begin court action to end your tenancy.

The first stage is for us to serve a Notice of Seeking Possession. This does not mean that you have to leave the property immediately. Only a Court Order can end the tenancy. A Notice of Seeking Possession is the first step in our legal proceedings and a warning that if you do not contact us to explain

your situation and/or make payments so that the arrears are brought under control during the 28-day period of the notice, we will start court action as soon as it expires.

We will do everything possible to help and support you so you can pay your rent and stay in your home. However, the responsibility for paying rent is with you and not us. Please do not ignore the situation and keep in regular contact with us.

If you choose not to pay your rent or keep to the agreements you have made, we will take legal action to repossess your home.

Taking legal action can be costly because Her Majesty's Courts Service charges fees. We will always ask the court to pass these charges on to the tenant.

On average, legal fees for possession cases are around £500, a significant debt to be added to any rent arrears.

Other ways we can help

Our friendly Financial Inclusion Team is here to help you make the most of your money and enjoy a worry-free tenancy with us. Get in touch for help with:

- Claiming benefits and entitlements
- Saving energy and reducing bills
- Affordable contents insurance
- Savings, bank accounts and low-cost loans
- Budgeting advice.

Free support and wellbeing advice

We have partnered with Life & Progress, a support and wellbeing service that provides free, independent, confidential information and advice. You can contact them 24 hours a day, every day of the year, by telephone, email, instant messaging and online. You can contact them on their freephone number 0330 094 8845, and more information is available on their website www.tsws-assist.co.uk

Please use the following to access their online service:

Username: progressgroup

Password: tenant

You may also be interested in

Our Progress Futures service offers access to free training, apprenticeships and employment support to improve your job prospects and achieve your goals. Find out more at www.progressgroup.org.uk/futures

Citizens Advice provides an energy and financial advice service offering free, independent, confidential, impartial information and advice. If you need help, contact them on 0800 144 8848 or the debt helpline on 0800 240 4420. They also provide a web chat service on www.citizensadvice.org.uk between 8am and 7pm, Monday to Friday.

Get in touch

The quickest way to get in touch is online at www.progressgroup.org.uk by:

- Logging into your online tenant account
- Emailing us
- Live chat – available Monday to Friday, 8am to 5pm.

You can also:

- Call us on 0333 320 4555
- Visit or write to us - Sumner House, 21 King Street, Leyland, Lancashire, PR25 2LW.

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Progress Housing Group is the trading name of Progress Housing Association Limited.

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Report or track a repair or check your rent balance

You can pay your rent, check your rent balance and report or track a non-emergency repair online 24/7.

Log in or sign up for your online tenant account at www.progressgroup.org.uk

Complaints and compliments

Your feedback is very important to us and helps us to improve our services. If you want to tell us that we have been doing something well or are unhappy about something, please tell us using the contact details on the left.

Our Complaints Policy and process follow the standards set out in the Housing Ombudsman's Complaint Handling Code. You can read more on our website or let us know if you would like a leaflet.

Information in another format or language

This leaflet is available in the following formats:

- EasyRead
- Audio
- Large print
- Braille
- On yellow, pink or blue paper
- Other languages.

More information is available at www.progressgroup.org.uk/access