

Your guide

to paying your rent

Paying the rent is one of the most important parts of your tenancy with us. The money we collect from rents goes to pay for the maintenance of your home and for the other services that we provide for you.

If you break the conditions of your tenancy by not paying your rent we will take action against you. Our aim is to work with tenants to resolve problems as soon as possible and we will contact you and ask you to put things right. If you do not we will start legal action which could result in you losing your home.

Your rent is due in **advance** on or before the Monday of each week for the week to come. You can pay either weekly, fortnightly or monthly as long as you are paying in advance. For monthly payments please multiply your weekly rent by 4.35, this gives an average monthly rent to take account of the five week months during the year.

If you are having (or anticipate having) problems paying your rent, then always contact your Housing Officer immediately. If you allow your rent arrears to build up and fail to clear the debt or come to an agreement acceptable to us, we have a right to take you to court to seek possession of your home and evict you.

Ways to pay

Paying in Book – Use the paying in book that you received from us to pay at any branch of Lloyds Bank. **Always quote your tenancy reference number** that can be found on the top left hand side of your rent statement.

Standing Order – Please contact Odu-Dua using the contact details on the leaflet to request a standing order form.

Internet Banking - To set up telephone/internet banking payments you will need the following details:

Payee details: *Odu-Dua Housing Association*

Bank name: *Lloyds Bank*

Sort code: *30-93-80*

Account number: *00849922*

Reference: *Your tenancy reference number*

Post - Send a crossed cheque or postal order (**ensuring your tenancy reference number is on the back**) made payable to Odu-Dua Housing Association to:
*Odu-Dua Housing Association,
84-88 Kingsgate Road, London NW6 4LA*

Housing Benefit

If you are unemployed or on a low income you may be entitled to financial help to pay your rent. To make sure you are getting what you are entitled to contact your local benefits office, Job Centre or Citizen's Advice Bureau. You can also check your entitlement by logging on to:
www.entitledto.co.uk

Even if you receive Housing Benefit you must pay your full rent in advance. This is also the case if part of your rent is paid by Housing Benefit

As Housing Benefit is paid in arrears we recommend you pay £3.70 per week (£16.09 per month) from April 2015 to gradually bring you arrears into line.

To apply for Housing Benefit you must make an appointment with the local Council's Housing Benefit Office immediately or complete a Housing Benefit form (in most cases this has to be done on-line). Always get a receipt for your application.

When you apply you will have to show:

- Your signed tenancy agreement
- Proof of Benefits and/or
- The last five weeks pay slips or the last two if you are paid monthly
- Your National Insurance Number
- Proof of your identity (passport or birth certificate)
- Bank or building society statements
- Proof of income or attendance at school/college or anyone else in your household.

The above information must be provided to the Housing Benefit Department immediately so that your claim can be processed without delay.

You must also:

- Regularly check the status of your claim as regular contact will make sure your claim is processed speedily
- Provide any information asked for by the Housing Benefit Office immediately
- Let the Housing Benefit office and your Housing Officer know straight away of any changes in your finances or household

If you ever need advice or assistance with debt, then you should contact your Housing Officer who will be able to refer you to a number of organisations that could help.

Contact us

Odu-Dua Housing Association
84-88 Kingsgate Road, London NW3 4LA

www.odu-dua.org

Staying in touch with Odu-Dua

You must keep your Housing Officer informed about the progress of your Housing Benefit claim and respond when they ask you to contact them. If you don't we will start legal action that could result in you losing your home

Rent Arrears

If you get into arrears you must either:

- Pay the amount you owe or
- Come to an agreement to pay your full rent and a regular amount towards your arrears

If you do not do this we have a right to take you to court and seek to evict you.

The steps to eviction are shown below and are used as a last resort.

1. You will be notified of your rent arrears by letter.
2. You will be served with a Notice of Seeking/Requiring Possession or Notice to Quit.
3. If you do not clear the arrears as agreed in the time allowed we will request a court hearing. You will be liable for our court costs and solicitors fees (if we use them).
4. If the arrears aren't cleared in full at the time of the hearing, the court can grant an Outright Possession Order and an eviction will be arranged. Alternatively the court can grant a Suspended Possession Order provided the arrears are cleared as directed by the court.
5. If, in the case of a suspended order, the arrears aren't paid, we will ask the court for an eviction to be carried out. You will be liable for our costs.

Phone: 020 7625 1799
Email: admin@odu-dua.org

