

Ochil View Housing Association Ltd.,
Registered Office: Ochil House, Marshall,
Alloa, Clackmannanshire FK10 1AB.

General Enquiries: 01259 722899
Fax: 01259 212728
Email: customerservices@ochilviewha.co.uk
Web: www.ochilviewha.co.uk

Honorary President: Jennifer, Lady Balfour of Burleigh, Chairperson: Margaret Baxter,
Chief Executive and Company Secretary: George Tainsh, MA Dip. TP

Ochil View Housing Association Limited is a registered society under the Co-operative and Community
Benefit Societies Act 2014 and with the Scottish Housing Regulator No HAL 213
Ochil View Housing Association Limited is a recognised Scottish Charity No. SC033130
Property Factor Reference PF000367



Printed September 2020

Design: www.artisanoption.co.uk

Rent and Service charges



OCHIL VIEW
— Housing Association Ltd. —

How do we set your rent?

We have a Rental Policy that sets out the rent levels we charge.

We aim to

- Charge rents that our tenants and people who apply to us for housing can afford to pay
- Have enough money to pay for the maintenance and repair of our houses, now and in the future
- Pay for a high quality management service
- Pay back loans that we have borrowed to pay for part of the costs of building our houses

Each year we review the rents we charge based on our Business Plan and consultation with tenants.

We will always give you at least 28 days notice of any rent increase. Only one increase each year is allowed, unless it is linked to improvements we have made to your home.

What Are Service Charges?

Service charges are charges that are added to the rent for extra services we provide. This includes stair-cleaning services, maintaining the grass, trees and shrubs in common areas, and lifts.

The service charge is the cost of providing the service, and an amount for administration costs. This is added on to the rent. Service charges are listed and described in your tenancy agreement. Any Service Charges we make should be eligible for Housing Benefit. We will review service charges once a year and give you at least 4 weeks notice of any increase.

Debt Counselling and Advice Agencies

Clackmannanshire Citizens Advice Bureau

Glebe Hall, Burgh Mews,
Alloa FK10 1HS
Telephone 01259 219404



Citizens Advice & Rights Fife (CARF)

4 Abbey Park Place, Dunfermline KY12 7PD
Telephone 0345 140 0095 or email norma@carfonline.org.uk

Frontline Fife

57-59 Viewforth Street, Kirkcaldy KY1 3DJ
Telephone 01592 800430

How we can help

- We will always have trained and experienced staff available to discuss arrears during office hours
- All information you give to us will be kept in the strictest confidence
- Private interview facilities will be made available to discuss your arrears at our office
- We will make out of hours appointments to see you if this is more convenient
- We will notify you as soon as you owe one week's rent
- We will take into account your financial circumstances when negotiating repayment plans
- If you query how much you owe, we will tell you straight away by telephone and send a statement of account within 10 working days if you ask for one
- We will try to see you face-to-face at least twice before starting possession proceedings
- If you are vulnerable, elderly, disabled, under 18-years, have mental health problems or learning disabilities, have children less than 16 years or cannot read and write, we will refer you either for support or advice to a support provider who may be able to assist you in resolving the problem

What happens if you fall behind with your rent?

We will try to contact you as soon as you owe one week's rent. We will keep trying to contact you and this may include phoning or calling at your home out of office hours or at your place of work.

If your rent arrears exceed 1 month's rent, we will interview you and discuss your financial circumstances. We will give advice and information based on what you tell us. We will make an appointment for you to see our Tenancy Sustainment Officer (if you have not already done so) or arrange for you to see one of the advice agencies that are named in this leaflet. We will make an affordable agreement with you to reduce the arrears.

If you do not keep to the agreement we have made we will serve a Notice of Intention to Raise Proceedings For Recovery Of Possession. This is a formal legal warning that we may begin Court Action to end your tenancy. We will send a copy to each tenant and everyone over 16 years of age in your household.

At all times you should contact us to keep us informed about your plans to pay your rent and reduce the arrears. You should also contact the homelessness section of the Local Authority to take advice about what you should do if you become homeless after you have been evicted.

The Homelessness section can be contacted at

Clackmannanshire Council, Housing Options Team,
Kilncraigs, Greenside Street, Alloa FK10 1EB
Telephone 01259 225115 Monday to Friday 9:00am - 5:00pm
Emergency number 01259 450000

Fife Council, Homelessness Assessment Team
Dunfermline Customer Service Centre, City Chambers, Kirkgate,
Dunfermline KY12 7ND
Telephone 03451 55 00 33
OR

Home 4 Good Centre, Segal House, 1-2 Segal Place
Dunfermline KY12 8AZ
Telephone 01383 602214

If the rent arrears have not reduced 28 days after the service of the Notice, we will begin legal action to end your tenancy. We will ask the Sheriff Court for a decree to end your tenancy and evict you. You will be liable for the costs of this legal action.

If we get a Decree we will instruct Sheriff Officers to repossess your home and evict you.

What If My Rent And Service Charges Change?

We must tell you of any changes to your rent or service charges at least 4 weeks before the increase takes place. We will always consult with you before we make any decision about a rent or service charge increase. Consultation will be in October and November of each year.

We will consult with tenants before we make a final decision about increases.

Paying your rent and rent arrears

Paying your rent

Paying the rent is one of the major responsibilities of a tenancy. When we offer you a tenancy, we will ask you how you intend to pay the rent. This leaflet gives advice and information about how you can pay the rent and what will happen if you don't pay.

If you are a "Joint Tenant" - you are both responsible in full for seeing that the rent is paid. You are both legally liable in full for any arrears.

At the beginning of your tenancy, we will require you to pay the first week's rent before you leave the office with your keys.

Housing Benefit/Universal Credit

You may be entitled to have your rent paid by Housing Benefit or included in your Universal Credit payment.

If you are in receipt of housing benefit then you need to make an application for this direct to the Council. If you wish you can bring the form to us and we can verify this for you and arrange for it to be handed into the Council. If you are entitled to housing benefit then this is paid directly to us every 4 weeks.

If you are in receipt of Universal Credit then you need to declare your full housing costs on your online application or journal as a change of circumstances. You can opt for this to be paid through Scottish Flexibilities.

If you are a new tenant then you will be offered an appointment with our Tenancy Sustainment Team who can assist you with making a claim for Universal Credit or Housing Benefit. They can also work out your entitlement and what rent payments you should make if any whilst your claim is being assessed.

Please note it is your responsibility to advise the Council if claiming Housing Benefit or the DWP if claiming Universal Credit of any change in your circumstances, and to reply quickly to any correspondence from them.

Direct Debit

Direct Debit is our preferred way of paying the rent. This way your rent is paid direct from your bank account, on time, every month, without you lifting a finger. If you wish to pay by Direct Debit, ask our housing officer for a Direct Debit Mandate. Complete it and bring it with you when you sign your Tenancy Agreement.



Paying by cash, cheque, credit or debit card

Take your payment card to any Post Office or shop displaying the Pay Point Sign.



My Home

If you are registered on our tenant portal My Home you can view your rent statement or pay your rent to us securely.

Other ways of paying your rent

You can also make payments to us at any time by using the internet. Making payments securely online couldn't be easier. You simply need your Ochil View payment card and a debit or credit card. To make a payment online visit <http://www.allpayments.net>.

You can pay at the office by credit or debit card, either in person or over the phone.

Your rent and service charges

We will tell you the rent and any service charges;

- When we offer you a tenancy
- When you sign a Tenancy Agreement
- Once a year, when we increase the rent and service charges
- At any other time you ask us

Dealing with rent arrears

We will check your rent account when you call or phone the Association. If we need to discuss your rent account with you, we will transfer your call to one of our Housing Services Staff.

If you have difficulty paying your rent, you should let us know immediately.

- We can give advice and information that can help you to keep out of debt and we can negotiate an affordable payment plan to catch up on any overdue rent. This may include an onward referral to agencies that can help you
- You can contact us at any time during our office hours to discuss your rent account
- We can make out of hours visits to your home, by appointment
- We will contact you when you owe one month's rent

If you do not contact us or if you do not keep to agreements that you make, we will take action. This will include legal action to end your tenancy, evict you and recover unpaid rent. You will be liable for the costs of any legal action, which may be at least £300, but could be more.