

## Rents

### Rent

This leaflet sets out Tamar's approach to rents for tenants and shared owners. You can check which type of tenancy you have by reading your tenancy agreement.

### How is the rent calculated?

#### Fair rents

If you were a Tamar resident before January 1989 you may have a Secure Tenancy and will be charged what is called a Fair Rent. This is set by an independent Rent Officer every two years. The rent that they set is based on a formula which includes a cost of living increase and a fixed percentage increase set by the Government.

Tamar will never charge Fair Rents which are more than our Social Rent (See below) for the same type of property. This means that your rent may increase each year rather than every two years, but will never be more than the rent registered by the Rent Officer.

#### Social rents

Your rent will be a Social Rent if

- Your tenancy started between 1989 and 2012, or
- Your tenancy started after 2012 but you were an existing social housing tenant or
- You were let a Fixed Term tenancy on a social rent

Your rent will be set using a Government formula called rent restructuring. The rent is calculated based on the value of your home, its size and the average manual wage for the area. The same formula is used by all Housing Associations and Local Authorities in England.

#### Affordable Rents (Including Rentplus homes)

Some tenancies let after January 2012 are let as an Affordable Tenancy. The rent for these properties is set at the start of the tenancy based on a total figure (including service charge) of 80% of the market rent for the property. This is called an Affordable rent.

### How is the rent increase calculated?

Rents are increased on the first Monday in April each year (except for some Rentplus properties). The rent increase is set by Government. For most properties until 2020 rents will be reduced by 1% each year. For shared owners and some Rentplus properties rents will increase by the Consumer prices Index (CPI) plus 1% each year.



## How to pay your rent

Tamar tries to make rent payments as convenient as possible. There are a number of ways to pay, but you should remember that you need to pay your rent weekly or monthly in advance.

**At the Post Office or PayPoint**—Tamar will provide you with a payment card to pay your rent at the Post Office. Or PayPoint.

**By Direct Debit or Standing Order**- If you have a bank account you can pay your rent by Direct Debit, please ask us for details.

**Via the Internet**—You can pay by debit card by visiting the Tamar website at [www.tamarhs.org](http://www.tamarhs.org) and follow the links for rent payment.

**By Phone**—If you have a debit card you can pay by phoning our offices on 0844 557 8321.

**Payment at our Offices**—You can pay with cash, cheque or debit card at our offices, which are open from 9am to 5pm each weekday.

## What if I am moving out?

You should make sure that your rent account is clear when you leave. Your Housing Officer can give you details of how much you need to pay. If you do leave a debt, Tamar will pass on your details to our Debt Collection Agency who will ensure that the debt is fully repaid.

## Housing Benefit

Many residents will be entitled to Housing Benefit. Forms and advice can be obtained from your local authority or from Tamar offices. You will need to provide the Council with proof of your identity, proof of your tenancy and proof of your income and savings.

If you do claim Housing Benefit, you must inform the Council if your income changes or you have any other change in circumstance. If you fail to tell the Council of a change you will be liable to repay any Housing Benefit you have been paid. However, you should remember that even if you are entitled to Housing Benefit, you are still responsible for paying your rent.

## Universal Credit

If you are in receipt of Universal Credit you will need to make arrangements to pay your rent yourself. Please give us a call so that we can set up a payment plan.

## What if you have difficulty paying your rent

If you are having problems making your rent payments please contact us as early as possible. We know that things can be difficult at times, but we are here to help. We may be able to set up a realistic repayment plan. Unfortunately, if we aren't able to reach an agreement, Tamar may have to take legal action to recover any rent arrears. Your home will be at risk if you do not pay your rent.

## Where else can you get help and advice?

**Plymouth Citizens Advice Bureau**, 2nd Floor, Cobourg House, 32 Mayflower Street, Plymouth PL1 1QX 0870 126 4011

**Tamar Housing**  
Studio 5-11  
Millbay Road  
Plymouth  
PL1 3LF

Phone 01752 250902  
[info@tamarhs.org](mailto:info@tamarhs.org)  
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