

ONCHAN DISTRICT COMMISSIONERS

Tenants Newsletter

WELCOME

Welcome to the Tenant's Newsletter of 2013 for residents and prospective tenants in Onchan. As everyone is now aware, the government imposed rent increase has been applied to all properties, and as a result of queries we have already received, this edition is all about your rent and tenancy.

As you may know, Onchan Commissioners do not want to impose the full rent increase, and have been in discussion about it with Mr. Robertshaw, the Minister for the Department of Social Care. His view is that he is not prepared to sanction a reduction in the rents as all social housing is subsidised by the tax payer from central government funds.

Your Commissioners have pointed out that this is not the case where Onchan is concerned, and there is no support from central funds for our general housing. The Commissioners are now discussing the most

appropriate way of testing the Minister's refusal to agree to their proposals, and the results will be in the public domain as soon as possible.

Looking further, the Minister is still having a review conducted by his Department with the intention of changing the way local authority housing is managed. The results of this review will be known during the summer, but Onchan Commissioners feel that the best interests of their tenants and the people of Onchan are served by keeping social housing under local authority control.

There is still time to sign our petition to this effect at Onchan Library or the Commissioners Offices.

Some of you have noticed the loss of the "No Collection" weeks. The rent for your property is due weekly

as your tenancy is weekly, but where tenants paid only in cash, the annual rent was split over 50 weeks rather than 52. There is more information inside on why the rent is now spread evenly across the year, together with helpful advice on debt management.

2012 was one of the wettest summers on record, followed by one of the coldest winters since 1963 (so much for global warming). This has proved a really good test for our new gas boilers, and we have heard nothing but praise for the units we have fitted. They seem to be both as reliable and as economical as we'd hoped, and people are seeing the difference in their gas bills. This project will be completed shortly, and so everyone should reap the benefits of economic heating over the next few years.



Deputy Clerk

Onchan says "Keep Housing Local"

ABOUT YOUR RENT

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Your rent is due on Mondays, in advance.

To make sure your rent account runs smoothly, you should:-

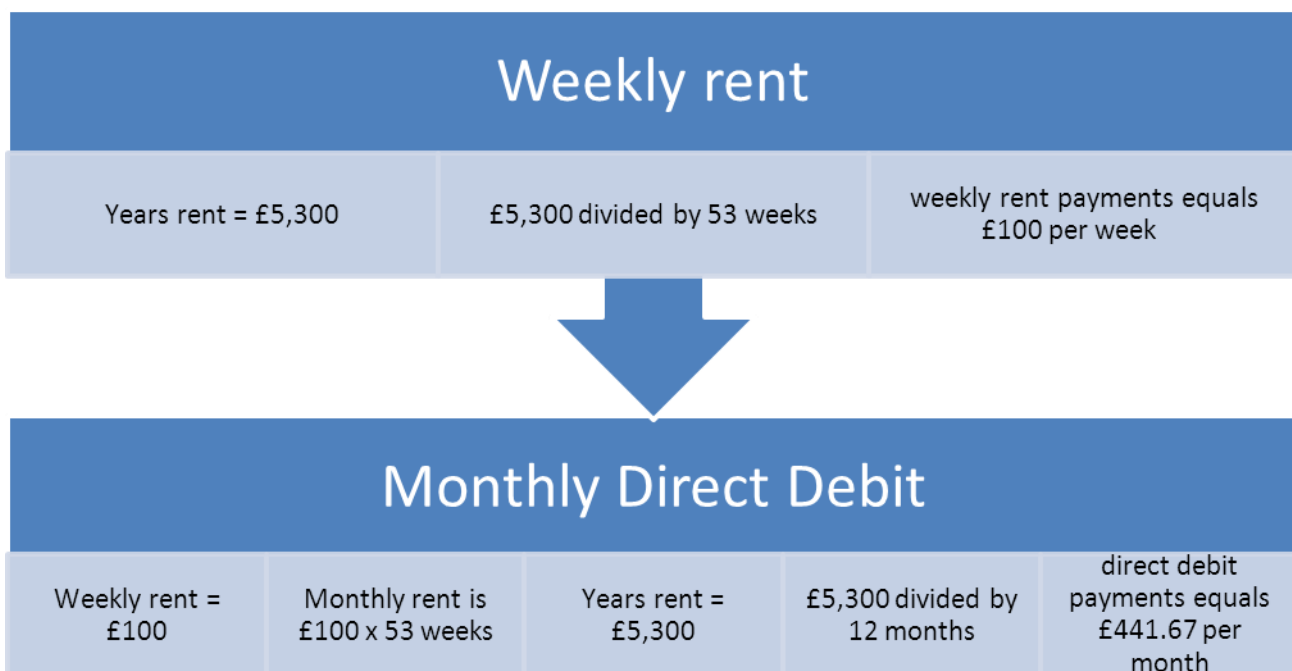
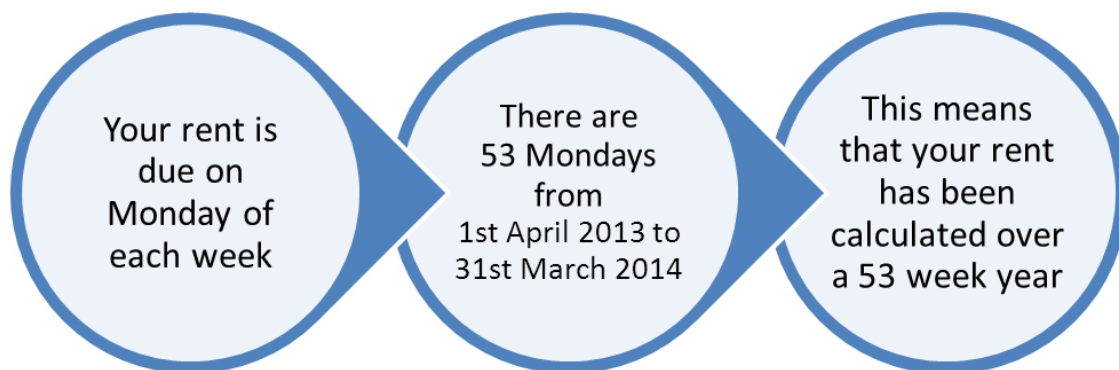
- Pay your rent when it is due;
- Let us know if you go away for any length of time;
- Contact us immediately if you have a problem paying your rent; and
- Tell the Housing Officer about any changes in circumstances which may affect the amount of rent you pay e.g. new lodgers .

"NO COLLECTION WEEKS or FREE WEEKS"

To lessen the impact of the rent rises for this year, the Commissioners did not wish to spread the cost of your rent across the remainder of the year in order to give the two "no collection weeks" or as you know it the "free" weeks over the Christmas period, so this has been removed.

It was felt that this would ease the burden of the rent rises. In order to work in your two "free" weeks, would mean that calculating your rent over 50/51 weeks would have made the rent increases beyond some people's affordability. This does not mean you are paying additional rent.

If you pay your rent weekly, then you must continue to pay during the Christmas and New Year period.





HOW RENT IS SET AND WHO SETS IT

Your rent was increased in April, in line with the amended rent pointing formula put in place by the Department of Social Care, which takes in to account the size of your property, number of bedrooms, parking etc.

Your rental charge is made up of a rent element and a rate element. The rent is set on the amended points system which takes into account such things as the size of your property and number of bedrooms, and Onchan District Commissioners set the local rate.

You were issued with a letter in March to advise you of the amount of rent that you would have to pay.

HOW TO PAY YOUR RENT

You must pay your rent and any other charges on time. Your rent is payable weekly in advance on Mondays, but you may be able to pay by agreement with the Finance Office every two weeks or monthly if you prefer ***as long as your account is paid in advance.***

You can pay your rent in a number of different ways, for example:-

- **Direct from your bank or building society account by Direct Debit.** When you sign a Direct Debit mandate this allows the amount taken from your bank account to be adjusted automatically (after we have written to tell you) when your rent increases or decreases. It is important to make sure that there is always enough money in your account when the payment is due otherwise your bank will refuse to pay the Direct Debit and will usually charge you for the failed payment. If the payment is not made as arranged, your rent account will be in arrears and in breach of your Tenancy Agreement.
- Paying rent by post - **Never send cash through the post.** You should send a cheque or postal order along with your rent card which will be returned to you. As above, please make sure that you have sufficient money in your account to cover the cheque as the Authority reserves the right to refuse to accept cheque payments from tenants where previous cheques have 'bounced'.
- Paying your rent direct from the DSC – If you are on Income Support or other benefits, you may be able to pay your rent directly from your benefit. Contact the Deputy Finance Manager (on 675564) or the Department of Social Care (on 685094) for advice on this method of payment.
- Paying your rent by debit card – Please contact the Finance Office on 675564.

Tenants Claiming Benefits:- It is anticipated that for Tenants who are on lower incomes or claiming benefits, any rent increase will be met by your Housing Allowance Component. You will need to check with the Department of Social Care that the full value of your rent is being paid to the Commissioners, as you will have to make up any shortfall from your benefit payments.

'When you have debt, the worst mistake you can make is not to open letters, or to throw mail into a cupboard. People also try to borrow their way out, from family or from companies which offer to 'consolidate your debts'. By robbing Peter to pay Paul, you're paying interest on interest. It's far better to call in specialised help.'

Gilly, experienced debt counsellor

Pay Day Loans, Credit Cards, etc

Unfortunately, financial difficulty is a reality for many of us. The rising cost of credit may leave you finding things a little tight at the end of each month. Before going down the road of using pay day loans, credit cards, etc to pay your rent. It is recommended that you contact the Debt Counselling Service, you will be surprised by how much of a difference talking with one of their friendly specialist officers can make. They are there to help ,

The Office of Fair Trading has a Debt Counselling Service with fully trained staff who will discuss your problems with you and guide you in sorting them out in confidence. This is a free and confidential service.

Please call in to make an appointment with their counsellors at their Offices in Lord Street, Douglas, call them on their dedicated confidential phone line 686510 or email debt@gov.im if you need further help.



If you have any concerns or are worried about being able to pay your rent, you may wish to consider downsizing to a smaller property.

Please call the Housing Officer on (01624) 675564 to request a transfer form, properties will be subject to availability.

If you would like any further advice about transfer options, please call the Housing Officer on (01624) 675564 to request a transfer form, properties will be subject to availability.

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