



Special Edition
January 2016

MILNBANK MESSENGER

RENT CONSULTATION

We need you to give us your valued opinion with all things rent related.

Please take the time to read this special edition and return the attached survey.

In line with the Scottish Housing Charter you have the right to be consulted on any proposed rent increase and we want to take your views into account when considering the annual rent increase.

We realise that the current economic climate and changes to welfare and Housing Benefit continue to have a major impact on people's lives. Therefore, this year we are doing something different by holding a series of rent consultation events throughout January & February. We would encourage all tenants to attend one of these events as your views on how the Association sets rents, deals with rent arrears etc. is very important to us - Hope you can attend.

We would also encourage you to complete the enclosed Survey and all surveys returned will be entered into a prize draw for a £50 gift card of your choice.

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WHY PAYING YOUR RENT MATTERS

As a tenant of Milnbank Housing Association your rent pays for a whole range of important services and that is why your views matter to us.

Milnbank Housing Association is proud of the fact that we consistently have one of the lowest average rents in Scotland (please see the table below for figures) and we remain committed to retaining our objective to provide the highest standards of service delivery, whilst making sure our homes are affordable to tenants.

This means that we need to set rents that will strike the balance between the amount of rent you pay with the costs of service delivery, meeting future needs and improving homes.

	2013/14	2014/15
MHA Average Weekly Rent	£54.62	£55.76
Scottish Average Weekly Rent	£67.25	£70.06

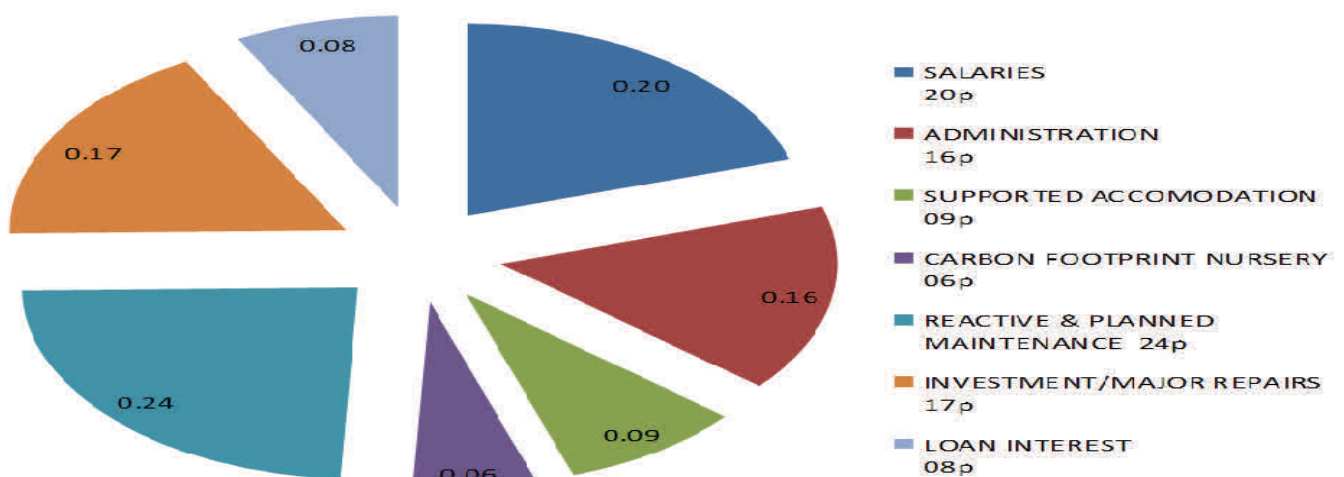
££££ WHAT DOES YOUR RENT PAY FOR? ££££

When you pay your rent it goes towards a number of services including:

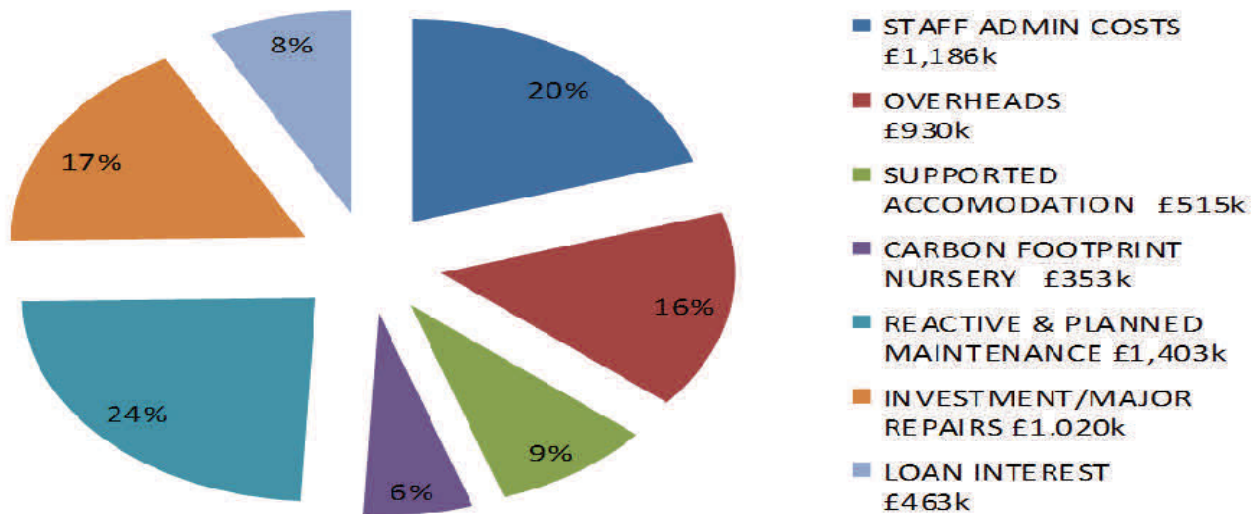
- Repairs and maintenance for your property
- Tackling anti-social behaviour, including working in partnership with other Agencies
- Estate Management Services (e.g. landscape works, bulk uplift)
- Annual Gas Servicing
- Improvements to properties (e.g. kitchens, bathrooms, windows etc.)

As a community controlled housing association, Milnbank has always prided itself in employing local people. From our current staff complement, 30 employees are tenants or owners living within the local area. The Association also endeavours to purchase goods and services from local businesses in order to support the local economy.

HOW EVERY POUND IS SPENT.....



OPERATING COSTS



IMPACT OF RENT ARREARS

Why is your rent payment important?

Paying rent for your property is not a matter of choice.

When you signed your tenancy agreement you agreed to pay your rent on time. It is expected that you take responsibility for ensuring that your rent is paid regularly and on time (this includes if you have applied for Housing Benefit).

When rent arrears accrue this may result in the Association having difficulties in providing services or meeting the costs required to maintain and repair your home.

Face Up To Rent Arrears Problems

The Association understands that there are various reasons as to why people may find themselves in arrears.

We recognise that people may find it difficult to face up to financial problems and may not know where to start. If you are experiencing financial problems it will make the situation worse if you ignore correspondence and attempts to contact you.

Do you need help with your rent arrears? - please see page 4 for more details

How Milnbank HA Can Help You?

Housing Management staff are happy to provide you with advice and guidance to address your rent arrears problem and will deal with any rent arrears enquiries in a confidential and supportive manner.

If you are unable to pay the outstanding amount in full, we can make a repayment plan, this will:

- Offer a suitable installment plan based on what you can afford.
- Offer payment dates based on when you receive your income e.g. weekly, fortnightly, 4 weekly or monthly.
- Offer different payment methods.
- Provide a Housing Benefit Form and assist with the completion of this if necessary.
- We may be able to request that payments be deducted directly from your benefits.
- We can also offer you an appointment to meet with our Income Maximisation Officer, Sylvia Pollock, to ensure that you are getting all the benefits your are entitled to.

The Association will make every effort to help you deal with your rent arrears. However, should you fail to make payments or not respond to our letters, visits or telephone calls we will have no option but to take further action. **This may result in you losing your home.**

As a community based housing provider, MHA seeks to provide good quality affordable accommodation for local people. **However, non payment of rent is unfair on those tenants who pay their rent as it takes away our capacity to provide services or reinvest in our properties.**

RENT PAYMENT METHODS

There are various methods available to you to pay your rent:-

- **Direct Debit** – please contact the office to complete a form
- **ALLPAY Card** – payments can be made within shops, petrol stations, Post Offices etc. with your payment card
- **Through the Internet**—go to www.milnbank.org.uk and use the link Online Rent Payment.
- **Debit or Credit Card** – Debit or Credit Card payments in the office or via the telephone
- **In Associations Office** —you pay by either cash or debit/credit card in office

RENT CONSULTATION EVENTS

We would like the opportunity to meet with as many tenants as possible to discuss our rent levels, dealing with arrears etc. A series of consultation meetings have been arranged throughout the area, please feel free to drop into any of them to speak to a member of staff. The views of the tenants will inform any decision related to future rent levels.

Date	Venue	Time
19 January 2016 (Tuesday)	Kelvin College (Haghill Campus)	4.30/6.30pm
28 January 2016 (Thursday)	Culloden Street (Sheltered Housing)	3/7pm
01 February 2016 (Monday)	Carbon Footprints Nursery	6.30/8pm
10 February 2016 (Wednesday)	MHA Community Hall	3/7pm
15 February 2016 (Monday)	Haghill Primary School	6.30/8pm

Please Return Your Rent Consultation Survey—Your Views Are Important to Us. Thank You.