

Rent & Other Charges

We set rents in line with our Rents and Service Charge Setting Policy, which you can obtain by calling 0800 111 4646.

How to Pay

You can pay your rent by:

- **Direct debit**
- Over the telephone by calling **0800 111 4646**
- Online through the **Customer Portal**
- By using **World Pay**

Your Monthly Payment

The total monthly payment for your home is made up of some or all of the following:

Rent

This covers the cost to us of providing your home. The income from your rent covers the maintenance of your home, including major repairs and replacements, and also covers our management costs.

Service Charge

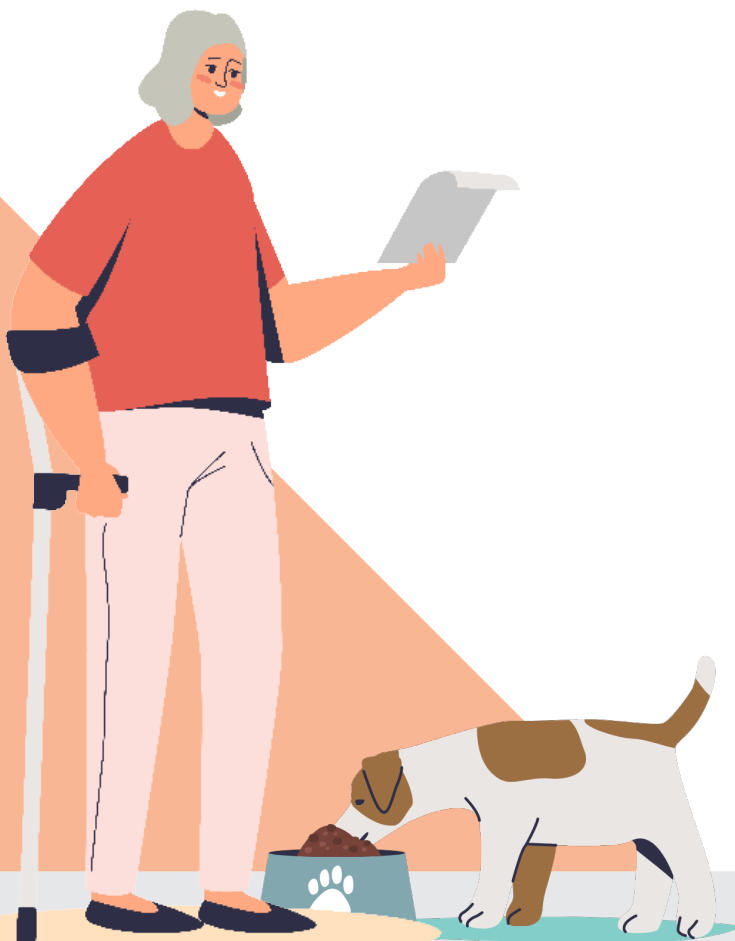
This is the charge for services provided on your development. The types and costs of services vary from development to development.

A Service Schedule listing the services on your development is contained within your Tenancy Agreement.

On staffed developments the service charge covers the provision of onsite staff:

- Grounds Maintenance
- Lift maintenance
- Heating Charge

On some developments there is a central boiler plant, which provides heating and hot water to individual homes. The heating charge covers the cost of this service.



Your Monthly Payment

Provision of Meals

This covers the cost of the meals service we provide in Very Sheltered Housing and most Housing with Care Developments.

Other Charges may be applied depending on service provision.

We may also provide a Housing Support service to you. Hanover do not charge you for this service, but your local authority may charge you directly.

You may be eligible to receive financial support and you can find out by asking your local authority to carry out a financial assessment for you. For more information, please contact our employees on the development or contact the Area Office.

Garage Rent

A small number of garages are let by Hanover. We review the rent for these annually.

Rent and Service Charge Reviews

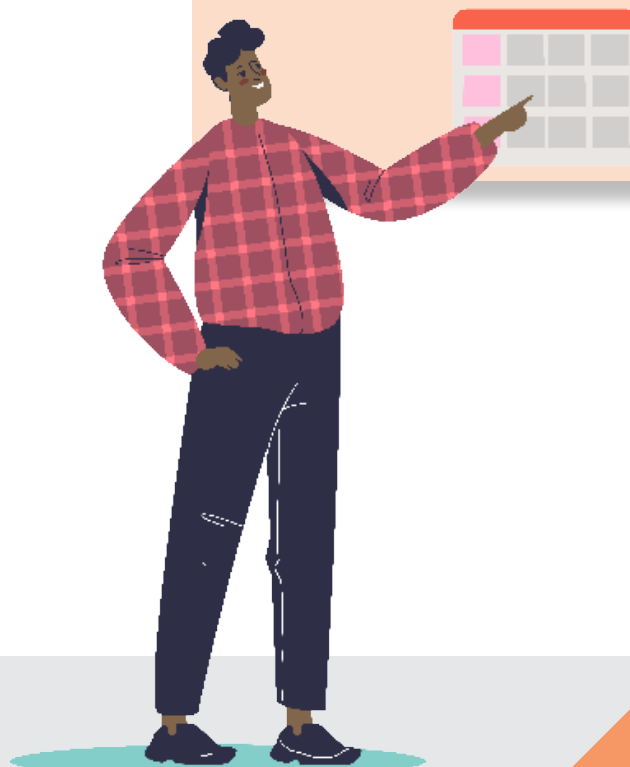
We are entitled to change the amount of rent and service charge providing we advise you in writing at least four weeks prior to the new charge commencing.

We will not normally change the rent or service charge more than once every twelve months.

We may increase the rent or service charge at a higher rate than the current level of inflation.

Rent Consultation

We will consult you about any proposed change in rent or service charge and will listen to your opinions to help inform the decision. Rent consultation will take place by means of written correspondence to you.



Help to Pay Your Rent

You may be entitled to Housing Benefit or Universal Credit to help with your housing costs. Your local team will discuss with you what you may be entitled to and how this can be paid and credited to your account.

Difficulty Paying Your Rent

We appreciate that you may at some time have difficulty paying rent and other charges. Please contact us as soon as possible if this happens to you.

The earlier we know about any problem, the easier it will be for us to help you solve it. Please contact us on **0800 111 4646** if you need to talk to us about paying your rent.

Financial Statement

Details about income and expenditure items relating to the services provided on your development are contained in the annual financial statement, which is issued to each tenant.

Customer Record

A record of your payments and our charges for your home will be issued to you on request. Your Area Office team will be pleased to discuss any queries you may have about this.

Welfare Rights

Hanover has a Welfare Rights Officer whose role is to make sure that people are aware of any benefits available to them and help them access necessary services to apply for what they are entitled to. The Welfare Rights Officer is available to help support individuals to maximise their income, budget more effectively and sustain any repayment agreements with Hanover.

We can also help our customers who are looking to apply for disability benefits as this process can be quite intimidating and complicated to complete. But can be essential in helping people live independently.

If you have any concerns about money, your first point of contact should be your Housing Officer or Development Manager. They will be able to point you in the right direction for advice and support.

