

## Paying Rent/ Licence Charge at St Mungo's

### 1. Why is paying your rent/ licence charge important?

The rent/ licence charge you pay is important for making sure St Mungo's can meet our running costs and keep your service operating smoothly. Paying your rent/ licence charge is also a vital part of maintaining any accommodation. As such, we will support you to pay your rent/ licence charge while you are with us and keep your account up to date.

### 2. What does my rent/ licence charge include?

Your rent/ licence charge is split up into two groups.

#### a) Core rent and communal service charges

This makes up the bulk of what you pay. The **core rent** pays for costs related to the building, such as maintenance works and insurance. **Communal service charges** pay for things like electricity and heating in shared areas of the building. Both the **core rent** and **communal service charges** are eligible to be covered by Housing Benefit.

#### b) Personal service charges

This part of your rent covers personal service charges, for example electricity and heating in your own room/ flat, water charges and food (if your service provides food).

**Personal service charges** are not eligible to be covered by Housing Benefit. This means you will need to pay for these services yourself, even if you claim Housing Benefit.

You are responsible for making sure that **all parts** of your rent/ licence charge are paid on time. Staff will support you to help you pay your rent/ licence charge and catch up if you fall into arrears. However, if any arrears levels are not reduced over time, you may end up losing your accommodation. We do not want you to fall into arrears.

### 3. How can I pay my rent/ licence charge?

- a. **Bank** – If you have a bank account, the easiest way to pay is by setting up a **Direct Debit** or **Standing Order** with your bank. Please contact your support worker or the Rent Team to set up a Direct Debit or for the bank details to pay your rent to.
- b. **Direct Deductions** from Welfare benefits. If you are in receipt of welfare benefits, you may be able to set up **Direct Deductions**. These three methods all ensure your rent/ licence charge is paid automatically at set intervals. Staff in your service or our Rent Team can assist you to set them up.
- c. **AllPay Card** - Alternatively, you will be given an **Allpay card**, which allows you to pay your rent/ licence charge in the following ways:
  - **At a Post Office or an outlet displaying the PayPoint symbol** – Take your AllPay Card, together with your payment. After your payment is processed, your card will be returned to you with a printed receipt to confirm the payment.



Post Office – Accepts cash, cheques or debit cards

PayPoint – Accepts Cash

- **By text message\*** – Register online at [www.allpayments.net/textpay](http://www.allpayments.net/textpay). Once registered, you can pay by sending a text message stating the amount you would like to pay.
- **By telephone\*** - Phone 0330 041 6497 and follow the automated phone system to make a payment.
- **Online\*** - Register online at <https://pay.allpay.net/stmungos/Recipient/Create>.
- **Using the Allpay app\*** - The app is available for Apple and Android smartphones and can be downloaded at [www.allpay.net/allpay-payment-app](http://www.allpay.net/allpay-payment-app). Visit [www.allpay.net/app](http://www.allpay.net/app) for more information.

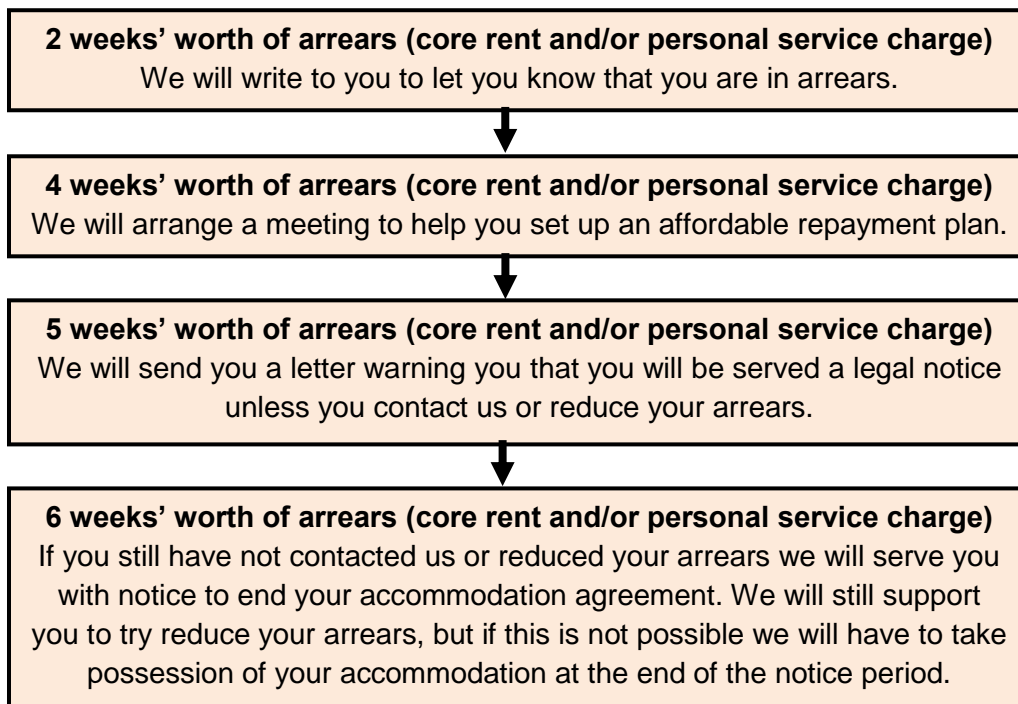
\*Please note that you need a debit card to pay via text, telephone, online or using the Allpay app. You can pay using these methods 24 hours a day.

You may also be able to pay in **cash** to staff in your service. Ask staff for more details.

If you do not have a bank account and would like setting them up then speak to staff in your service or go to [www.moneyadvice.service.org.uk/en/articles/basic-bank-accounts](http://www.moneyadvice.service.org.uk/en/articles/basic-bank-accounts).

#### 4. What happens if I fall into rent arrears?

St Mungo's will support you as early as possible if you fall behind on your rent. Usually, it's very simple to set up a **repayment agreement** where you pay a little bit more each week to gradually pay off your arrears. If you fail to make repayments then we will follow our arrears process, as follows:



St Mungo's will contact you via text, email, telephone and letters. St Mungo's recognises that Housing Benefit are generally paid 4 weeks in arrears. If you claim Housing Benefit, we will take this into account before taking any action. Staff will contact the Department of Work and Pension to request direct deductions from any client who owes more than £100 in service charge arrears and has an active benefit claim in payment.

#### 5. Who can I contact if I have any questions?

If you have any questions, please ask staff in your service or contact the Rents team on **020 3856 6030** or [rent.team@mungos.org](mailto:rent.team@mungos.org).