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Section 4 —

Rent, charges and money

The main points

- ✓ Housing Benefit pays your rent.
- ✓ You do not pay anything to move in. There is no deposit.
- ✓ In some shared homes, tenants share the cost of heating, water or electricity. Your support worker will help you with this.
- ✓ Tell us straight away if anything changes, like going into hospital. This keeps your rent paid.
- ✓ If you are worried about money, your support worker can help.

What your rent pays for

Your rent pays for your home. It pays for keeping your home in good repair, for safety checks, and for the staff who look after your tenancy.

Harbour Light is a not-for-profit organisation. We do not make a profit from your rent. Your rent only pays for the real cost of your home.

Who pays your rent

Housing Benefit pays your rent. Housing Benefit is money from your local council.

Most of the time, the council pays your rent straight to us. You do not have to do anything each week.

Your home is a special kind of housing called supported housing. This means Housing Benefit can pay the full cost of your rent.

Do you pay anything yourself?

Most tenants do not pay anything towards their rent. Housing Benefit pays it all.

You do not pay a deposit. You do not pay anything to move in.

In some homes, tenants share bills for things like heating, water or electricity. There is no set amount. Your support worker will help you and the people you live with to share the bills fairly.

If you have savings over a set amount, you may have to pay some rent yourself. You must tell the council about your savings. Please tell your support worker too, so that they can help you.

Telling us when things change

Housing Benefit can only pay your rent if the council has the right information.

Please tell us and your support worker straight away if:

- you go into hospital
- you go to stay somewhere else for a while
- you get a job or your money changes
- your savings go up
- anyone moves in or out of your home

If you do not tell us, your Housing Benefit might stop. Then rent might not be paid. We do not want this to happen, so please tell us early.

You must tell us if you are going to be away from your home for more than 2 weeks (14 days).

Your post

Letters about your rent and your Housing Benefit are important. Please open your post, or ask your support worker to help you with it.

If you do not understand a letter, ask your support worker or ask us. Do not ignore it.

How much your rent is

Your rent is written in your tenancy agreement.

Once a year, your rent may go up a little. This is normal. It helps pay for rising costs.

If your rent is going to change, we will write to you at least 28 days before. This is called the rent review letter. It tells you the new amount and when it starts.

You can ask us to explain your rent at any time. Just ask us, or ask your support worker to ask for you.

If you are worried about money

If you are worried about rent or money, please tell us early. We can help more if we know early.

We would much rather help you sort out a problem than let it get bigger.

Here is what we can do:

1. We can check if there is a problem with your Housing Benefit and help fix it.
2. We can help you claim extra help, like a Discretionary Housing Payment from the council.
3. We can agree a small, affordable plan if you owe any rent.
4. We can help you get free money advice.

We will always try to help you keep your home. We only ever ask someone to leave as a very last step, after we have tried everything else to help. This decision is only ever made by our most senior managers.

Getting help to understand this

If any of this is hard to understand, that is OK. Ask your support worker. You can also ask a relative, a friend or an advocate to help you.

You can ask us for this information on paper, in a bigger size, or in another format. Just ask us or ask your support worker.

More detail

This box is for tenants who want the legal detail, and for support staff, relatives, advocates and social workers. You do not need to read it to understand the section above.

Type of accommodation. Harbour Light's homes are supported "exempt accommodation" under the Housing Benefit Regulations 2006 (as amended). Rent and eligible service charges are met by Housing Benefit rather than the Universal Credit housing element, and are not restricted by Local Housing Allowance rates, the benefit cap or size criteria.

Rent setting. Rent is set on a cost-recovery basis under Harbour Light's Rent Setting and Income Collection Policy (effective 1 August 2025) and the Regulator of Social Housing Rent Standard. Annual increases are capped at Consumer Prices Index (CPI) + 1%. Rent is charged weekly (week commencing Monday) and, where paid by the tenant, is payable four-weekly in arrears (tenancy clause 2.4.2).

Notice of a rent change. Tenants receive written notice of at least 28 days before any change (tenancy clause 5.1 specifies four weeks' written notice). The rent is stated in the

tenancy agreement and reviewed annually; the annual rent review letter confirms the new amount. Harbour Light holds a rent and service charge breakdown for each property.

Service charges. Eligible service charges are calculated on actual cost and shared fairly between the tenants who benefit. Harbour Light does not set a fixed charge to individual tenants for shared utilities. Where tenants share utility bills, the support provider helps them to divide the cost between them.

Deposit. No deposit is taken (tenancy clause 2.20.1 records a deposit of £Nil).

Temporary absence. Housing Benefit may continue during certain absences (for example hospital admission or custody), subject to the tenant intending to return and to statutory time limits that differ by reason. Tenants must notify Harbour Light of an absence of more than 14 days (tenancy clause 2.1.2; SLA clause 9.4). In outline, the standard limit is 13 weeks; hospital inpatients, those on remand and those fleeing violence may be covered for up to 52 weeks; sentenced prisoners and trial periods in residential care are limited to 13 weeks. Local authorities apply these rules and may vary in practice, so the tenant's council should always be told.

Arrears and possession. Harbour Light follows the Pre-Action Protocol for Possession Claims (rent arrears) and the Regulator's Tenancy Standard. Eviction is a last resort, requires senior sign-off, and is preceded by attempts to resolve the cause, repayment options, and referral for money advice. (Note: the current tenancy is an assured shorthold tenancy. From October 2027 the tenancy regime changes under the Renters' Rights Act 2025 — see Section 3.)

Data protection. Rent account information is handled under the UK GDPR and Data Protection Act 2018, and shared with appointees, support providers or social workers only with consent or where lawfully permitted.