

# Responsible Tenant Reward



## Frequently Asked Questions

Here is a list of the most commonly asked questions about the Responsible Tenant Reward

<b>Q</b>	Have I qualified for the reward?	<b>A</b>	Please wait for your letter which you will receive by <b>30 November</b> .
<b>Q</b>	How will I get my reward?	<b>A</b>	We will credit your <b>rent account</b> with £100 if you qualify.
<b>Q</b>	I have accessed my rent account online and seen a £100 payment.	<b>A</b>	If the £100 credit was on 16 November, then yes, this is your Responsible Tenant Reward. You will receive a letter of confirmation in the week commencing 23 November 2020. These will be delivered usually from mid-week onwards.
<b>Q</b>	Will you deduct any debts I owe from the credit?	<b>A</b>	Yes. The terms and conditions of Responsible Tenant Reward are clear that any tenancy-related debt will be deducted from the credit. This includes <b>rent arrears, court costs, Housing Benefit Overpayments, former tenancy arrears and rechargeable repairs</b> .  Your letter will confirm your rent account balance after any deductions.
<b>Q</b>	If I am still in arrears does this mean I can't have a refund?	<b>A</b>	We will only refund tenants where their rent account is in credit. If you are in arrears you must continue to pay and we cannot refund you the £100.
<b>Q</b>	My letter says I am being paid a reward, but it is going towards the money I owe for a rechargeable repair/ void recharge. I disagree with this?	<b>A</b>	The Responsible Tenant Reward terms and conditions state we will do this. If money is owed elsewhere, we will divert the reward payment to it after any rent arrears have been paid.  If you dispute the recharge or the amount, please put this in <b>writing</b> to the <b>Customer Relations Team, NCH, Loxley House, Nottingham, NG2 3NJ</b> and we will investigate.
<b>Q</b>	My letter says that I cannot qualify because I am a new tenant. Why is this?	<b>A</b>	All of our housing management activities are funded through rent payments. If you haven't been a tenant for at least 12 months, then regrettably you haven't paid enough in to get a reward out.  If you make sure you conduct your tenancy responsibly, you can look forward to your £100 reward this time next year.
<b>Q</b>	What can I do with the £100?	<b>A</b>	Once you have received your confirmation letter you can consider what to do with any credit remaining on your rent account: <ul style="list-style-type: none"> <li>➤ We will refund Direct Debit payers automatically.</li> <li>➤ Otherwise, we would like you to keep the credit on your rent account to help with any future changes in your circumstances. This is especially important if you are working age and in receipt of benefits as you will be moving</li> </ul>

		<p>to Universal Credit soon. This is paid monthly in arrears so it will put your rent account into debt and could put your home at risk.</p>
<p><b>Q</b> I get full Housing Benefit, so how do I get the credit?</p>	<p><b>A</b></p>	<p>If you are of working age we really want you to keep the credit on your rent account because you will be moving to Universal Credit soon. This is paid monthly in arrears so it will put your rent account into debt and this credit will help. <b>Don't put your home at risk.</b></p> <p>If you get your state pension, you won't go onto Universal Credit so we are able to refund you once we receive your bank details. We are unable to use previous year's details.</p> <p>If you are absolutely sure you want the reward refunding, you will need to provide us with your bank details. Use the bank details slip on your letter and return it to us by posting it to: Responsible Tenant Reward, Nottingham City Homes, Loxley House, Station Street Nottingham NG2 3NJ. Or you can complete the form online at <a href="http://www.nottinghamcityhomes.org.uk/rtrform">www.nottinghamcityhomes.org.uk/rtrform</a></p> <p><b>Please note:</b> Due to the pandemic we are unable to receive any hand deliveries so you must post these or go to the NCH website and complete the online form.</p> <p>We will process the refund as quickly as we can, but please be aware that due to the current working arrangements, it may take longer than usual to process and refund your reward.</p> <p>There is no need to contact us about this.</p> <p><b>We will only refund rewards to a bank account that receives payments through BACS (the transfer of money between bank accounts)</b></p>
<p><b>Q</b> My account wasn't in credit when the reward letter was sent, but it is now. I don't have a bank details slip?</p>	<p><b>A</b></p>	<p>If you are of working age we really want you to keep the credit on your rent account because you will be moving to Universal Credit soon. This is paid monthly in arrears so it will put your rent account into debt and this credit will help. <b>Don't put your home at risk.</b></p> <p>You can also deduct this from your future rent payments instead of a refund</p> <p>If you are absolutely sure you want a refund, you can complete a refund request form on our website – <a href="http://www.nottinghamcityhomes.org.uk/rtrform">www.nottinghamcityhomes.org.uk/rtrform</a> .</p> <p>Alternatively you can request a form by calling us on 0115 915 2222 and we will send you one but please be aware that this will take longer to complete that using the online form.</p> <p>We will also accept a letter with your rent payment reference, bank sort code, bank account number and bank account name clearly written on it.</p>

			Send this to the <b>Customer Relations Team, NCH, Loxley House, Nottingham NG2 3NJ</b> or email <a href="mailto:CustomerInsight@nottinghamcityhomes.org.uk">CustomerInsight@nottinghamcityhomes.org.uk</a>
<b>Q</b>	I pay my rent and don't want to leave the credit on the account, so what can I do?	<b>A</b>	Your letter will tell you and it depends how you pay your rent; <ul style="list-style-type: none"> <li>➤ If you pay by Direct Debit, we will check your instalments and if on track we will send a refund direct to your bank account. <b>You don't need to ask us for a refund, we will do it automatically.</b></li> <li>➤ If you pay rent yourself (by cash or card), and don't want to leave the credit on your rent account, you can deduct the credit value from your next payment after notification.</li> <li>➤ If you are still in arrears you must continue to pay as agreed. You should not deduct the £100 from your next payment and could risk action if you do.</li> </ul>
<b>Q</b>	When will I get my refund?	<b>A</b>	We will process as many refunds as we can before Christmas on a first received, first processed basis. Please be aware that due to the pandemic and our current working arrangements, this may take longer than in previous years. Please be patient as we work through the refund process as quickly as possible.  If you require a refund and do not pay by Direct Debit, you will need to provide us with your bank details so we can transfer the credit direct to you (aim is 21 days from receipt of bank details). There will be a slip to complete on the notification letter if your rent account is in credit.
<b>Q</b>	What is the cut-off date for sending in bank details?	<b>A</b>	For those who are entitled to receive a bank refund, we need these in by the end of January. After this point we will ask them to follow the normal rent refund process
<b>Q</b>	I don't have a bank account. What can I do?	<b>A</b>	We can only process refunds through the bank, bank current accounts, savings accounts, most building society accounts and credit union accounts are all suitable. Post Office card accounts are not, unfortunately.  If you don't have an account with a banking sort code and account number we can help you get one. Call our Tenancy Sustainment team.
<b>Q</b>	What if I disagree with your decision?	<b>A</b>	Please carefully consider if the reason(s) given for you not qualifying are correct.  If you still consider we got it wrong, there is an appeals process. Details will be in the letter and more information is on our website.  You can't appeal the decision not to give you a reward if you are a new tenant.
<b>Q</b>	How do I appeal?	<b>A</b>	Appeals have to be made in writing on the Responsible Tenant Reward Appeal form. No appeals can be made over the phone.  The form is available on our website at <a href="http://www.nottinghamcityhomes.org.uk/rtr-appeal">www.nottinghamcityhomes.org.uk/rtr-appeal</a>  If you can't get hold of a form in these ways, we will post an appeal form to you on request.

			<b>You must appeal by Thursday 31 December 2020.</b>
<b>Q</b>	How long will the appeal take to be considered?	<b>A</b>	We will aim to deal with your appeal <b>within 8 weeks.</b>
<b>Q</b>	What if my appeal is turned down?	<b>A</b>	There will be no further rights of appeal or complaint. Your next step would be to contact the Housing Ombudsman.
<b>Q</b>	Who will deal with the appeal?	<b>A</b>	The Customer Relations Team will manage the Appeals process.
<b>Q</b>	Why can't I make my appeal over the phone?	<b>A</b>	Appeals need to follow a documented process which evidences a signed request from the customer. As it is Housing Revenue monies we need to have a clear audit of reasons monies were awarded or not awarded.