



## *Reading your rent bill*

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## How your rent is calculated

### ERP Social Housing

*The method used for calculating your rent is decided by ACER at Reggio Emilia together with the Town Hall and complies with the criteria decided by the Regional Authorities.*

*The amount of rent you pay depends on two main things: your income (calculated according to your ISE - Financial Status Indicator - certificate ) and the type of accommodation (how much it is worth).*

*There are various categories of rent brackets and approved tenants are assigned to one bracket.*

- *Protected bracket: ISEE parameter € 5.000 or below and not above € 34.308,60*
- *Access bracket: ISEE parameter not above € 10.000 plus ISE not above € 34.308,60*
- *Permanent bracket: ISEE parameter not above € 34.308,60 plus ISE not above € 51.462,90*
- *Forfeit bracket: ISEE parameter above € 34.308,60 or ISE above € 51.462,90*

*The amount of rent you pay is re-calculated every year and is based on your ISE certificate. This is why ACER includes a message in your bill around September and October to remind you (see the example on pages 6-7) and sends you a letter*

*asking you to apply for your ISE certificate to be updated at your local CAF tax centre.*

*Your ISE certificate must be updated within the end of December of every year. The CAF tax centres send the new certificates to the INPS (National Institute of Social Insurance) offices; ACER has access to their data banks.*

*Please note: any tenants who fail to present their ISE certificate within the given time limit will find their rent is being provisionally charged according to the size of their flat. **ACER will not refund any excess rent charged if this happens.***

*Your rent is re-calculated when we receive your ISE certificate. The new rent will be charged starting with the month after the certificate was received.*

#### *Accommodation rented on a permanent basis*

*For housing rented on a permanent basis, the amount of rent does not depend on the tenant's earnings.*

*The amount of rent depends on the actual value of the accommodation. It will not be more than 4.5% of this value.*



## Your first bill

*Rent is charged every month. The bill is usually sent out within the first 15 days of the month. The first bill will be sent directly to the address of the accommodation you have been assigned (or to another address if this was requested previously). If your rental contract is signed within the first 10 days of the month, ACER will charge you rent for the month in question.*

*If your contract is signed after this, you will start to pay rent the following month.*

*The first bill also includes your deposit, which corresponds to two months rent for Social (ERP) Housing and three months rent for Permanent Rented Accommodation (but in this case, the deposit must be paid into the bank before the first bill is sent out). You only pay the deposit once, when you sign the contract. If you end your rental contract, your deposit will be refunded a few months after you have returned the keys for the flat. If you are re-housed (you move house) you may have to pay a supplement.*



## How to pay your rent

*Look at the example on pages 6-7: you will see the bill has an issue date and a pay-by date. This is the last date you can pay the bill.*

*Pay the bill at any post office within the pay-by date: remember to take with you the special payment slip that was sent to your home. If you have a bank account, you can also pay your rent by direct debit (RID). This method of payment avoids the queues at post offices and makes sure you do not forget to pay the rent every month.*

*Another option is to pay ACER Reggio Emilia by bank transfer: ask the bank to pay your rent into account number IT14 - B - 02008 - 12834 - 000001913077 at Unicredit Banca.*

*If you decide to pay your rent via your bank account by direct debit, you will still receive the payment slip with the details for payment, but this is for your information only.*





## *What is included in your bill*

*Pages 6-7 explain that the total amount you pay with your bill covers several items and not just the actual rent for your accommodation.*

*These are the items you may be charged for.*

- *Rent for accommodation*
- *Rent for a garage*
- *Administration fees*
- *Management by the tenants*
- *Management by ACER*
- *20% value added tax*
- *Government tax*
- *Registration fees (the contract is registered with the Revenue Office – ACER pays half of the fees)*
- *Postal charges*
- *Interest on arrears (this is charged if you are late paying your rent)*
- *Deposit (see page 4)*
- *Legal expenses (this only applies after you have been evicted)*

- *Charges for temporary hospitality (20% of the rent. The surcharge is applied 3 months after the notification date)*
- *Charges for non-notification of hospitality (25% of the rent for each month of the infringement)*

### **What is not included in your bill**

*The bill sent to you by ACER will not include any condominium charges if the building is not managed directly by ACER. If the condominium is managed by an independent firm, the condominium manager will notify tenants of the fees and the individual service charges.*



**What you should do**  
**if you do not receive or you lose your bill**

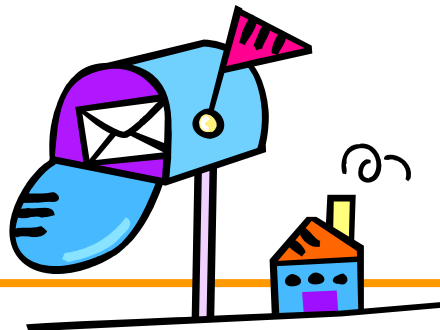
*Sometimes bills do get lost in the post.*

*If this happens, telephone ACER. There are two phone numbers: **0522 23.66.11** or **0522 23.66.30**. Tell them you have lost or have not received your bill. You will be told how much rent you have to pay. Pay the rent at any post office using the payment slip into account number 12498424, beneficiary “ACER RE – Canoni locaz. Alienaz. Alloggi – Servizio Tesoreria”*

*Remember to write the month in the description. e.g. “Rent 05/2006”.*

*If you prefer, you can also go to our offices and ask to speak with ACER Customer Relations. They will fill out the payment slip for you.*

*Our offices are open to the public Monday to Friday mornings from 11 am to 12.45 pm and on Tuesday afternoon from 3 pm to 5 pm.*



## Useful phone numbers

- *If you want to report something wrong in your flat*  
**0522 23.66.11**
- *For information about your rent, your contract  
and the management of the condominium*  
**0522 23.66.33**
- *For information about missing payments or evictions*  
**0522 23.66.84**
- *Main switchboard*  
**0522 23.66.11**
- *To send a fax*  
**0522 23.66.99**



Published by the Office for Customer Relations  
June 2009



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