

# 12. Paying your rent and service charge



This document is available in other languages, larger text, Braille and on audio cd or cassette.



This leaflet aims to help you understand how we collect your rent and the various payment methods that are available to you.

## How to pay your rent

### Making payments

Your rent is due on Monday each week from the start of your tenancy. Your Housing Officer will tell you how much your rent is and whether there are any service charges on top. You can make payments weekly, fortnightly or monthly instead as long as these are made in advance. You can use the following methods overleaf to pay your rent, if you would like to change your method of payment please contact your Housing Officer, scheme-based staff or a member of our customer care staff:

## Direct debit

Direct Debit is the most convenient way to pay your rent and is our preferred option as it costs us the least out of all the payments methods to process. This means we can direct our resources to providing better services to you.

All you need to do is set up the Direct Debit once and we will do the rest. If your payments need to change, you will receive advance notice from us telling you what the new payment is and the date the payment will be transferred from your bank. Direct Debit is the only payment scheme that protects your interest with a guarantee. The Direct Debit Guarantee provides assurance to you that any monies debited in error will be immediately refunded by your Bank.

Ask our customer care staff for a form to complete if you are interested in this option. We can help you complete the form if required.

## Rent payment card

Your Housing Officer will give you a rent payment card. This can be used with cash, a debit card or cheque to pay your rent at the Post Office or at local shops and garages where the Payzone or E-pay logo is displayed. If you pay using your rent card you should keep your receipt as proof of payment. Replacement cards are available from your Regional Office.

## Post

To pay your rent by post, send a cheque or postal order-made payable to Beech Housing Association Ltd to your Regional Office. Make sure you write your name, address and tenancy number on the back of it. Please don't send cash through the post.

## At your local office

You can pay your rent at any Regional Office by cash, cheque or debit card. If you wish to pay by cash please ensure that the cash is secure and away from view until handing over to staff. If there are other people in reception, you may ask to use the interview room to allow you to pay in privacy.

## Over the telephone

You can pay your rent over the phone by calling any Regional Office and using a debit card. Alternatively you can pay by calling our 24 hour automated line on **0870 243 6040**.

## Online

You can pay your rent online at [www.adactushousing.co.uk](http://www.adactushousing.co.uk)

## Paying by text

Payments can be made by text. In order to use this facility you will need an allpay card, mobile phone and debit card. Register your mobile phone on the allpay website. You will need your allpay card to hand so that your phone number can be registered against your account.

Please log onto <https://www.allpayments.net/textpay/login.aspx>, to use this service. Alternatively contact your Housing Officer for assistance to register your telephone number and for further instructions on how to use the service.

## Standing order

If you have a bank or building society account, your rent can be paid directly to us. If your rent changes in the future you must remember to change your standing order. If you would like to pay via Standing Order please ask our customer care staff for a form. We can help you complete the form if required.

## Keeping you informed about your rent

We will regularly send you a rent statement showing:

- How much rent you've been charged
- How much you've paid
- What your balance is and whether you've paid more than you need and are in credit, or not enough and are in arrears.

If you want to check your balance at any other time you can use our online facility to view your rent account, alternatively contact your Regional Office or scheme-based staff.

# Financial Inclusion Service

We have a Financial Inclusion Team who can help you with claiming the benefits you are entitled to, help you look at your incomings and outgoings to ensure you can pay your bills, help you negotiate with companies you owe money to in order to agree repayment plans, provide advice on obtaining a bank account and provide advice on the best way of paying your bills.

## Benefits and advice

Our Financial Inclusion Team can make sure that you are getting all the benefits you are entitled to. Contact your Regional Office for an appointment or speak to the Financial Inclusion Team direct.

If you are in receipt of Housing Benefit you can ask the council to pay it directly to us. If you are in receipt of Housing Benefit and your circumstances change you must notify them immediately.

## If you fall into arrears

Making sure that rent is collected is important to both our customers and us because it pays for the work we do and the services you receive. You may only appreciate some of our services when you need them most.

### **So talk to us:**

- If you lose your job
- Can no longer work because you are ill
- Need help coping with increases in rent or service charges

If your rent account falls into arrears we will normally write to you to advise you of the amount overdue. Your Housing Officer will make an appointment to meet with you and discuss the situation. This discussion will remain confidential and we aim to be sympathetic and supportive.

**We can:**

- Check that you are getting all the benefits you are entitled to
- Work with you to decide on better ways to manage your money
- Come to an agreement with you about paying off any arrears.

If you still fail to pay your rent or to make a repayment agreement with us we will take legal action however. Our procedures are as follows:

- We would give you an official notice telling you we intend to take you to court and that this could eventually mean that you would lose your home. This is called a Notice of Seeking Possession
- There would then be a gap of four weeks before we could arrange a date for a court hearing. During this time you could get in touch with us, make an agreement to repay and have the court action cancelled
- If you do nothing, the court would inform you of a date for the hearing. Even at this stage you could still get in touch with us
- At court you would probably be ordered to pay off your arrears by a certain amount each week. If you fail to do this you could still lose your home
- In very serious cases, when someone completely fails to pay or to keep to an agreement or court order, we will ask the court to allow us to evict the tenant
- If you leave your home and still owe us rent we will ask you to make an agreement to clear the debt. If you do not do this, we will pass your details onto a debt-collecting agency to recover the debt for us.

You can prevent court action if you get in touch with us as soon as you think you have a problem with paying your rent.

Our Financial Inclusion Team are here to help and will contact you if we do pursue court action against you. Please see our Financial Inclusion Service Leaflet.

We advise tenants that the data held by this organisation in respect of your tenancy may be checked against other information or given to relevant agencies for the prevention and detection of fraud.

## Getting in touch

**Head office: 01942 608715**

Turner House, 56 King St  
Leigh, Lancs WN7 4LJ

**North office: 0161 230 4070**

Elizabeth House, off Victoria St,  
Openshaw, Manchester M11 2NX

**South office: 0161 232 6030**

Parkway 5, Parkway Business Centre,  
Princess Road, Manchester M14 7HR

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**West office: 01942 263630**

82 Railway Road,  
Leigh, Lancs WN7 4AN

**Neston & Parkgate office:**

**0151 353 0917**

43 Liverpool Road, Neston,  
Cheshire CH64 3RB

**Bootle office: 0151 284 5756**

34 Eleanor Road, Bootle,  
Merseyside L20 6BR

### ARABIC

هذه الوثيقة متاحة باللغة العربية  
عند الطلب.

### BENGALI

অনুরোধ করলে এই ডকুমেন্টটি  
বাংলা তে ও উপলব্ধ

### CANTONESE

本文件可以應要求，製作成中文  
(繁體字) 版本。

### FARSI

این مدرک در صورت درخواست به فارسی  
موجود است.

### FRENCH

Ce document est disponible en français  
sur simple demande.

### GUJARATI

આ દસ્તાવેજ વિનંતી કરવાથી ગુજરાતીમાં  
મળી રહેશે.

### HINDI

अनुगोध पर यह दस्तावेज़ हिन्दी में भी  
उपलब्ध है

### KURDISH

ئهم بەلگهیه به پێی داواکاری به زمانێ  
کوردی ش دەس دەکەوێت

### MANDARIN

本文件可以应要求，制作成  
中文(简体字)版本。

### POLISH

Dokument ten jest na życzenie udostępniany  
w języku polskim.

### PUNJABI

ਪੰਜਾਬੀ ਵਿਚ ਵੀ ਲਿਖਿਆ ਜਾ ਸਕਦਾ ਹੈ  
ਇਹ ਦਸਤਾਵੇਜ਼ ਮੰਗ ਕੇ

### SOMALI

Dokumentigaan waxaa lagu helaa Soomaali  
haddii la codsado.

### URDU

درخواست پر یہ دستاویز اردو میں بھی مل سکتی ہے۔

### VIETNAMESE

Tài liệu này có sẵn bằng tiếng Việt khi  
được yêu cầu.

