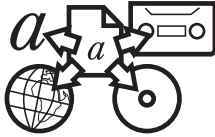


4.

Rent and service charges



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

Your rent is calculated each year and is set by Manchester City Council. You will receive four weeks' written notice of the Council's intention to change your rent.

We offer a wide range of payment options, and will keep you well informed about your rent account and offer help with accessing benefits and advice when necessary.

Making payments

Your rent is due on Monday each week from the start of your tenancy. We will tell you how much your rent is and whether there are any service charges on top. You can make payments 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 or a member of our customer care staff:

Ways to pay your rent



Payment by Direct Debit. If you want to pay your rent by Direct Debit you need to phone your local office making sure that you have your Bank details to hand. This can then be set up over the phone. If your rent charge changes your payment will automatically be changed.



Payment by Debit/Credit Card. We accept most credit/debit cards (like Switch and Visa). To make a payment simply call your local office, making sure that you have your credit/debit card to hand.



Payment by DSS. This is a payment made directly to us from income Support.



Payment by Cash. Cash can be paid at your local office.



Payment on the internet. Login to the Adactus website at www.adactushousing.co.uk, click on Pay Rent and a form will pop up. Complete the form, making sure that you enter the exact details from your credit/debit card. This will then show up on your statement as Payment by credit/debit card.



Payment by Housing Benefit. This is the payment made by your local authority for your rent and service charge. It is paid either 4 weeks in arrears or 2 weeks in arrears and 2 weeks in advance.



Payment by Cheque. Cheques can be posted to your local office. Please make sure that you put your address and tenancy number on the back of your cheque. Please do not send post-dated cheques. If your cheque bounces it shows as a Dishonoured cheque.



Payment by Allpay Card. Take your cash or cheque to a post office, Pay Point or PAYzone outlet with your rent payment card. You will be given a receipt which you should keep as proof of payment.

SO

Payment by Standing Order. If you want to pay your rent by standing order you need to ask your local office for a form which you complete and take to your bank. Your bank will then arrange to pay us a set amount on a regular basis. If your rent charge changes you will need to notify your bank.

Keeping you informed about your rent

Checking your rent account

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, or request an additional statement, just contact your local office.

Changes to your rent

Whatever type of tenancy agreement you have we will give you at least four weeks notice of when the rent is going to increase.

When you get a notice about the rent going up you should make arrangements for the new amount to be paid from the date that is set. This may mean telling your bank or contacting your Housing Benefit Office.

Benefits and advice

Housing benefit and allowances

Our Welfare Rights Team can make sure that you are getting all the benefits you are entitled to. Contact your area office for an appointment or speak to the Welfare Rights 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. We 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 should 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 Welfare Rights Team are here to help and will contact you if we do pursue court action against you.

