Please note that our Plus Dane customer contact telephone numbers referred to throughout this leaflet have now changed to:

0800 169 2988  [free from most UK landline phones]

0300 123 4560  [local rate from a mobile phone]
If you rent a home from us you are responsible for paying rent on the day it is due. If your payment is not received by Friday you will be in arrears. If you don’t pay your rent you could lose your home. If you receive Housing Benefit, you are still responsible for ensuring that you do not fall behind with your rent payments.

Your rent pays for repairs, improvements and all the other landlord services to your home. We take a firm but fair approach to collecting your rent. This means we will provide help and advice to those who need help meeting their payments and will take swift action against those who willfully do not pay their rent.

Having rent arrears could prevent you from applying for a transfer, mutual exchange or buying your home.

Rent & other charges

Your rent is charged every Monday. To make sure your payment appears on your account by Friday you must make your payment by 5pm on a Wednesday.

In addition to your rent you may have to pay for service charges.

These charges will be a condition of your tenancy and you will receive a breakdown of the charges with your tenancy agreement. These charges appear on your account at the same time as your rent.

Some service charges are eligible for Housing Benefit but some are not. Examples of those not covered by Housing Benefit include heating charges or Community Alarms. Some charges may be covered by Supporting People.

Our Rent Setting leaflet tells you how your rent is calculated.

Rent statements

We will provide you with an easy to understand rent statement twice a year. Statements show your current rent and charges as well as your current balance. If you don’t
understand your rent statement contact us. You can request a statement at any time, which will be sent out within one working day.

If you fall into arrears, you will receive a more regular statement as all our arrears letters contain a short statement.

**Ways to pay your rent**

We offer flexible payment options meaning that you can pay your rent weekly, fortnightly, four weekly or calendar monthly.

You can pay your rent in any of the following ways:

**Direct Debit** - this is the most convenient way to pay. Payments come direct from your bank account. To set up a direct debit, or for advice on opening a bank account please contact us.

Once your Direct Debit is set up, you don’t have to do anything else. The payment comes out of your bank account automatically. When your rent increases each year we automatically increase your direct debit payment to the required amount. Direct Debit is free to set up.

**Allpay payment card** – with an Allpay card you can pay your rent at Post Offices and other places like shops and garages that display the paypoint sign. To find your nearest outlet or to order a payment card contact us or visit our website.

**Internet** – if you have an Allpay account you can pay through the Allpay website. Log on to [www.allpay.net](http://www.allpay.net).

**Cheque** – you can send cheques to us using the address on the back of this leaflet. You should make your cheque payable to Dane Housing and write your name and address on the back of your cheque. If you choose to pay by cheque it is your responsibility to make sure that the payment arrives in plenty of time to be credited to your account.

**Telephone** – to make a payment over the telephone using your debit card contact us.
If you would like to find out more about the ways you can pay your rent, please call us on 0500 026 079 or visit our website.

We will make sure all received payments made are updated on your rent account as follows:

- All Pay payment card - next working day.
- Direct debit - next working day;
- Housing Benefit - within two working days;
- Direct payments - within two working days.

**Receiving help paying your rent**

Housing Benefit is there to help you. It is your responsibility to make sure you make claims to the Housing Benefit department on time and keep them informed of any changes to your circumstances. If your claim is cancelled, you will have to pay your full rent even if you plan to put in a new claim for Housing Benefit.

If you are on a low income or receive benefits, you may be entitled to claim Housing Benefit and Council Tax Benefit to cover some or all of your housing costs.

Receiving Housing Benefit does not mean it is not your responsibility to pay your rent.

If you think you could be entitled to Housing Benefit, contact us. We will contact you within five working days to help you to:

- Complete your form;
- Arrange for a benefit assessment to be made to check your entitlement;
- Advise you where to submit your claim to.

Remember, if your Housing Benefit only pays for part of your rent, you must pay the rest of your rent by one of the ways listed under the section ‘Ways to pay your rent’.

You must pay any rent that is not paid by Housing Benefit. If you have anyone living with you, who is not your partner but is over 18 years old you may be liable to pay a non-dependant charge.
Advice and Assistance

We are committed to raising awareness of the advice and support we can give you to help you manage your rent account and other personal finances, including helping you to understand why your rent account may be in arrears.

Our staff can offer you help and support as well as offering you the services of partner organisations.

You do not have to be in debt to access this support. If you are in financial difficulties or a change in your circumstances effects your ability to pay contact us so we can help you.

Our specialist officers can help you to:

■ Maximise your income and benefit entitlement.
■ Manage your daily budgeting.
■ Manage your debts.

Support for new tenants

When you sign up for a new tenancy you will be made aware of the importance of paying your rent and will be given advice about benefit entitlements, rent payment methods and what will happen if arrears build up. You will also be advised who your dedicated Income Management Officer is and how to contact them.

Arrears recovery

If you do not pay your rent and your account is in arrears, we will contact you quickly to agree an affordable regular payment so that formal action is not required.

Before any formal action is taken, we will attempt to personally contact you at least three times. If you fail to respond or do not keep to the agreement we will serve a Notice of Seeking Possession, this notice is the first stage of legal proceedings.

The notice comes into effect after 28 days, if you are still in arrears we will apply to court to get a
possession order. This order is often suspended which means the court will set an amount of money you need to pay each week to secure your home. If you fail to keep to the order you will then lose your home.

If we take court action against you, we will:

- Attempt to visit you on at least two occasions after the Notice of Seeking Possession is served;
- Tell you the date of your court hearing date within three working days of receiving the date from the court;
- Write to you 14 working days before the hearing date for all possession hearings.

Frequently Asked Questions

Here are some answers to questions about paying your rent:

Q My circumstances have changed and I can not afford my rent. What can I do?

A If you are finding it hard to pay your rent, the most important thing to do is to contact us. Our Income Management Team has specialist officers who will be able to advise you on ways to pay your rent and will agree an affordable repayment plan with you.

We can also help you with advice and support on benefit entitlements, claims and other financial matters.

If you would like a free benefit health check, to make sure you are getting all the money you are entitled to, contact us.

Q What happens if I get into rent arrears?

A Please contact us as soon as you feel you are struggling to pay your rent. If you owe us rent and you do not contact us or respond to any of our letters, phone calls, emails or home visits, we will take action to recover the money owed. This could result in you losing your home.
Our emphasis is on helping you to manage your rent account and make payments in a responsible way. It is very important that you speak to us - we are here to help. As long as you keep in touch with us and let us know the problems you are having, we can help. Many families lose their homes because of rent arrears, almost all of these could have been avoided. Do not ignore the problem – we are here to help.

**Q** There is a minus figure showing on my rent account. Am I in arrears?

**A** No. The minus figure means you are in credit. Contact us and we can arrange to process your request. We will respond to you within 10 working days confirming if we can refund the amount to you and what will happen next.

If you receive Housing Benefit we will have to write to them to request written confirmation that you have not been overpaid by Housing Benefit.

**Q** I have recently become unemployed and can’t afford to pay my rent - what should I do?

**A** Contact us and we can ensure that you are supported in applying for benefit. The sooner you contact us, the sooner you can get help with paying your rent.

**Q** Why has my Housing Benefit been stopped?

**A** This could happen for several different reasons. The most usual reasons are because you have:

- Started work;
- Receiving a different benefit;
- A dependent child who has now turned 18-years-old;
- Failed to reply to a letter Housing Benefit sent to you.

If you have been told your claim has stopped or been cancelled it is important that you contact us immediately.
Q You have sent me a letter saying I owe money, but I get housing benefit. What should I do?

A If your account is in arrears we will always contact you even if you are entitled to housing benefit. This is because you are responsible for paying your rent and making sure payments from housing benefit reach your rent account.

If you ever get a letter from us please contact us. **Do not ignore any letters about your rent, it could be important.**

**Remember**

We are here to help. Contact us as soon as you think you may have a problem. If you are on a low income, you may be eligible for benefits. Contact us to find out.

If you do not pay your rent, you may lose your home. It is vital that you make every effort to pay your rent. Failing to pay your rent and other charges could get you a poor credit record. This means you will have difficulty getting a mortgage, a loan or catalogue goods.

**Useful Contacts**

If you would like some independent advice you can contact one of the agencies below:

- **Citizens Advice**
  [www.adviceguide.org.uk](http://www.adviceguide.org.uk)
- **Department for Work and Pensions**
  [www.dwp.gov.uk](http://www.dwp.gov.uk)

**Want to know more?**

If you have any queries about any of the information provided in this leaflet, or want more details, please contact us on 0500 026 079, visit one of our offices, visit our website at [www.neighbourhoodinvestor.com](http://www.neighbourhoodinvestor.com) or email us rent@neighbourhoodinvestor.com.
National Debtline for free and confidential advice on dealing with debts - www.nationaldebtline.co.uk.

Help with the cost of cancer explains the wide range of financial help available, from welfare benefits and tax credits to grants and loans. http://www.macmillan.org.uk

Turn to us is an independent charity that helps people access money that they may be entitled to - www.turn2us.org.uk

Financial Services Authority provides information on managing your finances www.fsa.gov.uk/financial Capability

handy budget calculator www.moneymadeclear.fsa.gov.uk/

Association of British Credit Unions Ltd (ABCUL) www.creditunioncommunities.org

Money advice trust www.moneyadvicetrust.org

Customer Feedback

We value your views and would like to hear what you think about the service you receive from us.

If you wish to make a complaint, compliment or make a suggestion you can do so by contacting us on 0500 026 079 alternatively see our Customer Feedback leaflet.
Translations available on request

ترجمة متوفرة عند الطلب.

أُنِروُدَ كُورِلِ بنَمْنِتْرِيْت كُورِ (تْرِانُغْرِفْشْن) يَبْسُحَا كُرْأ هَبْوَأَ.

我们可以为你提供中文譯本。

Traductions fournies sur demande.

وُرِکْیِرُانی زَمَانِهْوَانی داَبِیِن دِهَکِریَتَ لَهْداوَاکرِذَنِّیداَ.

वेतली वलत दे उलसे ही में न्यूकल्षेय है।

Переведенные версии предоставляются по запросу.

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Se le puede facilitar una traducción si Ud. lo solicita.

وَرْتْوْا سْكُرَ نَمْ يِرْتِ بِنْ حَاكِمُ.

बिन्याती हरबाथी तरजमो मर्जी रेकेशे ।

Tłumaczenie jest dostępne na życzenie.

Other languages, Braille, audio format
& large print available on request

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