



Wythenshawe
Community Housing Group




Your Guide to

Paying Your Rent & Money Management

Introduction

Running a home can sometimes be challenging and sometimes money will be tight. This guide is intended to provide you with practical money management tips, options you have for paying your rent and where you can get help if you are struggling.



Pay the
rent!

Your Rent Officer

Your Rent Officer can give you advice and guidance about paying your rent and if you need further assistance we can arrange for you to be referred on to our Financial Inclusion Team for more specialist debt and benefits advice. You can contact your Rent Officer by ringing our Customer

Services Team or attending one of our local offices to book an appointment.

If you have an urgent problem and need to see someone then we do operate a duty officer service at our local offices.

Your rent officer can help you with any rent matter, including:

- Advising the best way for you to pay your rent
- Referring on to our Financial Inclusion Team for more specialist benefits and debt advice when needed.
- If you do get into arrears looking at your income and expenditure to work out an affordable payment plan
- Offering advice on how to claim benefits you may be eligible for

You can keep track of your rent account on our website whenever you want. You will need to set up an online account with us.



Paying your rent

Your rent is the weekly charge for your home and is our main source of income. We use the income we get to provide key services such as day to day repairs or for large programme works where we replace key components in the properties such as windows and bathrooms.

Rent is payable weekly in advance and is due each Monday. This means that the rent you pay us on a Monday pays for your home for the next 7 days. If you intend to pay your rent monthly you will need to be a month in credit.

The rent is charged for 52 weeks each year, however you only pay this over 50 weeks of the year. There are currently two non-collection weeks:

For Parkway Green tenants these are normally Christmas week and the last week of the financial year.

For Willow Park tenants these are normally Christmas week and the last week of the financial year.

Rent should normally be paid weekly, but you can make an agreement with your rent officer to pay fortnightly, 4 weekly or calendar monthly.

If you do not pay us on time, you will owe us money and these are called rent arrears.

You will receive a rent payment card at the start of your tenancy and there are lots of ways to pay your rent:



At Wythenshawe House by cash, debit or credit cards



Call 0800 633 5500 or 0300 111 0000 to speak to a member of our team or call **0161 946 9595** to use the 24 hour automated service where you can pay by debit or credit card



Pay by cash, cheque or debit card
– you will need to take your rent payment card



Any store showing the paypoint logo
– you will need your rent payment card and can pay by cash, cheque, debit or credit card



Direct Debit from your bank
– contact your rent officer or a member of our customer services team



Via the Internet
– You can make payments at **www.allpayments.net** using debit or credit card. You will require your rent payment card and need to ring 0870 240 2953 to register your card with the service. Once your card is active and want to make a payment go to **www.allpayments.net**



By Text
– using the internet and your mobile phone.
Register at **<http://allpayments.net/textpay>**

Rent Statements

We will send you a rent statement 4 times per year. This will show you whether you are up to date with your rent payments. It is important to keep your receipts and check each time you receive it to ensure all the payments you have made have been received.

Rent Increases

The amount of rent you pay is reviewed each year and we will give you 4 weeks written notice of when it changes.

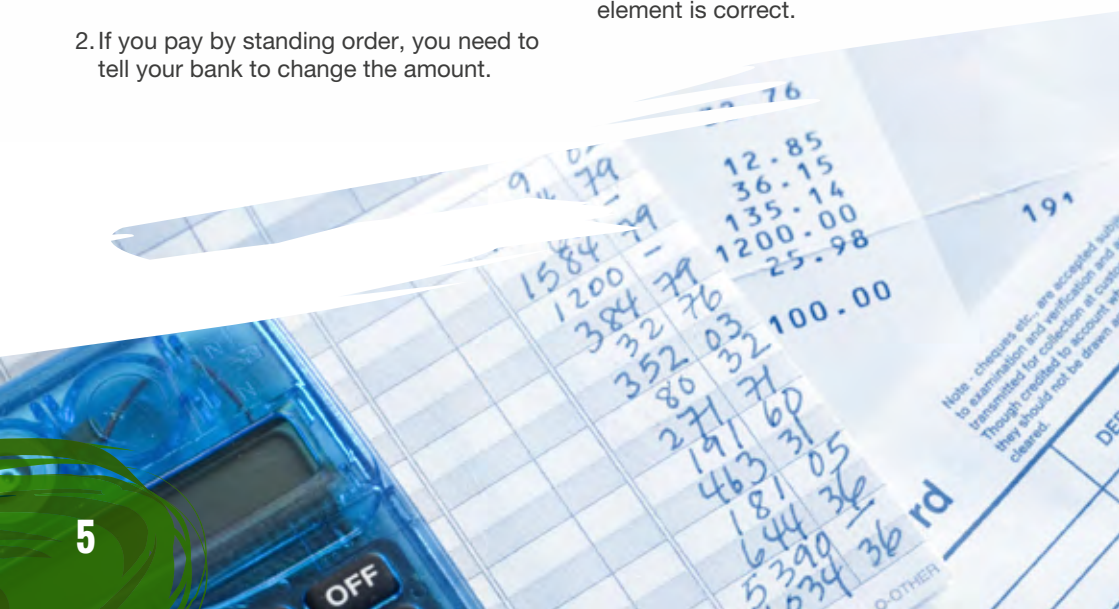
We set your rent in line with Government guidelines on how this is done.

If your rent changes we will:

1. If you receive Housing benefit, and it is paid straight to us, then we will notify Housing Benefit of the change.
2. If you pay by direct debit then the amount you pay will be altered depending if you are the required amount in credit on your rent account

If your rent changes you must:

1. If you receive Housing Benefit and it is paid to you, then you must notify the Revenues and Benefit unit yourself.
2. If you pay by standing order, you need to tell your bank to change the amount.
3. We will notify the DWP of any changes in your rent, but if you claim Universal Credit you must check that the housing element is correct.



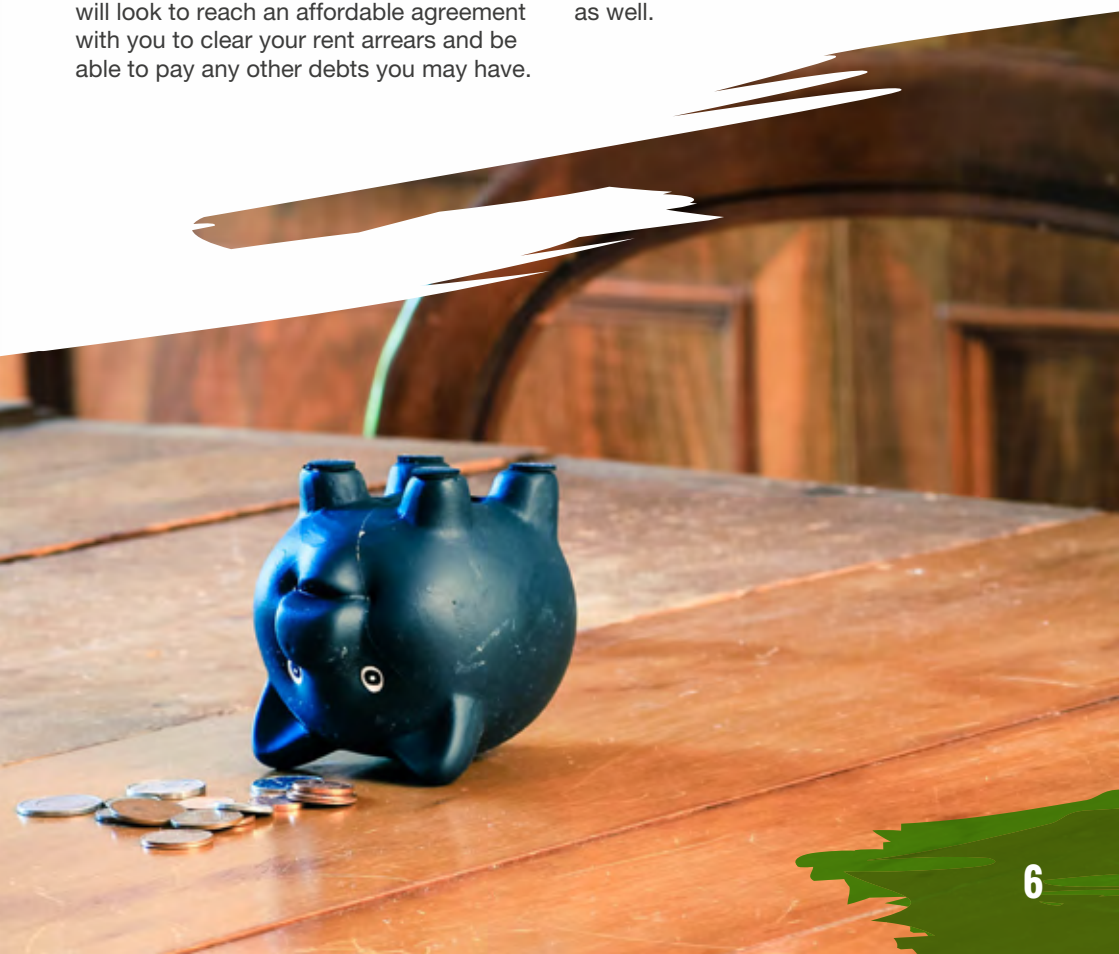
What happens if I get behind with my rent ?

If you get into rent arrears, or are struggling to pay your rent, then you must contact your rent officer as soon as you can. It is far easier for us to help you when the debt is smaller and more manageable, rather than leaving it and it becoming more difficult to manage, we are here to help you.

Your rent officer will discuss the situation with you, check you are receiving all the benefits you are entitled to and work through your income and expenditure. We will look to reach an affordable agreement with you to clear your rent arrears and be able to pay any other debts you may have.

If you do not talk to us, or do not maintain the agreement you have made, then we will have to take legal action to recover the money that you owe to us. You will be served with a Notice of Seeking Possession – this advises you that we reserve the right to take legal action if you do not deal with your arrears issue.

If we have to take legal action then we will ask the courts to add our legal costs to your debt and these will need to be paid as well.



Help with paying your rent

You can get help with paying your rent, where this comes from depends on which benefit you are claiming.

If you are on a low income or one of the following benefits: Income Support, Job Seekers Allowance, Employment Support Allowance or state pension, then you will be able to claim Housing Benefit. You can fill in an online application form at **www.manchester.gov.uk/benefits** or contact your rent officer who will be able to assist. You will need to provide information to prove your income, and the income of anyone living with you, so the claim can be assessed correctly. Without this information your claim will not be assessed and you will be liable for the rent during this period.

Universal Credit – if you are claiming Universal Credit, then you will need to advise the DWP that you are liable for rent payments. They will ask for details of tenancy and they will then make an additional payment on a monthly basis – this is known as the housing element. If you are claiming Universal Credit – you are no longer able to claim Housing Benefit and will be expected to pay your full rent. But can be considered for a Discretionary Housing Payment (DHP). You may be eligible to claim council tax support and would need to complete the form online at **www.manchester.gov.uk/benefits**.

'A DHP is extra money the Council may be able to pay if you have a shortfall in your Housing Benefit or the Housing Cost element of your Universal Credit, i.e. bedroom tax, and are struggling to pay. Please ask your rent officer for an application form.



Welfare Benefits and Debt Advice

We have a team of Financial Inclusion Officers who are able to offer help and assistance with benefit queries and debt issues.

Welfare Rights

The Financial Inclusion Team are able to help you deal with queries in relation to all types of welfare benefits, including:

- Universal Credit
- Housing Benefit
- Income Support
- Job Seekers Allowance
- Employment Support Allowance
- Disability Living Allowance/ Personal Independence payment
- Attendance Allowance.

We can help you identify which benefit you are entitled to and if needed support you to challenge a benefit decision you think may be wrong.



Debt Advice

If you have debt problems and are finding it hard to pay your rent and other bills then our Financial Inclusion Team will be able to provide you with help in prioritising your debts. We can help you with:

- Dealing with a wide range of debts including – Council tax, utilities, loans, bank charges
- How to prioritise and management your debts – including making agreements with your creditors
- Debt and mental health
- Loan sharks and illegal money lenders.

If you need an appointment please contact us through the customer services team who will make you an appointment.

If you are struggling and need help to pay your rent or other bills – the sooner you seek help the sooner the problem can be fixed.

On the following page is a budget planner to help you work out how you spend your money. If you are struggling this is the first stage of identifying where the problem might be.

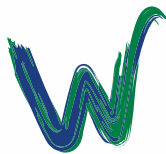


Income

Details	Amount	Details	Amount
Wages 1 Net (Minus Pension)	£	Ssp/Sickness Benefit	£
Wages 2 Net (Minus Pension)	£	Smp/Maternity Benefit	£
Working Tax Credits	£	Works Pension	£
Child Tax Credits	£	Retirement Pension	£
Child Benefit	£	Pension Credit	£
Job Seekers Allowance	£	Maintenance	£
Employment Support Allowance	£	Universal Credit	£
Income Support	£	Attendance Allowance	£
Incapacity Benefit	£	Other	£
Disability Living Allowance	£		
Housing Benefit	£	Total Per Week	£

Expenditure

Expenditure	Payment	Expenditure	Payment
Rent	£	Catalogues	£
Council Tax	£	Hire Purchase	£
Gas	£	Credit Cards	£
Electric	£	Fines	£
Water	£	Loans	£
Phone	£	Insurances	£
Sky/Cable/Net	£	Travel Costs/ Car	£
TV License	£	Clothes	£
Food/Weekly Shop	£	Smoking	£
School Meals	£	Going Out	£
Social Loan Repayment	£	Other	£
Maintenance	£	Total Per Week	£



Wythenshawe
Community Housing Group

Wythenshawe Community Housing Group
Wythenshawe House
8 Poundswick Lane
Wythenshawe
Manchester M22 9TA

e: customerenquiries@wchg.org.uk

t: 0800 633 5500

t: 0300 111 0000

www.wchg.org.uk