



## Managing your Rent Account



Reader Group approved

If you would like this leaflet in any other format please contact the Customer Service Team on **01484 435715**

**This leaflet should be read in conjunction with our 'Paying for your Home and Services' Service Standard leaflet and our 'Money Worries' leaflet.**

## **Paying Your Rent is Important**

Rent and Service charges are important as they pay for the services we provide to you.

It is your responsibility to ensure that your rent is paid on time. You can pay your rent weekly, monthly or at any other time as agreed with your Neighbourhood Officer. If you pay monthly we expect you to pay in advance. Rent and Service Charges are payable every week from the Monday your tenancy starts.

If you claim Housing Benefit it is your responsibility to ensure that you supply the correct information promptly to the Housing Benefit Department to enable them to process and update your claim. You should also inform your Neighbourhood Officer that you have made a claim.

We will write to you every year and tell you how much rent you must pay and we will tell you about any other charges we make for services you use such as caretaking.

Sometimes you may face difficulties paying your rent. If this is the case contact your Neighbourhood Officer immediately to let them know about your problems. It is our policy to offer advice and support to tenants who are facing genuine difficulties and to take prompt action against those who are deliberately not paying. Joint tenants are equally responsible for paying the rent and any arrears owing.

## **Rent Statements**

We will send you a rent statement every three months. The statement will detail the rent charge, housing benefit and payments received and your balance.

## How to Pay Your Rent

There are a number of ways you can pay your rent and service charges to Sadeh Lok:-

### Callpay

To pay this way you must have a debit card. Ring the Customer Service Team on 01484 435715. The Customer Service staff will ask you various security questions and the amount you wish to pay. You will need to have your debit card available so you can give your card details. You will then be given a payment reference number over the phone and then be sent a receipt either by e-mail or post.

### Allpay

You can pay using your Allpay rent payment swipe card at any Post Office or retail outlet offering the PayPoint facility.

- **Post Office**

Payments can be made in cash or by cheque. If paying by cheque you will need to make this payable to "Post Office Limited".

- **PayPoint**

Services are available in a wide number of newsagents, corner stores and garages, many of which are open early mornings, late at night and at weekends. Payments can be made by cash.

If you require a replacement rent payment swipe card please ring the Customer Service Team on 01484 435715.



## **Direct Debit**

This is the simplest and most convenient way for you to pay your rent. Your bank will pay your rent directly to Sadeh Lok and you can arrange to pay every week or every month in advance.

If you think there is not enough money in your account to cover your rent you should contact the Customer Service Team immediately who will give you advice on what to do. If your rent changes the amount you pay will be adjusted automatically.

To set up a Direct Debit contact Sadeh Lok's Customer Service Team on **01484 435715**.

## **Standing Order**

You can get forms for standing order payments from our Customer Service Team on **01484 435715**. You are responsible for making any changes to the amount you pay if your rent changes.

## **Cash**

You can make a payment by cash in person at Sadeh Lok's office at Trafford House, 11 Halifax Road, Huddersfield, HD3 3AN or if you are disabled or unable to get to the office and wish to pay by cash you can ring the Customer Service Team on **01484 435715** who can arrange for a Neighbourhood Officer to come and collect the rent from your home.

## **Cheque**

You can post your payment to Sadeh Lok at Trafford House, 11 Halifax Road, Huddersfield, HD3 3AN – please make your cheque payable to Sadeh Lok Housing Group Ltd. Please make sure you write your name, address and payment reference number on the back of your cheque. A receipt will be posted to you.

## Setting up a bank account that's right for you

One of the most important things you can do to help you manage your money is to set up a bank account. If you have difficulties getting a current account because of poor credit history or no suitable identification, you could open a 'basic' bank account.

Basic bank accounts offer many of the same facilities as a current account but do not have overdrafts and are easy to get even if you have a poor credit history. If you have a basic bank account you will be able to make payments by Direct Debit or Standing Order.

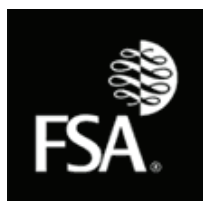
You can find out more about basic bank accounts on the Financial Service Authority's website [www.fsa.gov.uk](http://www.fsa.gov.uk) or by picking up one of their leaflets from us.

## Helping you to deal with debt

You need to pay your rent regularly and on time. Sadeh Lok understands that sometimes this can be a struggle.

If you get into rent arrears you need to pay them off as quickly as you can. If you consistently do not pay your rent you could be evicted and lose your home.

**If you have money worries call us TODAY on 01484 435715 and speak to your Neighbourhood Officer.**



## **Sadeh Lok staff are here to help**

Sadeh Lok is keen to help residents avoid getting into rent arrears and we will try to give you assistance to overcome money problems. Your Neighbourhood Officer will help you to manage your debt and ensure you are claiming the benefits you are entitled to or help you get more specialist advice where needed.

If you speak to your Neighbourhood Officer and come to a realistic and reasonable arrangement with Sadeh Lok to pay what you owe and you keep to it, we will not take any further action.

## **Do I qualify for benefits?**

If you are living on a low income you may be entitled to claim housing and or other state benefits. Again if you contact your Neighbourhood Officer they will be able to give you advice or refer you to other agencies for **FREE** specialist advice to help you maximise your income by claiming available benefits.

Housing Benefit can help you pay your rent if your income is low. The amount you get will depend on your income, savings, and your family circumstances. You can apply for Housing Benefit by contacting your local Housing Benefit Department:-

Kirklees - 01484 221259 Wakefield – 0845 850504

Rotherham 01709 336006

Remember – your benefit may change if your income drops or increases or if you have someone else living with you. If you are paid too much because you fail to inform them about the changes you will have to pay back what has been overpaid.

If you have claimed Housing Benefit and are waiting for a decision it is important to let your Neighbourhood Officer know. You may still be required to make some payments towards your rent if we think you will not be entitled to full Housing Benefit.

## **What if I don't keep to the arrangement to pay off my rent arrears?**

As a last resort and following all attempts to help you we will take immediate and firm action against you which may include issuing a Notice of Seeking Possession, taking court action or ultimately eviction.

### **Notice of Seeking Possession**

This is a legal document and is the stage before court proceedings which could result in you being evicted from your home. You should take this Notice very seriously. If you receive a Notice of Seeking Possession you should contact your Neighbourhood Officer on **01484 435715** to discuss your situation immediately. You may also want to contact a solicitor, Citizens Advice Bureau or an independent agency:

CHAS Housing Aid -  
Huddersfield 01484 223922/Dewsbury 01924 324990)  
The Springs, Wakefield - 01924 302085  
Rotherham Council Welfare Rights & Money Advice  
01709 822449

### **Being taken to Court**

Court action will be taken if the amount of arrears is not cleared or substantially reduced as agreed with your Neighbourhood Officer by the time the Notice of Seeking Possession expires. This will usually mean seeking a Warrant for Possession of your home from the Court and which ultimately could lead to eviction.

It is in your own interest to avoid court action if at all possible as this will result in court costs which will be an additional debt for you to pay and if the action results in eviction you will lose your home. Additionally if we take legal action for rent arrears it can affect your credit rating and your future housing options.

**If you have any difficulties in paying your rent  
please don't delay, speak to us today.**

