

Getting in touch



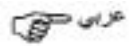
Head office: 01942 608715

South office: 0161 226 5384

North office: 0161 230 4070

West office: 01942 608715

Other:



عربي

ARABIC

حدد اللغة التي تتحدثها .
سوف نترجمك مترجماً على الهاتف لمعارفنا .



کۆ رۆی

KURDISH

په‌نجه‌ را‌یکێشه‌ بۆ ئه‌و زمانه‌ی سه‌مه‌ی په‌ ده‌که‌یت .
ئێمه‌ مو‌ترجمه‌ک په‌یدا ده‌که‌ین تا به‌ ته‌له‌فۆن
هاوکاریمان بکات .



বাংলা

BENGALI

আপনার ভাষাটি অনুধি নির্দেশ করে দেখান ।
আমাদেরকে সাহায্য করার জন্য টেলিফোনে
আমরা একজন সো-ভাষী বা ইংলিশস্পীকার এর
সহায়তা করব ।



普通话 / 国语

MANDARIN

请指出您讲的语言。
我们将请一位口译员在电话上翻译。



廣東話

CANTONESE

請指出您講的語言。
我們將請一位電話翻譯員
來幫助您。



ਪੰਜਾਬੀ

PUNJABI

ਅਪਣੀ ਭਾਸ਼ਾ ਬਾਰੇ ਦਿਸ਼ਾਨਾ ਕਰੋ।
ਅਸੀਂ ਦੁਬਾਰੀਏ ਨੂੰ ਬਦਲੇ ਵਿ ਉਹ ਟੈਲੀਫੋਨ
ਤੇ ਸਾਡੀ ਮਦਦ ਕਰੇ।



فارسی

FARSI

زبانی را که صحبت میکنید نشان دهید
برای کمک، مترجم تلفنی تهیه خواهیم کرد.



Soomaali

SOMALI

Farta ku tilmaam luqaddaada.
Waxaan telifoonka ku heli doonaa
turjibaan na caawiya



ગુજરાતી

GUJRATI

આપની ભાષા અથવા આંખનોથી જણાવો છો.
અમારને માટે અથવા માટે એક કુખ્યાવિધાને અમે ટેલિફોન
પર સહાયકીકરું.



اردو

URDU

اپنی زبان کی طرف اشارہ کیجئے۔
ہماری مدد کرنے کیلئے ہم تجھے فون پر کسی ترجمان (اگر پڑھنا) کو بھیجیں گے۔



हिन्दी

HINDI

आपकी भाषा की ओर इशारा करें।
हमें सहायता करने के लिए एक कृपयावधि को हम टेलीफोन
पर बुलाएंगे।



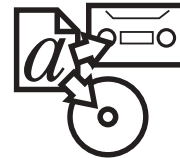
Tiếng Việt

VIETNAMESE

Hãy chỉ vào ngôn ngữ của quý vị.
Chúng tôi sẽ mời một thông dịch
viên qua điện thoại giúp chúng ta.

8.

Rent and service charges



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

The rent we charge pays for the services we provide. 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. Your housing officer 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 your housing officer 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. 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.

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.

Rent payment card

Your housing officer will give you a rent payment card. This can be used with a debit card or cheque to pay your rent at the Post Office or at local shops and garages where the Pay Point 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 area office.

Post

To pay your rent by post, send a cheque or postal order-made payable to Adactus Housing Association Ltd to your area 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 your area office by cash, cheque or debit card.

Over the telephone

You can pay your rent over the phone by calling your area office and using a debit card. You can pay when the offices are closed by calling our 24 hour automated line on 0870 243 6040.

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.

We are not a profit-making organisation so when rents go up it is because our real costs have increased – the costs of building, repairing and improving homes, and providing you with our services.

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. 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 Welfare Rights Team are here to help and will contact you if we do pursue court action against you.

Your questions answered

Q When do you review how much rent I pay?

Every April.

Q How is my rent set?

For most of our tenants – those who hold a starter or an assured tenancy agreement – rents are set according to government guidelines to ensure that our rents are affordable. The guidelines mean that we tend to charge more rent for larger properties in more affluent areas.

For secure tenants – usually tenants who have been with us since before 1989 – rents are set by the Rent Officer Service, a government body, and are called 'fair rents'. We can apply for a fair rent to be reviewed every two years or after we make substantial changes to the property. In making their decision, the Rent Officer will consider:

- The age and state of repair of the property
- The cost of any services provided
- The level of fair rents on similar properties in the area

Q How is my service charge set?

Many of our properties also have service charges added to the weekly rent for things like:

- Maintaining any shared gardens
- Cleaning, heating and lighting shared stairways
- Door entry systems
- Warden services for older tenants

These extra charges are explained in your tenancy agreement.

For assured tenants, service charges are calculated by us based on the actual costs of providing the services for your home. Each year we will send you a schedule of how the charge has been calculated and you will get an opportunity to comment on the cost and quality of the services.

Q How can I contest an increase in my rent or service charge?

Most Adactus tenants have the right to appeal against rent increases to the Rent Assessment Committee (check with your housing officer).

Assured tenants can also appeal about the service charges they pay to the Leasehold Valuation Tribunal.

Both of these are independent bodies and can set new amounts which may be higher, lower, or the same as those first proposed.

For secure tenants, the Rent Officer Service can override the service charge we set.

See the 'Useful Contacts' leaflet for further details.