

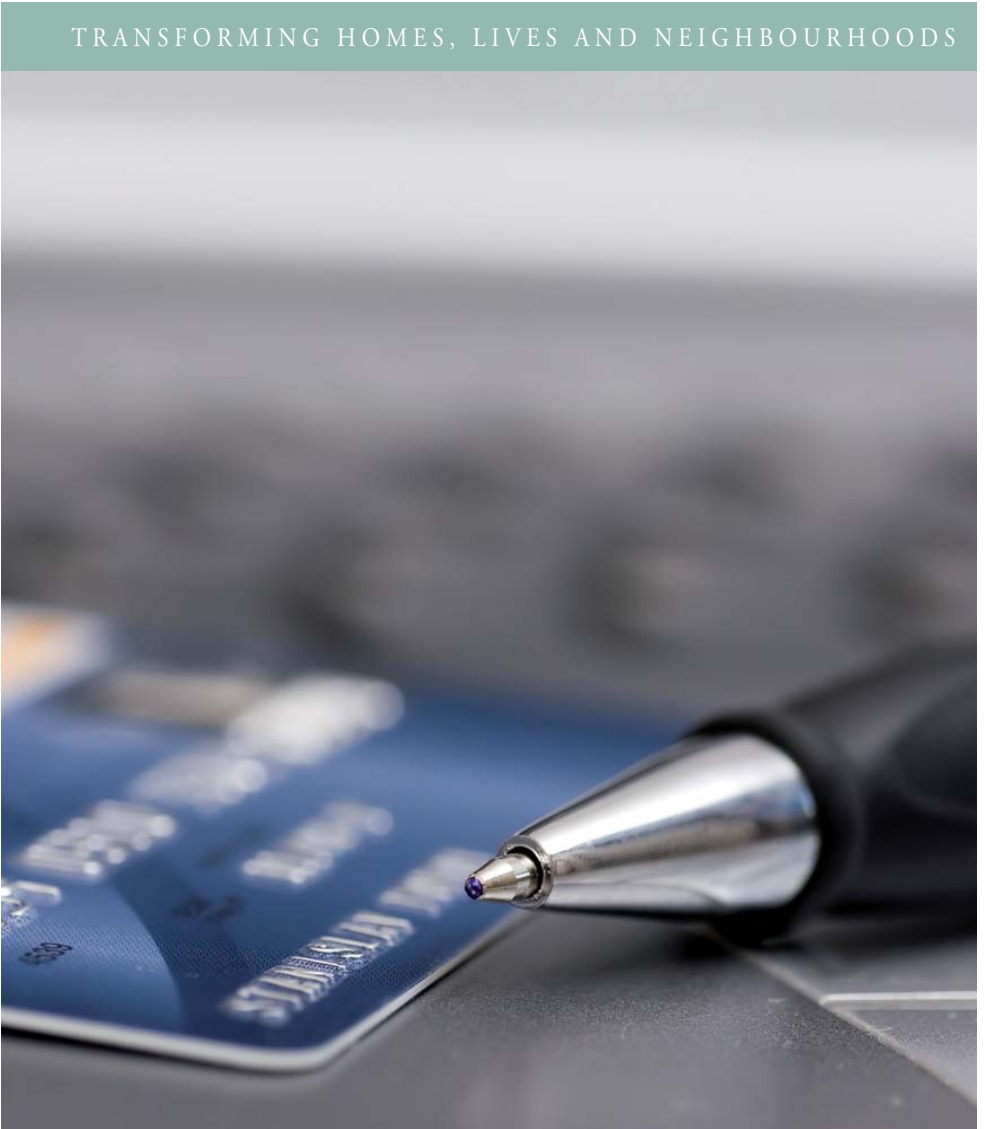


HOW TO...

Pay your Rent

INCLUDING DIRECT DEBIT APPLICATION FORM

TRANSFORMING HOMES, LIVES AND NEIGHBOURHOODS



At Trent & Dove Housing we hope you never experience problems paying your rent but if you do it is vital you get help immediately.

When you sign your Tenancy Agreement you are agreeing to pay your rent promptly. Rent is due on Monday (except during rent free weeks) but will not be regarded as in arrears if we received it by the end of the week.

Help with paying your rent

Housing Benefit

If you need help paying your rent you may be entitled to Housing benefit which is available to help people who are on benefits or have low incomes. Housing Benefit is paid by the local Council and application forms are available from the Town Hall, ESBC Customer Service Centre, Uttoxeter library or Trent & Dove offices.

Sometimes, rent arrears arise as a result of problems with claiming and processing Housing Benefit and other entitlements. If your Housing Benefit hasn't been paid, contact your local council to find out what's happening. There could be a backlog, or the council might need more information to deal with your claim.

Do seek advice from your landlord or an independent adviser who may be able to assist you; incomplete paperwork will hold up your claims. Tell your landlord what's going on and keep any correspondence.

Other Benefits

If you feel you need help with Benefit Advice, there are places available for you to visit where someone will be able to help.

Andrea Hogg is our Welfare Support Co-ordinator and she will be most happy to assist you, either by helping you directly or signposting you to other agencies with specialist knowledge. You can contact Andrea on **01283 528608**.

You can also contact the Citizens Advice Bureau in Burton on **0844 848 7902** or Stafford **01785 258673**.



Rent Arrears

Rent arrears are 'priority debts', which means the consequences of not dealing with them are serious - there is a risk of eviction.

If you can't pay your rent, you have missed rent payments or you're worried your payments are not being made, sort things out as soon as you can. Even if you have other debts, make sure you prioritise rent arrears.

MOST IMPORTANTLY, TALK TO YOUR HOUSING OFFICER.

We will try to reach a realistic agreement for you to repay the amount due over a period of time.

You can also get free independent advice about rent difficulties from several organisations including:

Shelter 0808 800 4444

National Debtline 0808 808 4000

Citizens Advice Bureau 0844 848 7902
(Burton)

01785 258673
(Stafford)



ALL PAYMENT METHODS ARE LISTED ON PAGE 7.

Trent & Dove Rent Arrears Policy complies with the protocol for Possession Claims Based on Rent Arrears.

You can pay your rent by Direct Debit, Allpay.net, Cheque or cash. Additionally you can pay by Debit or Credit card over the phone or via the internet.



Direct Debit*

Have you considered making payments by Direct Debit?

With Direct Debit, payments are made direct from your bank/building society. You are in control of a Direct Debit, we will tell you in advance of any amount or payment date change and you are free to cancel the scheme at any time.

** Please complete the attached Direct Debit form if you would like to pay your rent through this method*



What are the advantages of paying by direct debit ?

- It makes life easier for you
- It stops you getting into arrears
- It's easy to join - you only sign one form and there are no delays
- You have a money back guarantee
- It is safer than cash
- No more cheques to write, postage to pay or wasting time queuing

Office / Cheque Payments

You are welcome to pay your rent at any of our offices but you will need to provide your swipe card with each payment as it will hold your personal details for your account to be credited.



Instruction to your Bank or Building Society to pay by Direct Debits



Please fill in the whole form and send it to:

Trent & Dove Housing Ltd, Trinity Square,
Horningslow Street, Burton upon Trent,
Staffordshire, DE14 1BL.

Originator's Reference Number

8 0 6 8 2 2

Name(s) of Account Holder(s)

Branch Sort Code

Bank/Building Society Account Number

Tenant Name

Address

Postcode

Tenancy Reference No.

Reference Number *(for Building Society accounts only)*

Name & full postal address of your Bank or
Building Society

To: The Manager

Bank/Building Society

Address

Postcode

Instructions to your Bank/Building Society

Please pay Trent & Dove Housing Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Trent & Dove Housing Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

This Guarantee should be detached and retained by the Payer

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change, Trent & Dove Housing Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Trent & Dove Housing Limited or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.



Information about Direct Debit

How do I change to Direct Debit?

Simply fill in the Direct Debit Instruction on the reverse and post it back to us at:

Trent & Dove Housing Ltd,
Trinity Square, Horninglow Street,
Burton upon Trent, Staffordshire, DE14 1BL.

We will send you a confirmation of the amount to be collected and the first collection date.



Payment methods

- Direct Debit (using the attached mandate)
- At any Post Office, or any store displaying the Paypoint sign by using your **allpay** card

To locate outlets in your postcode area, go to **www.allpay.net/outlets**

- By telephone using a credit / debit card

Call **0870 2436040**

You will need your **allpay** card and your debit / credit card

- On the Internet using a credit / debit card, visit the allpay website on **www.allpayments.net**

You will need your **allpay** card and your debit / credit card

- By Standing Order through your bank

- At any Trent & Dove office

- By SMS TEXT by registering online first - please ask for details

- By debit and credit card at Trent & Dove offices or over the telephone:

Maestro (domestic) and Solo, UK VISA Electron and UK VISA debit cards and the following credit cards;

Mastercard, VISA credit, Maestro, JCB and Style



**PLEASE REMEMBER:
YOU MAY LOSE YOUR HOME IF YOU DO NOT PAY YOUR RENT!**

If you would like information in another language or format, please ask us

यदि आपको सूचना किसी अन्य भाषा या अन्य रूप में चाहिये तो कृपया हमसे कहे - *Hindi*

اگر این اطلاعات را به زبانی دیگر و یا در فرمتی دیگر میخواهید لطفاً از ما درخواست کنید - *Farsi*

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔ - *Urdu*

Jeżeli chcieliby Państwo uzyskać informacje w innym języku lub w innym formacie, prosimy dać nam znać. - *Polish*

ئەگەر زانیاریت بە زمانیکی که یا بە فۆرمیکی که دەوی تکایه داوامان لی بکه - *Kurdish*

OTHER LEAFLETS AVAILABLE

How to Apply for a Garage

How to Deal with Anti-social behaviour or Nuisance

How to Terminate your Tenancy

A Guide to Annual Safety Checks & Service Programme

A Guide to Keeping Pets in your Home

A Guide to Aids and Adaptations in Your Home

A Guide to Making Alterations & Improvements

A Guide to Making Compliments Comments & Complaints

A Guide to Reporting a Repair

A Guide to Becoming Involved

A Guide to Customer Standards

Welcome to Trent & Dove Housing

A Guide to Finding a Home

For more information on any aspect of our service,
please contact Trent & Dove Housing at:

**Trinity Square, Horninglow Street,
Burton upon Trent,
Staffordshire, DE14 1BL.
Tel: 01283 528528**

**11 Bradley Street, Uttoxeter,
Staffordshire, ST14 7QA.
Tel: 01889 561870**

Or by email: enquiries@trentanddove.org

Trent & Dove Housing Limited. A charitable, industrial and provident society
Registered No. 30668R VAT Reg No. 772 5835 01



Trent & Dove Housing Jun 09