

Let's talk about...

COLLECTING RENT AND RECOVERING ARREARS

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**Chester
& District
Housing
Trust**

This leaflet explains the type and standard of service you can expect from us

THIS LEAFLET EXPLAINS

- The type of service you can expect from us
- The standard of service we aim to provide
- How we will collect rent from you
- Your responsibilities as a tenant
- The steps we will take to collect rent owed

RENT SERVICES WE PROVIDE

We will:

- Make sure your rent payments are paid into your account correctly
- Deal with direct debit, standing order, debit or credit card payments, Allpay payments and any other cheque or cash payments made to your rent account
- Process refunds and adjustments to your rent account
- Offer help if you find it difficult to pay your rent
- Offer advice and help you to apply for Housing Benefit

- Refer you to our own Money Advisors, or other agencies, if you need advice about welfare benefits or have debt problems
- Enter you into our prize draw every month if you pay your rent on time
- Take action if you do not pay your rent, including legal action

THE STANDARDS YOU CAN EXPECT FROM US

We will:

- Provide annual rent statements
- Notify you in writing at least 28 days before changing any rent/service charges
- Provide an official receipt for all rent payments
- Notify new and amended Direct Debit accounts of their payments within 10 working days
- Provide a variety of ways for you to pay your rent including direct debit, standing order, Allpay payment card, by post, by phone with your credit or debit cards and via the internet

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- Provide a new or replacement payment card within five working days of request

We have developed these standards with our customers and will use a number of ways to monitor how well we are doing.

HELP AND ADVICE ABOUT PAYING YOUR RENT

Chester & District Housing Trust aims to make it as easy as possible for our customers to pay their rent. The following methods of payment are available, but if you have difficulty paying by any of these methods, please contact us on **Freephone 0808 100 7701** or **01244 305503**

By Direct Debit

Save yourself time and money and pay by Direct Debit – no cheques to write, no cash to carry, no queuing, and security of payment with the Direct Debit Guarantee Scheme. We offer a choice of payment dates to suit you (6th, 13th, 20th and 27th of every month).

If you would like to pay by Direct Debit, contact our Rent Section.

Or by Standing Order

If you want to make your payments by Standing Order, the details you will need are as follows:

Trust's Bankers –
Lloyds TSB Bank Plc,
8 Foregate Street, Chester.

Sort Code – 30-91-92
Our Account No – 02536337

Please include your rent account number.

Section on Freephone
0808 100 7701 for details.

By Cheque or Postal Order via the post

Please make your cheques or postal orders payable to “Chester & District Housing Trust” and post them to Chester & District Housing Trust, Centurion House, 77 Northgate Street, Chester, CH1 2HQ.

Please remember to write your payment reference number on the back of the cheque or postal order.

By Allpay Payment Card

If you would like to pay by Allpay but you have not got a payment card, please contact our Customer Service team on **Freephone 0808 100 7701**.

At Post Offices or local shops

Using your payment card you can pay your rent at the Post Office or any outlet displaying the PayPoint sign.

Present your Allpay card and payment to the cashier and you will be given a receipt.

On the Internet

You can pay your rent on the Internet. Just log on to the Allpay internet payment site (www.allpayments.net) and enter your payment card number and debit or credit card details.

By Debit or Credit card over the telephone

You can pay your rent by Debit or Credit card in our reception at Centurion House, 77 Northgate Street, Chester or over the telephone by calling Freephone **0808 100 7701**. You can also pay by debit or credit card by using your Allpay payment card on **0844 557 8321**.

Dial this number and quote your payment card number and debit or credit card details.

Warning – Remember that most credit card providers charge interest and will add this on to your outstanding balance every month. Think carefully about using your credit card.

ADDITIONAL RENT SERVICES WE PROVIDE

- Helping you to help make the best use of your income. For example, informing you of benefits you may be entitled to, helping you to fill in Housing Benefit claim forms and telling you about other agencies that may be able to help you
- When you sign up for a new tenancy, work out whether you are entitled to claim Housing Benefit and help you fill in a Housing Benefit claim form. We will also advise on changes to your rent and service charges
- Help you to fill in a direct debit agreement if you want to pay your rent in this way
- If you are claiming Housing Benefit, ask the Council to process your claim within 14 days once they receive all proof of income from you

RECOVERING RENT ARREARS

We will:

- Contact you within 10 working days of you first getting into arrears. We will contact you in person where possible, and agree a contract to repay the arrears in full or by instalments
- If you are an assured tenant, start legal action to recover rent arrears if you owe more than four weeks rent and do not keep to an agreed repayment plan
- Take you to court and evict you if you refuse to pay your rent or fail to keep to an agreed repayment plan. We will charge you with our court costs for doing this
- Recover debts from people who used to be our tenants and use a debt collection agency where appropriate

YOUR RESPONSIBILITIES

You must:

- Pay your rent when it is due or in line with an agreed repayment plan
- Tell us and the Housing Benefit section immediately if your personal or financial circumstances change
- Provide all relevant information to process your Housing Benefit claim when you are asked for it
- Contact your Account Manager if you are not able to pay rent or keep to the terms of an agreed repayment plan

WHAT YOU CAN EXPECT FROM US – OUR SERVICE STANDARDS

To ensure efficient collection of rent and other charges we will:

- Provide information in writing every February/March on what your rent and other charges will be for the coming year, including garage rent where applicable
- Provide you with a range of payment methods
- Offer a rent incentive scheme by way of a monthly draw for tenants in accordance with the criteria of the scheme
- Process any request for an Allpay card, direct debit or new rent card within five working days
- Provide you with an annual rent statement
- Carry out new tenant visits four weeks after the commencement of a tenancy to discuss any issues which may be causing problems
- Check your rent account to ensure payments are being made regularly (every 1 week, 2 weeks or 4 weeks)

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- Aim to visit each tenant every three years to complete a tenancy audit which includes a rent check. This gives an opportunity to check payments and provide advice

Many tenancies fail through rent arrears. We want to prevent this. Before sign up we will:

- Complete a financial assessment with you which will detail how much your rent and other charges will be and identify entitlement to other benefits
 - Provide you with information regarding the cost of running your home before you move into your property
 - Provide you with information on the range of payment methods available
- And at sign up we will:**
- Provide you with assistance and advice on completing your Housing Benefit application (if applicable) and provide an estimate of the rent you will have to pay
 - Ask you to allow us to act on your behalf with Housing Benefit so we can help resolve any problems and delays with benefit processing
 - Provide you with information on the rent arrears recovery process
 - Provide you with information on what to do if you fall into arrears and who to contact
 - Discuss any support needs you may have to sustain your tenancy and make any necessary referrals
 - Agree the most appropriate payment method for you and establish when payments will be made

If your rent account falls into arrears we will:

- Write to you and/or try to make early direct contact with you within 10 days of a payment being missed
- Always listen sympathetically and attentively
- Try to fully understand the situation before agreeing with you how best to resolve it
- Offer you the opportunity to see a Money Adviser
- Help you to complete a Housing Benefit application form
- Give you help and advice to maximise your income
- Provide you with names of agencies that can provide you with independent debt advice and offer to refer you to the most appropriate agency
- We will confirm in writing any agreement we reach within 3 working days

- Contact you in writing at every key stage of the rent arrears procedure, advising you of the amount of rent outstanding and of any action to be taken
- Try to reach an acceptable arrangement with you for repayment, based on your income and essential expenditure
- Check on a weekly/fortnightly or monthly basis that you are keeping to the agreement

If you do not keep to the agreement we will:

- Make every effort to contact you before taking further action
- Invite you to attend a meeting to discuss the situation
- Provide help and advice regarding benefits including completing any forms
- If you have other debts, we will provide you with initial debt management advice and assistance

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- If these debts are serious, we will offer to make a referral on your behalf to our Benefits Adviser or a debt advice agency (e.g. Citizens Advice Bureau, E.J. Bamforth Solicitors) who can provide a debt counselling service
 - Should legal action be necessary, we will inform you and anyone you have elected to be kept informed, throughout each stage of any court proceedings
 - We will take legal action and ultimately evict you from your home if you do not pay your rent

It is never too late for you to negotiate an agreement with us. Our aim is to keep you in your home and not to evict you.

- However, any agreement agreed at the later stages of the arrears procedure will need to reflect the seriousness of the situation

If you leave your property we will:

- Try to contact you during any notice period to advise you of any potential arrears and arrange repayment
- Inform you if your account is in arrears or in credit
- Use Debt Collection agencies and Tracing Agents to help us to collect any debt owed to the Trust

You can contact the Customer Accounts Team including the Benefits Adviser by:

Telephone **0808 100 7701**
01244 305503

E-mail
customeraccountsteam
@cdht.org

SMS text message
07800 000177

Fax
01244 305695

Minicom
01244 305500

INDEPENDENT ADVICE

You can obtain independent advice by contacting any of the following agencies directly, or by contacting our Customer Accounts team who can refer you to the most appropriate advice service:

Citizens Advice Bureau

Folliott House
53 Northgate Street
Chester CH1 2HQ

Telephone **0844 826 9690**

Website
www.citizensadvice.org.uk

Consumer Credit Counselling Services

Freephone **0800 138 1111**

Website **www.cccs.co.uk**

E J Bamforth Solicitors

9 Hunter Street
Chester CH1 2AQ

Telephone **01244 357209**

SAVINGS AND LOW COST LOANS

West Cheshire Credit Union is a local, community based financial organisation. They encourage saving and offer very competitive interest rates for customers who need a low cost loan.

Chester Credit Union

Ground Floor of
St Annes Flats
Newtown
Chester CH1 3HY

Telephone **01244 399006**

Website **www.wccu.co.uk**

Authorised and regulated by the
Financial Services Authority

IF YOU WANT TO KNOW MORE, PLEASE CONTACT US:

Online

Web: www.cdht.org
Email: info@cdht.org

By phone

Freephone: 0808 100 7701

Lines open

Monday to Thursday
8am—6pm
Friday 8am—5pm

Fax: 01244 305690

Minicom: 01244 305500

BY VISITING US AT:

Chester —

Registered Office
Centurion House
77 Northgate Street
Chester, CH1 2HQ.
Monday to Friday
9am—4.45pm

Lache —

Neighbourhood Office
89a Cliveden Road
Lache, CH4 8DT.
Mon, Tues, Thurs and Fri
9am—12pm

Blacon —

Neighbourhood Office
17—18 The Parade
Blacon, CH1 5HW.
Monday to Friday
1.30pm—4.30pm

RESIDENT INVOLVEMENT

We know it makes sense to involve our residents to help improve housing services. Here at the Trust we take every opportunity to give residents **a say!**

Interested? Find out how your views can make a change to the way we do things by contacting the Resident Involvement Team on Freephone 0808 100 7701.

Also available in

অনুবাদ পাওয়া যাবে 可获得翻译版本。 備有譯本 ترجمہ مہیا کیا جا سکتا ہے

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