



Helping you to pay  
**Rent Advice**

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# All about your rent

Welcome to your guide to rent. We will cover many of the questions that you are likely to have about your rent including making payments, housing benefit and legal action. Keep this booklet in a safe place so you can refer to it at any time.

**Remember, we are here to help you.**

If you have any questions, for example if your circumstances change and it affects your ability to pay your rent, call us as soon as possible on **0161 720 4002**, or use the contact information on the back cover of this booklet.



Sue Ratchford—Chair, Robin Lawler—Chief Executive

# All about your rent

## Don't let a rent issue become a crisis!

### Paying your Rent

Your tenancy agreement says that you must pay your rent and any service charges every week, or in advance every two weeks or every month.

If you are joint tenants, you are **all** responsible for paying the rent. If one of you leaves your home you are both still responsible for the payments.

Rent is due for 50 or 51 weeks of the year. This means that as long as you are not in rent arrears, you are entitled to two rent free weeks, usually at Christmas and at the beginning of April.

You will be advised of the exact dates each year.

*How is the rent on my property set?*

Manchester City Council, sets your rent. All councils must use the same way of working out rents, by using a Government formula called “Rent Restructuring”.

**Your rent is based on the following:**

#### **Average earnings in Manchester**

– lower average local earnings will mean that tenants in Manchester will pay less than tenants living in London.

**Property Values** – a tenant living in an area where property values are high will pay more rent than a person living in an area where values are lower.

**Number of bedrooms** – the more bedrooms your property has, the higher the rent.

## When does my rent increase?

Rent increases are usually made in April each year.

## Heating Charges

Communal heating charges are for communal heating systems. The charges are fixed and are split between residents.

**Housing benefit will not cover these charges.** If you do not pay the charges legal action will be taken to recover the arrears.

## Furniture Charges

These charges vary depending on the type of furniture package you choose. If you get housing benefit, this would normally cover the charges.

If you pay your own rent you must make sure that you can afford to pay for the furniture package before signing the agreement.



Once a furniture package has been delivered, the charges must be made for five years. Remember, even if you are entitled to housing benefit, if your circumstances change and you start work you may have to pay some or all of these charges yourself.

For further information about furniture packages contact your Neighbourhood Services Officer.

Problems paying your rent?

Rent is your priority debt



## Rent is your priority debt

This means that if you don't pay your rent you could end up with a County Court Judgement. This will effect you credit rating if you apply for a loan in the future, or you could even lose your home.

### *What if I cannot afford to pay my rent?*

If you've got money worries please tell us immediately. We can offer help, advice and practical support. We can refer you to our money advice team who can help you make the most of your income. They will look at your situation and check if you are entitled to benefits. They will also look at any debts that you might have and may help you to contact creditors to make affordable repayment agreements. You can contact the money advisors on **0161 720 9899**.

Rent recovery officers can help you complete housing benefit application forms. You can contact our rent recovery officers directly on **0161 720 4002**.

We will work out a realistic repayment plan for you to stick to. Nobody who asks for help needs to lose their home, but there is a limit to what we can do if you don't speak to us or keep to your agreement.

## What happens...

### If I do not pay my rent?

We will write to you to let you know that your account is in arrears, we will ask you to contact us to discuss your circumstances and to discuss why you are behind with your rent.

### If I'm an introductory tenant?

If you are an introductory tenant and you don't pay your rent, we will start legal action if you owe five times your weekly rent and do not keep to an agreed repayment plan. We can issue a notice to terminate your tenancy.

If you disagree with the decision to issue the notice you have a right of appeal, either a verbal hearing or a written review.

If you still fail to make payments, we will request court action. Remember, as an introductory tenant you don't have as many rights as secure tenants. If your case goes to court, the judge will have to grant Northwards Housing possession of your property and you will have to leave.

### If I'm a secure tenant?

If you are a secure tenant and you don't pay your rent we will start legal action if you owe four weeks rent and do not keep to an agreed repayment plan. We can issue a Notice Seeking Possession. This is a legal notice stating that we intend to take you to court for non payment of rent to obtain a county court order giving us either immediate or postponed possession of your home. You will be informed of the hearing date 10 days before the court hearing so that you can attend court. We will also inform you of the type of order that we will be requesting in court.

*I have received a court date - what can I do?*

You can contact the rents team on **0161 720 4002**, for advice and assistance. We can stop legal proceedings if you clear your rent account or come to an agreement with us. An agreement will say how much you need to pay and how often. If the agreement is broken legal proceedings will go ahead.

The following organisations can also offer you advice and support (addresses at the back of this booklet).

The Citizens Advice Bureau:  
**0161 205 9031**

North Manchester Law Centre:  
**0845 122 1112**

Manchester Advice:  
**0161 234 5678**

Shelter:  
**0844 515 1642**

*What happens in court?*

We will give the judge details of how much you owe, details of any payments that you have made and we will explain what we have done to try and help you with any other debts and claims for housing benefit. We will ask the courts to order that the costs of legal action are paid by you.

We could ask the court for an immediate possession order; a postponed possession order or the case could be adjourned.

*Can I bring someone with me to court?*

Yes, you can bring a friend or a representative from an advice agency.

### What is an immediate possession order?

An immediate possession order, ends your tenancy and gives us legal power to evict you from your property. The court will give a day when the possession order comes into force, generally 28 days from the court date. On that date you are expected to leave your property.

### What is a postponed possession order?

This order postpones Northwards Housing taking possession of your property, as long as you make the payments decided by the judge. If you fail to make the payments, we will return to court to obtain a fixed date possession order. You will need to leave your property by this date.

### What happens if I break a court order agreement?

We can request your eviction; but you can still contact the rents team to see if an

agreement can be reached. You can also seek legal advice.

### What happens if I am evicted?

It is likely that you will be considered intentionally homeless if you are evicted, but this depends on your personal circumstances. Manchester City Council Homeless Families Unit might be able to offer you temporary housing. However, if you are single, you are more than likely to have to find your own housing.

You will also be placed on the rehousing review list. This will prevent you from being rehoused by Northwards Housing and any housing association partners, until you make a repayment agreement with us and keep to it for a period of time.

# How you can pay your rent

Northwards Housing wants to make it as easy as possible for you to pay your rent



## We offer you a wide range of ways to pay

### By Direct Debit or standing order

Please call us and we will help you to set it up. We will send you a simple form to complete to send to your bank.

### By phone

If you have a credit or debit card you can call us on: **03000 123 123**. All you will need to give us is your address and card details. Or you can use our 24 hour automated payment line on **0161 273 5270**.

### Internet

Click onto [www.northwardshousing.co.uk](http://www.northwardshousing.co.uk) and follow the links from 'at your service'. You will need your tenancy reference number which will be on your rent card or your tenancy agreement.

### At any Paypoint shop or garage

Look out for the Paypoint sign. Make your cash payment and they will give you a receipt and your account will be credited. The shop assistants cannot see any details of your rent account. Remember to keep your receipt.



**Here are some PayPoints in the Northwards Housing area . . .**

### **Charlestown**

#### **Best One**

19-21 Newcliffe Road

### **Cheetham**

#### **A&B Newsagents**

6-8 Cheetham Parade

#### **Alees Garage**

25 Broughton Lane

#### **Co-op**

Unit 1-2 Elizabeth Street

### **Cheetham Hill**

#### **FST News & Off Licence**

185-187 Queens Road

#### **Huxley Food & Wines**

24 Huxley Avenue

#### **Kassam News**

71 Halliwell Lane

#### **Redbank Service Station**

58 Cheetham Hill Road

### **Collyhurst**

#### **B & B Supersave**

1 Harrowby Drive

#### **Bobby's Convenience Store**

184-190 Rochdale Road

### **Crumpsall**

#### **Chand & Anmol**

44 Crumpsall Lane

#### **Newsmarket**

2-4 Parkhill Avenue

#### **Victoria Wine**

60 Crumpsall Lane

### **Miles Platting**

#### **Miles Platting News**

70 Bradford Road

### **Moston**

#### **ASK News**

381-383 Hollinwood Ave

#### **Bakr 101**

749-751 Moston Lane

#### **Co-op United**

232-234 Lightbowne Road

#### **Co-op United**

324-332 Moston Lane

#### **Goblets**

116 Ashley Lane

#### **Lightbowne News**

453 Lightbowne Road

#### **M & M News**

236 Moston Lane

**McNally's Mini Store**  
284 Moston Lane East

**Newton Heath**  
**Euro News**  
51 Old Church Street

**Freds Discount Store**  
350 Droylsden Road

**Ravi Newsagents**  
10 Hapsford Walk

**S Singh & Son**  
630-632 Oldham Road

**SM Services**  
86-90 Briscoe Lane

**West Coast Wine**  
119 Briscoe Lane

You can also use PayPoints anywhere else in Manchester – just look for the sign.

### **At the post office**

Use your rent card at any UK post office, even when you are on holiday. Give your card and payment over the counter and your account will be credited. Please make cheques payable to Post Office Counters Ltd.

Remember to keep the receipt for your records.

### **By post**

You can post a cheque made payable to Manchester City Council to:

**Northwards Rents Team,  
549 Cheetham Hill Road,  
Manchester  
M8 9NW**

Please write your name and address on the back of your cheque with your reference number – this can be found on your rent card.

### **At a Northwards Housing office**

You can visit our housing offices at Monsall Street, Whitemoss Road, or Cheetham Hill Road on Tuesdays or Fridays between 10.00am and 12 noon.

### **At Manchester Town Hall**

Visit the cashiers on the ground floor of the Town Hall extension. Hand in your payment and rent card. Cheques should be made payable to Manchester City Council. Remember to keep your receipt.

## Telebanking

Ask your bank for details of this convenient way to pay. You will need our sort code **08-90-00**, account number, **61176698** and your tenancy reference number – which is on your rent card.

*I don't have a rent card, how do I get one?*

If you have any questions about your rent card, or you need a new one, please phone us on: **03000 123 123**.

**Or you can write to us at:**

**Rent Card Questions,  
Northwards Housing  
549 Cheetham Hill Road,  
Manchester.  
M8 9NW.**

*I want a refund for my overpaid rent, what do I do?*

Contact the rents team on **0161 720 4002** and we will arrange a refund.

*I have former tenants arrears, what should I do?*

If you have rent arrears from a former tenancy it is important that you pay these arrears off. You can make a repayment agreement by contacting Manchester City Council Former Tenants Group on: **0161 234 4727** or: **0161 234 4659**.

If you fail to make any payments to clear your arrears or break your repayment agreement it is unlikely that you will be rehoused and legal action may be taken to recover the debt. Your account might be passed to a debt collection agency, who will recover the debt.

Help and advice with rent payments

You may be able to get help towards paying your rent by claiming housing benefit



Housing benefit helps towards housing costs for people on low incomes or those who receive income support, job seekers allowance or pension credits.

Housing benefit is a non-contributory, means tested benefit. This means that it's not linked to your national insurance contributions. However if you have capital (savings, shares, property other than your own house) of over £16,000, you cannot claim housing benefit. If you are over 60 you are allowed to have more savings to qualify for housing benefit. Housing benefit is claimed through

Manchester City Council and can entitle you to other benefits.

You can get advice by phoning the rents team on **0161 720 4002**.

or Manchester City Council's Revenues and Benefits Service on **0161 219 6100**.

*How is it calculated?*

It is calculated using your:

**Gross rent**

**Income**

**Your family size and circumstances**

**Your capital**



### How can I claim housing benefits?

When you signed up for your property Northwards staff will have completed a housing benefits calculation for you.

However your circumstances might have changed since then, so to check you can use:

1. On line calculator – housing benefit form. Visit: **[www.northwardshousing.co.uk/atyourservice](http://www.northwardshousing.co.uk/atyourservice)** at home, at your local library or one of our three local housing offices. It will tell you how much housing benefit you are likely to get as well as council tax benefit.
2. Phone your rents team, on: **0161 720 4002**.
3. Contact the Citizens Advice Bureaux on: **0845 122 1112**.

### How is my housing benefit paid?

Your housing benefit will be credited to your rent account each week.

### I am starting work soon, will I still receive housing benefit?

Certain groups of people starting work can apply to the Benefits Agency to have an extension of their housing benefit. This means that if you qualify you will continue to receive your full housing benefit for four weeks after you have started work. You must apply by contacting your local Job Centre Plus.

### I have been overpaid housing benefit, what happens now?

The Revenues and Benefits Unit will write to you to advise you of the amount of housing benefit you have been overpaid. They will usually deduct a weekly amount from your current housing benefit entitlement which you have to pay.

If you are finding it difficult repaying this amount, you can contact the rents team who can help you with a request to have the weekly repayment amount reduced.

*I have money worries and I cannot afford to pay all my bills, can you help me?*

Yes we can. Northwards Housing have a money advice service. The money advisors will look at maximising your income by carrying out a welfare benefits check. They will also look at your income and outgoings, and prioritise your debts for you. Your rent and council tax are priority debts. If you want to use this service please phone the money advisors on: **0161 720 9899**.

*I owe two different debts to Manchester City Council, what can I do?*

If you are struggling to make the repayments, the money advisors may be able to help you.

If you have two debts or more – including rent arrears, owing to Manchester City Council, the corporate debt policy might be the solution for you. It's an affordable repayment agreement between Manchester City Council and yourself based on your income and outgoings.

When you make the agreement any legal action which is being taken is placed on hold. But you must remember if you miss any of the new payments legal action will go ahead. If you want more information about this, phone the money advisors.

**Always remember we are here to help you. We don't want to take legal action, but if you fall into rent arrears and don't contact us you will leave us with no choice.**

# Useful contacts

If you have any queries or problems making rent payments



**The Rents Team  
Northwards Housing  
549 Cheetham Hill Road  
Cheetham Hill  
Manchester**

**Tel: 0161 720 4002**

If it's more convenient for you,  
you can always drop in to one  
of the rents surgeries

**Monsall Street  
Local Services Office  
Monsall Street**

**Every Friday 10.00am–1.00pm**

**Whitemoss Road  
Local Services Office  
Whitemoss Road**

**Every Monday 10.00am–1.00pm**

**Sure Start Children's Centre  
Great Newton Street  
Off Droylsden Rd  
Newton Heath**

**Every Tuesday 10am–12noon**

**If you want to discuss your  
claim for housing benefit**

**You can contact:**

**The Revenues and  
Benefits Service  
PO Box 3  
Manchester  
M15 5BA**

**Tel: 0161 219 6100**

**Email: [benefit.enquiries@  
manchester.gov.uk](mailto:benefit.enquiries@manchester.gov.uk)**

**If you need to see an advisor  
from the Revenues and  
Benefits Service**

You can make an appointment to see an advisor at Manchester Town Hall or at one of the local benefits surgeries.

**Tel: 0161 234 3695 from 8.00am to 5.00pm Monday to Friday.**

If you start work you may be able to claim four weeks extra housing benefit. To apply contact your Local Job Centre Plus on **0161 912 8300**.



**If you have any queries  
about council tax benefit**

**Manchester Benefits Unit  
Town Hall Extension  
St Peters Square  
Manchester**

**Tel: 0161 953 8377.**

**If you have any money worries**

**The Money Advice Service  
549 Cheetham Hill Road  
Cheetham Hill  
Manchester**

**Tel: 0161 720 9899.**

**If you need any help with your benefits, managing your money or legal advice**

**Manchester Advice  
Town Hall Extension  
St Peters Square  
Manchester**

**Tel: 0161 234 5678.**

**If you need any legal advice**

**North Manchester Law Centre  
Unit A, Harpurhey District Centre  
Off Rochdale Road  
Harpurhey  
Manchester  
M9 4DH**

**Tel: 0161 205 5040.**

**And for advice on homelessness**

**Shelter - Greater Manchester  
Housing Aid Centre  
Ground Floor  
Victoria House  
5 Samuel  
Ogden Street  
Manchester  
M1 7AX**

**Tel 0844 515 1640.**

## Extra services for customers with reduced hearing or vision

To get this leaflet in Braille, large print or on CD:

**Call:** 03000 123 123    **E-mail:** info@northwardshousing.co.uk

**Fax:** 03000 124 123    **Text phone:** 0161 274 0899

Nëse këtë dokument z domi të përkthyer, ju lutemi telefononi numrin më poshtë, ky dokument gjendet edhe në gjuhën braille, në format me germa të mëdha ose në CD.

Albanian

إن كنت تريد ترجمة هذه الوثيقة، يرجى الاتصال بالرقم المذكور أدناه. تتوفر هذه الوثيقة أيضاً بحروف برايل للمكفوفين وبالحروف الطباعية الكبيرة أو على قرص مدمج – سي دي.

Arabic

如果您想要一份中文译本，请打下列电话。  
这文件也有盲文版、大字体版和 CD 光盘备案。

Chinese

Přejete-li si překlad tohoto dokumentu zavolejte prosím na níže uvedené číslo. Tento dokument je také k dispozici ve slepeckém písmu, ve velkém formátu nebo na CD.

Czech

Si vous désirez une traduction de ce document, appelez le numéro ci-dessous. Ce document est également disponible en braille, en gros caractères ou sur CD.

French

ئەگەر بێت خوێشە نەرجۆمە ی ئەم بە لێگە نامە یە وە رگرت، ئکایە پە یۆه ندی بکە بە نە و ژمارە ی خوارە وە ئەم بە لێگە یە هە ر وە ها بە شوێازی نوێسراوی کۆتیران، ئە چایی گە ژرە و یان ئە سەر سی دی هە یە.

Kurdish

Se deseja obter este documento traduzido, por favor contacte o número abaixo, este documento também está disponível em Braille, impressão grande ou CD.

Portuguese

Haadhi aad rabto in dukumeentigan lagu turjuma hadlan soo wac lambarka hoose, waxaa dukumeentigan weliba lagu heli karaa farta Braille ee dadka indhaha la', far waaweyn ama cajal (CD).

Somali

اگر آپ اس دستاویز کا ترجمہ چاہتے ہیں تو براہ کرم نیچے دئے گئے نمبر پر کال کریں، یہ دستاویز بریل، بڑی چھپائی یا سی ڈی کی شکل میں بھی دستیاب ہے۔

Urdu

03000 123 123