



Paying your
Rent



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When you start your tenancy with us you have to sign a Tenancy Agreement. This agreement sets out our responsibilities as your landlord and your responsibilities as a resident.



One of your responsibilities is paying your rent on time. We cannot afford to let people live in our properties rent-free and we have a responsibility to all those residents who do pay their rent on time to collect all rent that is due to us.

All the homes we own have been bought with a mortgage. So the rent we charge covers the mortgage repayments, as well as the services we provide, the repairs and improvements we carry out to your home and the cost of building new homes.

How is my rent set?

The rents we charge are set by the government to make sure they are affordable and similar to other rents charged by not for profit landlords for similar homes in your area.

What are service charges?

These are charges for extra services you receive. For example where we maintain a communal garden or provide a cleaning service for communal areas. If you need to pay a service charge it will be fully explained in your tenancy agreement. You will receive a full breakdown of what is included.

When and how should I pay my rent?

Your rent is charged weekly and is due in advance on the Monday of each week.

By Direct Debit

If you have a bank or building society account you can pay by Direct Debit. Rent paid by Direct Debit is paid monthly or weekly in advance. You will need to complete a Direct Debit form and return this to us. Once a completed Direct Debit form has been returned to us and the Direct Debit set up, a schedule of payments will be sent to you to confirm the dates that rent will be taken out of your account. However, you need to keep paying your rent until we set up the Direct Debit.

You can pick a Direct Debit form up from our offices, or call 0800 876 6060 to request a copy. It is also available on our website at www.mdha.co.uk. If for any reason there is not enough money in your bank or building society account to pay your rent, we will contact you and then amend the direct debit after 14 days to collect the arrears on your rent in instalments.

By Standing Order

If you have a bank or building society account you can pay by Standing Order. These can be set up on a weekly or monthly basis. You will need to complete a Standing Order form.

You can request a form by calling 0800 876 6060. This form must be returned to your bank. Once this is set up, any changes to the amount to be paid to us have to be arranged with your bank. Residents should regularly check their bank statements to make sure that the standing order is being paid.

Using your Allpay Rent Card

You can pay by cash or cheque at 100s of high street shops, using your Allpay Rent Payment Card. Please keep all receipts, as proof of payment.

By telephone or text messaging

You can use your Allpay Rent Payment Card to pay by telephone. Call 0870 243 6040 and follow the instructions.

You can also use the card to make text messaging and internet payments. Log onto www.allpayments.net and follow the online instructions.

By post (cheques only)

If you pay by post you should send your cheque, payable to Maidenhead and District Housing Association, with your name, property address and rent account number, if known, on the reverse of the cheque. Please do not send cash in the post for security reasons.

Please send your cheque to:

Maidenhead and District Housing Association, Crown House,
Crown Square, Waldeck Road, Maidenhead, SL6 8BY.

At our offices

You can pay your rent at our offices at:

Crown Square, Waldeck Road, Maidenhead, SL6 8BY.

Our Cash Office opening times are:

Monday	8.45 am to 4.45 pm
Tuesday	8.45 am to 4.45 pm
Wednesday	10.00 am to 4.45 pm
Thursday	8.45 am to 4.45 pm
Friday	8.45 am to 4.15 pm

We have a cash deposit box in our reception so that you can pay your rent when the cash desk is closed but our offices

are open. Ensure that you use the envelopes provided. Never put cash into the deposit box without completing the envelope.

By debit or credit card

You can pay your rent over the telephone using a debit or credit card. You can also make card payments in person at our offices in Maidenhead. We accept Mastercard, Maestro, Visa, JCB and Switch cards. You will need to know your card chip and pin number to make payments at our office. Please call 0800 876 6060 and have the details of your card and rent account number ready.

Internet Banking

To pay via internet banking – payments should be made to:
Nat West Head Office Collection Account

Sort Code 57-68-05

Account Number 00000000

Payments must include your 12-digit tenancy account number as a reference.

Housing Benefit

You may be able to pay some or all of your rent by claiming Housing Benefit from your local council. If you are entitled to Housing Benefit, it is your responsibility to apply for this and



to supply your local council with all the information they need to consider your application. You must complete your Housing Benefit application in full giving all the information requested or your application may be delayed. Your application must be sent in on time. Housing Benefit will only be backdated to the date your local council received your application. Any rent due before this date will have to be paid by you. If your application is refused you will have to pay your rent.

Housing Benefit can be paid straight to us or to you. Any Housing Benefit that you receive from your local council must be used to pay your rent. You should inform Housing Benefit as soon as possible if there are any changes to your personal circumstances to avoid overpayment of benefit. If your Housing Benefit is suspended you should provide any information required by the benefit office as soon as possible to avoid any delay in your rent being paid.

Help and advice

Our Rent Team offers help with completing application forms for Housing Benefit. They can also advise you about claiming other income that you might be entitled to. For more information contact us on 0800 876 6060.

Remember

- Your rent is your responsibility;
- You will be sent statements of your rent account every three months. Check the statement and make sure it is correct;
- If you are entitled to Housing Benefit make an immediate application to your local council. If you need help with completing the form contact our Rent Team;

- It is your responsibility to apply for Housing Benefit. Any Housing Benefit you receive must be used to pay your rent;
- If you have a problem paying your rent please contact us. We are here to help. You can contact our Rent Team on 0800 876 6060;
- Or come along to one of our rent surgeries held every Tuesday evening in our offices at Crown Square, Maidenhead.

What can I do if I can't pay my rent?

If you are struggling to pay your rent, please contact us as soon as possible and explain any problems you may be facing. Your rent should be paid as a top priority, so please contact us before any arrears start to build up, or if you think you may have problems paying your rent in the future.

You can contact us on 0800 876 6060 or you can email us at contact@mdha.co.uk.

Rent Surgeries and evening appointments

If you cannot contact the Rent Team during the day then why not make an appointment to come along to our Tuesday evening rent surgery which runs from 5.15 pm until 7 pm. Call 0800 876 6060 to make an appointment. These surgeries are held at our offices at Crown Square, Waldeck Road, Maidenhead, SL6 8BY. If you can't make it into our offices then we will be happy to speak to you on the phone or arrange a home visit.

Our Rent Team will:

- Offer you advice in complete confidence;
- Offer you help and advice with completing application forms for Housing Benefit;

- Work with you to reach a satisfactory arrangement for you to clear any rent arrears by installments, if you cannot pay the arrears at once.

If you want independent financial advice then contact your local Citizens Advice Bureau. Contact numbers are in the Useful Telephone Numbers section at the back of this handbook.



Sheltered Housing

Sheltered housing residents who receive Housing Benefit will have their support charges paid for by a Supporting People Grant. Residents who do not get Housing Benefit will have to pay these support charges themselves.

Council Tax

You can apply for Council Tax Benefit just like Housing Benefit through your local council.

Are there any other benefits that I can apply for?

There are other schemes and tax benefits available which could help to increase your income. Each scheme has its own rules and regulations and you will need to check these to see if you are eligible to apply. You can get advice from the Benefits Agency and the Citizens Advice Bureau. They include the Working Tax Credit and the Child Tax Credit, both are operated by the Inland Revenue. There is also the Job Seekers Allowance and Income Support which are operated by the Benefits Agency.

For help and advice on paying your rent or for a copy of our leaflets please call our Customer Contact Centre on 0800 876 6060. You can download the following leaflets from our website www.mdha.co.uk.

- Paying your rent
- Problems with paying your rent
- Direct Debit – a simple and trouble free way to pay your rent