

# Paying your rent

## Ten easy ways for you to pay

The rent you pay helps us to pay for things like the costs of repairs to your home and running the service from day-to-day. We want to make it really easy for you to keep up to date with your rent payment, even when you're away from home. Check out these ten easy ways to pay. Whichever way you choose to pay, always remember to keep the receipt or payment reference number you are given.

### 1. Housing Benefit

Direct to Southway. If you claim Housing Benefit to pay your rent, you can choose to have it paid direct to us (though this will change with Universal Credit for working age tenants). If your Housing Benefit doesn't cover your full rent, you will need to use a different payment method to pay the rest.

### 2. Direct Debit

One of the easiest and best ways to pay. No queuing and no need for using debit or credit cards. You don't even need your rent card. Just call us on **0161 448 4200** and we can set up the direct debit over the phone (or we can send you a direct debit mandate for you to complete and return to us to set your direct debit up). Once your direct debit is set up, it will automatically pay your rent (weekly, fortnightly, four weekly or monthly - it's up to you and you can choose the day your payments go out too).

### 3. Automated Phone Line

Pay by bank debit or credit card using our 24 hour automated payment service provided by Allpay - phone **0844 5578321**, you will need the 19 digit reference from your rent card.

### 4. Universal Credit

If you're claiming Universal Credit to pay your rent, please tell us. We can help support with online claims or opening a bank account; **0161 448 4200**

### 5. Online

Use your bank debit card or credit card to pay online (through secure Allpay Internet Payments). All you need is your 19 digit card number (on your Southway payment card) and your tenancy reference, the 13 digit reference on your card; which is also on your rent statement and a credit or debit card.

### 6. Text Message

All you need is a UK registered mobile phone and you can pay your rent any time, any where. To set this up, visit our online payments provider, Allpay and register your debit or credit card. You can then pick a text code and you will be sent your text password. Once all this is set up, you can make your rent payment by texting 'pay' to **81025**, along with your text code, password and the amount you want to pay.

### 7. Standing Order

This is similar to direct debit. The money goes in straight away and there's no danger you'll forget to pay. However this is a financial instruction between you and your bank (rather than between you and ourselves). We have a simple form to print out, fill in and send to your bank.

Phone us for a copy on **0161 448 4200**, or you can find it on our website and print it out yourself. You will need your tenancy reference number (its on your rent card and rent statement).

### 8. The Post Office

Use your rent card to pay at any post office in the UK. Pay by cash, cheque or debit card. Don't forget to keep your receipt.



### 9. Paypoint/Payzone

Use your rent card to pay at any outlets displaying either the Paypoint/Payzone logo in the UK. If you want to know where your nearest outlet is you can either search online at [www.paypoint.co.uk](http://www.paypoint.co.uk) or [www.payzone.co.uk](http://www.payzone.co.uk)



### 10. Post

Send a cheque (made out to Southway Housing Trust) to:

Southway Housing Trust  
Southern Gate  
729 Princess Road  
Manchester  
M20 2LT.

Write your name, address and tenancy reference number (from your rent card or rent statement) on the back of the cheque. Please do not send cash through the post.

# A guide to advice services

## Benefits Advice

- Are you experiencing difficulties with your benefits?
- Do you think you could be entitled to other benefits but would have difficulty making the application?
- Do you need help appealing against a benefits decision?
- Would it help to have complex benefits issues explained to you in a simple, easy to understand way?

Southway Housing Trust offers a free and confidential Welfare Rights and Benefits advice service for its tenants.

We can meet you at your home or at our office and assist you with dealing with any benefits issue you may have.

**T: 0161 448 4200**

## Money Management

Additional support is also available to help you with the following:

- Getting cheaper household insurance through My Home Contents Insurance scheme
- Energy saving / reducing utility bills
- Accessing affordable furniture
- Setting up a bank account
- Local employment support and training
- Volunteering opportunities
- Savings and accessing affordable loans for which we recommend joining South Manchester Credit Union on 0161 448 0200
- Budgeting and managing your money better. We are now delivering Money Skills sessions at Sure Start Centres and other venues in the area
- Helping you apply for discretionary housing payment if you are affected by Welfare Reform.

**T: 0161 448 4200**

## Southway Rewards

In order to be eligible for the prize draws you must have a credit on your rent account or a zero balance, or have kept to an arrears repayment plan for a minimum of 13 weeks. Also, you must have a valid gas safety certificate and be keeping to all other aspects of your tenancy agreement.

## Debt Advice

Do you need help with:

- Rent arrears
- Council tax
- Utilities
- Water rates
- Bank debts
- Catalogues
- Court fines
- Hire Purchase (HP)
- Doorstep collectors
- Credit cards

**Get set to tackle that debt!**

We can help you get you back on track for a debt free future. We provide free, confidential and non judgemental help from start to finish.

We can contact all the companies you owe money to and negotiate repayment plans that are affordable to you.

Alternatively, we have a comprehensive self help pack which includes template letters. Copies are available on request.

We can advise on all options, including plans, bankruptcy and debt relief orders amongst other things.

**T: 0161 448 4200**

## Employment and Training

There are lots of services we provide to support our tenants seeking work and training opportunities that include:

- Writing a CV, searching online for job opportunities and making job applications
- English for Speakers of other Languages (ESOL), basic Information Technology (IT), and basic English and Maths Courses
- Training in ICT skills to help you get online
- One to one support from a dedicated Employment Support Officer
- Volunteering opportunities across our area in community centres and through our Timebank Project.

For more information, contact us on 0161 448 4200 and we will be happy to talk you through our services in more detail.