

# Re-launching your Income Management Team

*Welcome* to the Association's Income Management Team.



*Helen Lucas*

Ellesmere Port  
Liverpool  
Stockport  
Warrington



*Leon Marsh*

Frodsham  
Northwich  
Winsford



*Richard Stewart*

Barnoldswick, Blackpool  
Brompton, Burnley, Bury Clayton  
Cottingley, Cowling, Northallerton  
Sutton in Craven



**Our specialist  
welfare benefits  
advisor**

*Melissa Ridley*

If you need any help  
or assistance with  
claiming government

benefits, or are not sure what you may be able to claim, Millie, our welfare benefits advisor, will be able to advise you regarding Welfare Benefits and Housing Benefit.

If you would like her assistance, let your Income Management Officer know. He/She will send a referral to Millie and she will contact you. Millie also holds Welfare Benefit Surgeries 6 times per year in some of our schemes and she will attend other events to offer advice and assistance. Watch out for every article entitled 'Benefits 4U!' in Muirs' quarterly Voice, where Millie provides information on benefits, and any changes to the benefits system.



*Anne Done*

Chester, Crewe  
Ewloe in Flintshire  
Nantwich  
Wrexham



*Sally Gunner*

East Cambridgeshire  
Fenland, Huntingdon  
Northampton, Peterborough  
South Holland, South Kesteven



*Susan Harris*

Coldicot, Hereford  
Reading  
Wokingham  
Worcester

**Muir Group's dedicated Income Management Team of 11 staff are responsible for helping all of our residents who may be experiencing difficulty paying their rent or other charges. The team includes income management officers, deputy income management officers, a welfare benefits advisor and a former tenant debt officer.**

Help and assistance is just a phone call away. Our approach when dealing with any resident is to look at an individual's circumstances and treat each situation on its own merit. We know from experience that there isn't one solution to fit all problems.

Paying your rent weekly and in advance is a condition of the tenancy agreement which all residents have signed. Prior

to signing the tenancy agreement, Muir Group staff will have explained the conditions of the tenancy agreement to you, including the responsibility to pay rent, and what might happen if rent payments are not made. We rely on rent payments to provide our services.

Where residents are unable to pay their rent, we will provide and offer as much support as possible, but if non-payment persists, swift and effective action will be taken which could ultimately result in a resident losing their home. This could affect a resident's credit rating and/or their ability to be rehoused by another housing provider. At Muir we believe that prevention is far better than cure. Our Income Management Team will do everything in its power to avoid possession action being taken against any resident, and our support and advice is always available.

If you have **any** issues with paying your rent, please contact your income management officer immediately on **0300 123 1222**

## How to pay your rent...?

Paying your rent couldn't be easier, there are now seven ways that rent payments can be made. To make rent payments in most of the following ways you will need a rent payment card. Please contact our customer services team or your income management officer on **0300 1231222** to arrange for a new or replacement card to be sent to you. You should receive this within 2 working days of requesting it.



### Direct Debit

Weekly or monthly payment options are available. Please contact your income management officer.



### Credit or Debit Card

Over the telephone. Simply ring Allpay on **0844 557 8321** and have your rent payment card available.



### Over The Internet

[www.allpayments.net/allpayments/](http://www.allpayments.net/allpayments/) and follow the instructions. Payments can be made by debit and credit card and you must have your rent payment card to hand too



### Cash, Cheque or Debit Card

Over the counter at all Post Offices using one of our rent payment cards.



### Bank Standing Order

For details of this, please contact your income management officer.



### Rent Payment Card

Over the counter at any store with a PayPoint facility using a rent payment card.



### Text to Pay

A new and exciting way to pay. Details of how to do this can be found on our website or you can ring your income management officer for details.

## Dispelling some of the myths

Many people don't think they can claim Working Tax Credits if they don't have children, but this isn't true. You can claim Working Tax Credits if you are working and Child Tax Credits if you have children.

Most of our residents opt to have their Housing Benefit paid direct to Muir Group because it ensures their rent is paid on time. Unfortunately this causes a little confusion to some of our residents, because there is a myth that Housing Benefit is something that Muir Group claims for and therefore not the responsibility of the resident. In actual fact, anything relating to Housing Benefit is the full responsibility of residents in all cases.

If it is not paid on time, is suspended or cancelled, or the amount changes, it is **your** responsibility to contact the Housing Benefits Department to find out why, and also to contact Muir Group to make other arrangements. If your circumstances do change you must keep the Housing Benefit Department informed. You may be at risk of losing your home if you do not ensure that your rent is paid on time. Please note that it is an offence to withhold any changes of circumstances from your Housing Benefit Department. If you do not keep Housing Benefit informed immediately of any change of circumstances that may affect your benefit entitlement, this may result in a future overpayment being reclaimed from you or in extreme cases a fraud investigation may be started.

## Where does all the rent money go? What's it used for?



Almost all of the rent we receive goes into providing services to our residents. The biggest expenditure we encounter is on repairs and maintenance. If rent is not being paid this could have a significant impact on our ability to repair and improve our homes. Our ability to develop new build properties could also be greatly affected as would doing routine jobs such as cutting the grass.

## Did you know...?

£10.5 Billion in means tested benefits such as Housing Benefit and Pension Credit, and £6.2 Billion in Tax Credits goes unclaimed every year! Some of this unclaimed money could be yours!!!

## In need of some independent Benefits Advice?

Contact our welfare benefits adviser who can point you in the direction of appropriate independent benefits advice if she can't help you.

## What happens if we evict a resident, or they leave owing money?



### Joanne Black,

former tenant debt officer

When we do have to take the ultimate step and evict people the outgoing resident is never forgotten, especially if they leave owing Muir Group money.

Our former tenant debt officer, Joanne Black, takes up the reins and through a number of different methods she can

track down former residents. Once former residents have been located we try to come to a reasonable repayment agreement. If this fails, we still have a number of legal options available to us. These include:

- Taking the case to the Small Claims Court
- Obtaining an order so that we can make deductions directly from wages
- Deductions from benefits

## Credit Unions

Did you know that the Association has strong links with a number of credit unions across the country?

By joining a credit union you will be able to save and have access to very low interest rate loans, much lower than banks and credit companies and certainly much lower than door step lenders.

For further information on credit unions in your area please contact your income management officer on **0300 123 1222**.

Remember, the Income Management Team is here to help you but we can only do this if you talk to us. Should you start to experience any kind of financial difficulty you can either pick up the phone and talk to us or drop us an email. We will respond to every request for contact within 48 hours.



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