

PAYING YOUR RENT

WAYS TO PAY YOUR RENT &
DEALING WITH RENT ARREARS



PAYING YOUR RENT

Paying your rent

You may pay your rent weekly or monthly but in both cases it should always be paid in advance.

How to pay

You can pay your rent in a variety of ways:



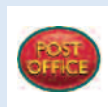
Direct Debit

You can pay your rent directly from your bank or building society account on a specified date each month.

A Direct Debit application form is included in your sign-up pack, or contact us for more details.

Standing order

Standing order payments are very similar to Direct Debits but you have to set this up with your bank or building society. Please contact us to ensure your monthly payments are the correct amount. Payments can be made any date throughout the month.



Payments by post

Payments can be made by post with a cheque or postal order. Do not post cash. Please make your cheque payable to Family Housing Association (Birmingham) Ltd and post to our address on the back of this leaflet.

Payments using your swipe payment card

Your swipe card can be used to make payments in cash at any Post Office branch or at any outlet where you see the Pay Point signs. Many of these outlets also accept payments by debit and credit card.



Payments by telephone

You will need to know your rent account reference number.

To pay by phone, please call us on 0121 766 1100 during office hours. At any other time you can pay via Allpay on 0870 243 34349. Please note that Electron cards can also be used for payment via Allpay.

Payments online at www.family-housing.co.uk



To pay your rent or view your rent account on our website, you need to

set up a password.

Please contact us using the details on the back of this leaflet to set up an online account. This will take 24 hours to activate.

Once activated you can log on to the website and click on the option 'Pay my Rent' or select the 'Rent Account' option within the 'Resident Services' menu. You will then need to enter your unique resident reference number. This is your rent account number. You will also be asked to enter your password. You can then view your rent account or if you select 'Pay My Rent' you will automatically be transferred to Allpay, our external payment system.



What you can do to help

- 1) Contact us as soon as you think you are getting into difficulty.
- 2) If you receive Housing Benefit, let us and the council know if your circumstances change. This may affect the amount of Housing Benefit you receive.
- 3) Complete Housing Benefit renewal forms as soon as you receive them. You will lose housing benefit if you do not complete the forms and you will have to pay any arrears that result.
- 4) Keep agreed repayment plans up to date.

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Additional help

Directgov website
Money, tax and benefit advice
www.direct.gov.uk

Birmingham City Council
Benefit Service: 0121 464 7000
Council Tax: 0121 303 1113
www.birmingham.gov.uk

Citizens Advice Bureau
City Centre Bureau, Ground
Floor, Gazette Buildings
168 Corporation Street,
Birmingham B4 6TF
Tel: 08444 77 1010
(Information helpline 10am to
4pm Monday to Friday)
www.citizensadvice.org.uk



Our support

If you are having difficulty paying your rent, please contact us as soon as possible. We can help you with money saving advice and give you support in managing your bills.

We also have an advisor from Trinity Housing Resource Centre who works at our office part time providing money and benefit advice. You can contact us using the details on the back of this leaflet or you can contact the Trinity office directly:


Trinity Housing Resource Centre,
173A Lozells Road, Lozells,
Birmingham B19 1RN. Telephone:
0121 554 8745. E-mail:
trinity.office@tiscali.co.uk.

Anything you discuss with us will remain confidential.

What happens if rent is not paid

To fulfill your tenancy obligations with Family you must pay your rent. If you do not pay your rent, you are at risk of losing your home.

We will use the following procedure if rent is not paid:

- ➔ We will write to you, phone you or visit you to see if we can help you and arrange payment of the rent that is due.
 - ➔ If you do not clear your arrears or keep to your payment agreement, we will serve you with a Notice Seeking Possession. This is the first step in legal proceedings.
 - ➔ If you continue to fail to pay off the arrears, we will apply to the court for a hearing. The costs of this will be added to your arrears. We will notify you when the hearing is going to take place and give you the opportunity to talk to us about it.
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- ➔ The court can either grant immediate possession of your home or alternatively grant a Suspended Possession Order.
 - ➔ With a Suspended Possession Order, providing you pay the amount the court orders, you will be able to remain in your home.
 - ➔ If you fail to pay, the court can grant us possession of your home and you could be evicted.
 - ➔ If you are evicted as a result of not paying your rent, you may not be re-housed by the council or another housing association and you will remain responsible for the rent debt.

Paying your rent.

This document is available in other languages upon request.

Bengali

আপনার ভাড়া জমা করা
এই ডকুমেন্ট অনুরোধে বাংলায় পাওয়া যায়।

Kurdish

کری دان
ئەم بەلگەیه بە پێی داواکاری بە زمانی کوردی ش دەس دەکەوێت

Punjabi

ਤੁਹਾਡੇ ਕਿਰਾਏ ਦਾ ਭੁਗਤਾਨ
ਇਹ ਦਸਤਾਵੇਜ਼ ਮੰਗ ਕੇ ਪੰਜਾਬੀ ਵਿਚ ਵੀ ਲਿਆ ਜਾ ਸਕਦਾ ਹੈ।

Somali

Bixinta Lacagta Kiradaada
Dokumentigaan waxaa lagu helaa Soomaali haddii la codsado.

Urdu

اپنا کرایہ ادا کرنا
درخواست پر یہ دستاویز اردو میں بھی مل سکتی ہے۔

How to contact us

You can contact us at our office, over the telephone, by e-mail or on our website.

Telephone:

0121 766 1100

8am-8pm Monday to Friday

8am-1pm Saturday

Emergency out of office hours:

0121 766 1100 (transfer to our out of hours service)

E-mail:

post@family-housing.co.uk

Post:

Family Housing Association

(Birmingham) Ltd

Bordesley House

44/46 Coventry Road

Birmingham B10 0RX

Website:

www.family-housing.co.uk

