



PAYING YOUR RENT

**All Members are responsible
for paying their Rent**

Your rent is due in advance on or before the first day of each month. We recommend that payments are made by direct debit as this is the cheapest and most effective way of paying rent. However, we understand that your circumstances may require that you use a different method for making payment.

In all cases it is always important that you choose the option that will ensure your payments are always up to date and you have no arrears. This fact sheet lists all your rent payment options.

If your circumstances change and you do find yourself in arrears, you are be expected to contact the Co-operative immediately to discuss how you will pay the arrears.

Ignoring rent arrears is the worst thing you can do.

Contact your Housing Officer immediately. They will be able to offer you advice on your payment options, housing benefit and other options that may be available to you.



TENANTS FIRST HOUSING CO-OPERATIVE

RENT PAYMENT METHODS

Direct Debit

This is where you authorise the Co-operative to collect a payment directly from your bank account. A Direct Debit can only be set up on a monthly basis and the funds will be taken on the last working day of the month. An advantage of Direct Debit is that we can make any changes automatically for you. However, we will always give you 14 days notification of any changes made.

This method is by far the cheapest option for collecting rent for your Co-operative and so encouraging this method helps us to keep your rents at an affordable level.

Standing Order

This is where you authorise your bank to make a payment directly to the Co-operative from your bank. We can provide you with a form which you need to complete and send to your bank. Payments can be made in an amount and time to suit your own circumstances for example, weekly or fortnightly.

Debit Card

You can pay with any of the Debit Cards noted below, by either visiting the Aberdeen Office or by telephone. For more details or to make a payment please call 01224 628400.



Telephone - Interactive Voice Response (IVR)*



This is a secure automated voice recognition service accessed via the telephone. This service allows Switch (Maestro), Delta and Solo debit card payments to be made 24 hours a day, 7 days a week. Please have your Rent Payment card to hand, telephone 0870 243 6040 and follow the instructions given.

PayPoint*



You will see the PayPoint sticker in shops or service stations that provide access to the service. These outlets often have longer opening hours than banks or post offices, including weekends. To use this service hand over the Rent Payment card at the counter along with your payment. The transaction is processed and a receipt is printed for you to keep as proof of payment. PayPoint outlets will accept payments up to £124.99 per transaction. **Please note** that PayPoint outlets only accept cash as payment.

Internet*



Allpayments.net – This is a secure way to pay your rent online. It has been introduced by AllPay.net and involves an easy registration process.

Post Office*



Payments can be made to any Post Office at any time during the month. All you need do is hand over a Rent Payment card at the counter along with your cash, cheque or Switch (Maestro), Delta or Solo debit card. The transaction is processed and a receipt is printed for you to keep as proof of payment. The Post Office will accept payments up to £999.99 per transaction.

Bank

Payments can be made in cash, cheque or postal order to any bank using a pay-in book. Please note that some banks may charge for this service.

By post

You can send a cheque or postal order to either of our two offices. Please do not send cash by post at any time.

Direct at our offices

You can pay your rent in cash, cheque or postal order by coming in person to either of our two offices.

Direct Payment / Housing Benefit

Tenant Members can ask for assistance with their rent through Housing Benefit. Housing Benefit is paid by the Government via the Housing Benefit sections of your local council. You must apply personally to your local council for housing benefit and submit proof of all your income (e.g. bank statements or pay slips). The council will assess the amount of housing benefit you may be entitled to. You can opt to have any housing benefit entitlement paid directly to your landlord, Tenants First.

You are responsible for claiming housing benefit and ensuring it is paid on your behalf. You are also responsible for paying any rent which is not paid by housing benefit. You must also advise Housing Benefit of any change in your circumstances.

Housing Benefit payments are reviewed regularly by your local council who will send you review forms. You must return any forms and the relevant information required in the time requested. If you do not, your claim will expire and you will immediately be responsible for paying all the rent.

Please contact your local Council if you would like more information about housing benefit.

Finally, a Housing Officer can collect your rent but only under exceptional circumstances. Where ever possible one of the options above should be used.

Difficulty paying your rent?

If you are finding it difficult to pay your rent, please contact your Housing Officer at Tenants First as quickly as possible. We may be able to help you. We can provide some advice on welfare benefits and other options that may be available to you.

There are members who have benefited and have increased their income or they have received one off payments from charities to help reduce their arrears.

We may not be able to help in all cases but if we don't know you are struggling we cannot try to help.

If you would like more information paying your rent contact:

<p><u>Tenants First Housing Co-operative</u> 23 Albert Street, Aberdeen AB25 1XX Telephone 01224 628400, Fax 01224 628428 e-mail enq@tenantsfirst.com</p> <p>Office Opening Hours: Monday to Thursday - 8.30 am to 5.30pm Friday - 8.30am to 4.30pm.</p>	<p><u>Tenants First Housing Co-operative</u> 27 Slains Court, Peterhead AB42 2YF Telephone 01799 474282, Fax 01779 871969 e-mail enq@tenantsfirst.com</p> <p>Office Opening Hours: Monday to Thursday - 9am to 5pm Friday - 9am to 4.30pm. (between 12.30 and 1.30pm every day the office closes)</p>
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Please note that both offices close on Wednesday morning for training

Our web site address is www.tenantsfirst.com

