



# How to pay your rent

and other charges



INVESTOR IN PEOPLE

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### When to pay

Your weekly rent must be paid in advance and is due for payment by noon on Monday of each week. You can make payments on a monthly basis if you choose to pay by Direct Debit.

If you receive Housing Benefit or think you may be entitled to it, you must complete the appropriate forms that are available from your local housing office, so that your claim can be assessed.

If you have a change in circumstances that might affect your Housing Benefit, you must tell the Council and your local housing office straight away. If for any reason you stop receiving Housing Benefit, you will have to start paying the full weekly rent charged by whg immediately.

Your weekly rent will be reviewed in April each year. We will write to you at least one month before any changes are made to tell you what your new rent will be.

If you have a joint tenancy, you are both responsible for rent and service charges.

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### Ways to pay

**We offer a variety of ways to pay your rent. Choose which is most convenient for you.**

#### Direct Debit

Direct Debit is the easiest and most cost-effective way to pay. Once you have set up a Direct Debit, your bank will pay your rent direct from your account usually on the 1st of every month. This is our preferred method of payment.

#### Standing Order

Set up a standing order and you can make payments to whg from your bank each week, every two weeks, every four weeks or every month – the choice is yours. You will need our bank details in order to complete a standing order form – please ring us for more information.

#### Direct Payment of Housing Benefit

If you are on Housing Benefit or Job Seekers Allowance, your rent can be paid direct from your benefit. Rent arrears can also be paid direct from your non contributory Job Seekers Allowance, Income Support or pension credit.

#### Debit Card

To make payments with your debit card, telephone us with your debit card details on **0300 555 6666** between 9am and 5pm.



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### Employer Direct

Pay your rent straight from your wages. Gain agreement from your employer, who will deduct your rent from your wages each month and pay it direct to whg. Remember to quote your rent account reference number.

### PayPoint/Payzone/Post Office

Use your whg payment card to make payments at a range of local retail outlets such as supermarkets and newsagents – wherever you see the PayPoint or Payzone signs. You can also make payments using your whg payment card at any Post Office. The Post Office accepts cash and cheques and does not make a charge.

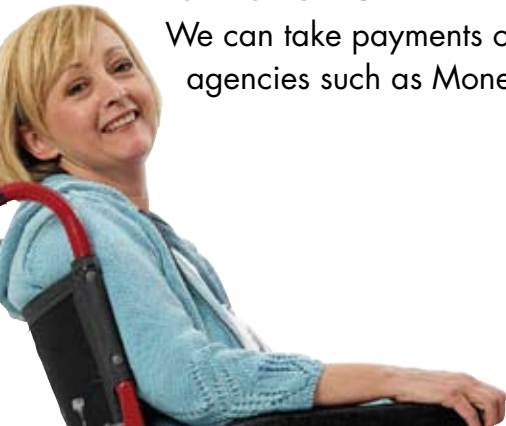


### Walsall Council

You can also make payments at [Walsall Council's First Stop Shop payment centre, The Civic Centre, Darwall Street, Walsall](#). Remember to quote your rent account reference number.

### Budgeting Agency

We can take payments on your behalf from budgeting agencies such as Moneyway.



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### Internet

Use your debit card to pay your rent on-line at [www.whg.uk.com](http://www.whg.uk.com)

### What happens if I do not pay?

If you fall behind with your rent payments, you will be in arrears. If you are having difficulties paying your rent, or think you may do so in the future, talk to us sooner rather than later.

Once you start missing rent payments, your rent debt can mount up and become out of control. We can help you sort out your financial problems and can arrange affordable repayment plans to get you back on track with your payments.

If you continue to fail to pay your rent, **we will take action which could result in you losing your home.**

# Frequently asked questions

**The information below should help to answer some of the questions you have about your rent.**

## **When should I pay my rent?**

Your rent must be paid in advance, whether you pay weekly or monthly. If you pay at a PayPoint or Payzone outlet, at a Post Office or via the internet, you must pay by noon on Monday, as stated in your tenancy agreement, to make sure your payment is credited to your account in the same week.

## **Who is responsible for rent and service charge payments?**

If you have a joint tenancy, you are both responsible for making sure payments are made.

## **I am on a low income. What help can I get?**

You may be entitled to Housing Benefit, which will help towards your rent. Contact us for details. They will also be able to help you fill in the forms and can work out how much you should pay until your claim is processed.

# Frequently asked questions

## What should I do if my circumstances change?

You must tell us straight away. If your income reduces or your circumstances change in other ways, you may qualify for Housing Benefit and we can advise you about this. If you already get Housing Benefit, any change will affect how much you have to pay.

A change in circumstances could be that someone who lives with you reaches 18, someone moves into or out of your property, or someone living with you has a change in income. Do not delay or you could lose out.

## What happens if I do not pay my rent?

If you fall behind with rent payments, we can help you make an arrangement to pay off your arrears and get you back on track.

Remember that any debt could affect you in the following ways:

- we will take action that could result in you losing your home
- your credit rating will be affected
- we would have to give details of the debt to a mortgage provider or another housing association if they asked us for a reference.

Make sure you speak to us as soon as you think you may have difficulty paying your rent. Do not ignore the problem – it will not go away.



# Frequently asked questions

## **What happens if I do not keep to an agreement to reduce my debt?**

If you do not keep to an agreement, whg will serve you with a Notice of Seeking Possession. This is the first stage of the legal process to recover possession of your property. If you still do not deal with your rent arrears, a possession order will be awarded against you by the County Court, which will lead to your eviction.

## **My other debts mean I cannot pay my rent. Who can I talk to?**

Contact us at your local housing office and we will make an appointment for you with Walsall Citizens Advice Bureau (CAB). whg has an agreement with the CAB to offer you free, independent money advice to help you prioritise your debts and negotiate for reduced payments or repayment plans. They can also help with Housing Benefit claims, backdating requests, appeals and other welfare benefit advice.



## Frequently asked questions



To contact us please call:

**0300 555 6666**

Always charged at **local rate**  
– including from mobiles

### **Brownhills Housing Office**

13 Silver Court  
High Street  
Brownhills WS8 6HA

### **Bloxwich Housing Office**

Bloxwich Hall  
Elmore Court  
Elmore Green Road  
Walsall WS3 2QW

### **Blakenall Housing Office**

Blakenall Village Centre  
Thames Road  
Blakenall  
Walsall WS3 1LZ

### **Central Walsall Housing Office**

2nd Floor  
Tameway Tower  
Bridge Street  
Walsall WS1 1JZ

### **Darlaston Housing Office**

45 King Street  
Darlaston WS10 8DE

### **Willenhall Housing Office**

Beechwood House  
New Road  
Willenhall WV13 2BG

Email us at [enquiries@whgrp.co.uk](mailto:enquiries@whgrp.co.uk)



## English

For interpretation, translation, large print, Braille or audio formats, ask an English speaking friend to help you contact your local housing office.

## Bengali

ভাষান্তর, অনুবাদ, বড় হরফ, ব্রেল কিংবা অডিও ফরম্যাটের জন্য, ইংরেজী বলতে পারেন আপনার এমন কোন বন্ধুকে আপনার স্থানীয় হাউসিং অফিসের সঙ্গে যোগাযোগ করার জন্য সাহায্য করতে বলুন।

## Punjabi

ਵਿਆਖਿਆ, ਅਨੁਵਾਦ, ਵੱਡੇ ਪਿੰਟ, ਬ੍ਰੈਲ ਜਾਂ ਆਡੀਓ ਫਾਰਮੈਟਾਂ ਲਈ, ਅੰਗ੍ਰੇਜੀ ਬੋਲਣ ਵਾਲੇ ਕਿਸੇ ਦੋਸਤ ਨੂੰ ਕਹੋ ਕਿ ਉਹ ਜ਼ੁਹਾਡੀ ਸਥਾਨਕ ਹਾਊਸਿੰਗ ਟ੍ਰਸਟ ਨਾਲ ਸੰਪਰਕ ਕਰਨ ਵਿੱਚ ਜ਼ੁਹਾਡੀ ਮਦਦ ਕਰੇ।

## Gujarati

અર્થઘટન, ભાષાંતર, મોટી પ્રિન્ટ, બ્રેઇલ અથવા ઓડિયો ફોર્મેટ માટે, તમારા ઇંગ્લીશ બોલતા મિત્રને તમારા સ્થાનિક હાઉસિંગ ટ્રસ્ટનો સંપર્ક કરવા મદદ માટે કહો.

## Hindi

भाषांतरण, अनुवाद, बड़े प्रिंट, ब्रेल अथवा ऑडियो प्रारूपों के लिए, अंग्रेजी बोलने वाले किसी दोस्त से कहें कि वह आपकी स्थानीय हाउसिंग ट्रस्ट से सम्पर्क करने में आपकी मदद करे।

## Urdu

اتشریح، ترجمہ، بڑے چھاپے، بریل یا آڈیو فارمیٹ کے لیے انگریزی بولنے والے کسی دوست سے دریافت کریں کہ وہ آپ کے مقامی ہاؤسنگ ٹرسٹ سے رابطہ کرنے میں آپ کی مدد کرے۔

## French

Pour toute demande d'interprétariat, de traduction, de document en gros caractères, en braille ou en format audio ; veuillez demander à une de vos relations parlant anglais de contacter le bureau local de l'association de gestion de votre logement.

## Turkish

Sözlü ya da yazılı tercümesini, ya da büyük puntuyla, körler alfabesiyle ya da sesli kayıt halinde edinmek için İngilizce bilen bir tanıdığınızdan bölgenizdeki konut vakfıyla temas kurmanıza yardımcı olmasını isteyin.



Walsall Housing Group  
8th Floor Tameway Tower, Bridge Street  
Walsall WS1 1JZ  
Tel: 0300 555 6666

August 2008