# How to Pay your Rent

**LOCHABER HOUSING ASSOCIATION**

## How do I know how much rent to pay?

When you are offered a home, your Housing Officer will show you around and tell you how much the monthly rent is. Your Housing Officer will be happy to answer any questions you have about your rent. If you are unsure how much rent you should be paying, please contact them.

## How often should I pay?

Rent is due in advance on the 1st of each month. It is a condition of your tenancy that you pay regularly and on time. If you do not do this, your account will be in debt and we will send you warning letters. Remember, joint tenants are equally responsible for paying the rent, so it is important that each tenant knows the state of their rent account.

## How can I pay my rent?

There are a number of different ways to pay your rent and when you first become a tenant, your Housing Officer will explain these to you. You can then decide which method suits you.

If you cannot pay in your usual way, you should make other arrangements, rather than delaying payment. If there is a problem, you must contact your Housing Officer who can advise you and give you details of other payment methods.

**Direct Debit:** If you have a current bank or building society account, we can arrange for your rent to be paid monthly by Direct Debit. We can send you a form or you can call up and set it up over the telephone. If you pay by Direct Debit, we will notify the bank of any increases in rent when they happen. Allpay will let you know in writing when the Direct Debit will commence. If there are any changes to payments you will be advised.

If the payments are rejected by the bank twice the Direct Debit will be cancelled and you will have to pay by one of the other payment methods. If it is cancelled, we will write to you and let you know.

**My Home:** My Home online tenant portal enables you to pay online at a time convenient for you, 24 hours a day. It's quick and easy to use and you can even see your rent statement. Just register for My Home and you're set to go.

You can visit My Home by either clicking the link on our website:
**www.lochaberhousing.org.uk**

or by visiting: **https://myhome.lochaberhousing.org.uk**

Alternatively, your Housing Officer will be able to help you register and get started.

**Allpay Swipe Card:** You can pay by cash, cheque, credit or debit card at any Post Office, or by cash or debit card at any PAYzone outlet,  or by cash at any PayPoint outlet. To do this, you will need a plastic swipe card which is issued to you at the beginning of your tenancy.

If you require a replacement card, please contact your Housing Officer.

**Internet:** To pay on-line, log on to **www.allpayments.net** and follow the links. You must have your swipe card handy, so that you can quote the reference number.

Lochaber Housing Association's bank details are as follows:

**Account Number: 20041124**
**Sort Code: 82-69-26**
**Bank: Virgin Money**

Please remember to quote your tenant reference number on any direct banking transactions.

**Telephone:** You can pay by debit or credit card by calling us on 01397 702530.

**In Person:** You can pay by cash, cheque or by credit or debit card at office located at 101 High Street, Fort William, PH33 6DG.

**Third Party Deductions:** If you receive a passported benefit, or Universal Credit and your rent account is in arrears, we can request an arrears payment be taken directly from your benefit.

## How can I find out the balance on my rent account?

If you want to know your balance at any other time, you can view it through My Home, your online tenant portal, or request a statement and we will send one out to you.

If you contact the Association by phone, or call in, you will be able to obtain a balance on your rent account, provided you have your rent reference number located on your swipe card or the top right had corner of your rent statement.

## Please note that cash should never be sent through the post.

## Useful Contacts

**Lochaber Housing Association**
101 High Street, Fort William, PH33 6DG
Telephone: 01397 702530
Email: **housingmgt@lochaberhousing.org.uk**

**My Home**
Your online tenant portal: **https://myhome.lochaberhousing.org.uk**

**Allpay rent payments:**
Telephone: 0844 557 8321
Online: **www.allpayments.net**

**Housing Benefit, Council Tax Benefit and**
**Council Tax enquiries:** Freephone: 0800 393811

**Lochaber Citizens Advice Bureau:**
Dudley Road, Fort William, PH33 6JB
Telephone: 01397 705311
Freephone: 0808 800 4444

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