



# A Guide to Paying Your Rent

June 2019

## **How do I know how much my rent is?**

When you sign your tenancy agreement with us, we will always make sure that you understand the amount of rent you must pay. We will explain your contractual obligations to you and provide, in writing, the total cost of rent and charges, a breakdown of services charges, and information about when and how charges should be paid. We will also make sure that you understand the consequences of not paying your rent.

## **How do I pay my rent?**

There are many ways of paying your rent and charges:

### ***Direct Debit***

The easiest way to pay your rent, if you have a current bank or building society account, is by Direct Debit. You can pay weekly, fortnightly, four weekly or monthly. Simply contact a member of staff and they can complete the details online, please be aware it takes 12 working days for a direct debit to be set up.

### ***By Cheque***

You can post or bring in a cheque made payable to 'Dalmeir Park Housing Association'. Please write your name and address on the back. This method is the only one where payments take more than 24 hours to credit your rent account. Cheques can take up to five working days to reach your account, so, make sure that you pay in plenty of time for your rent to be credited to your account by the 28th of each month.

### ***allpay***



There are many ways to pay your rent using your allpay payment card. You can use your allpay card to make payment at any outlet displaying the allpay logo. All you need to do is take your allpay card to the counter along with your payment and hand them over. You will be handed back your card along with a printed receipt, which you should keep in a safe place to prove you've paid.

### ***Telephone***

This service is available 24 hours a day, 7 days a week and the majority of debit cards are accepted.

Just ring **0844 557 8321** and follow the simple instructions. Please have your allpay card ready.

You can also telephone our offices on **0141 435 6537** and we can take payment.

### ***Internet***

This service is also available 24 hours a day, 7 days a week and the majority of debit cards are accepted. Visit [www.allpayments.net](http://www.allpayments.net) and have your debit card and allpay card handy.

If your allpay card is lost or damaged, please contact your Housing Officer on **0141 435 6537**, for a replacement card.

### ***allpay App***

You can download the allpay App onto your phone or tablet from Google Play or iTunes. You can pay your rent easily, wherever you are, at the touch of a button.

### **What happens if I can't pay my rent?**

If you cannot pay your rent, you must speak to your Housing Officer as soon as possible. We will discuss how we can help, make sure that you are claiming any benefits you are entitled to, and agree an affordable repayment arrangement with you to help you clear the debt and to not increase your rent arrears. We will consider your circumstances and help you to assess your income and expenditure.

### **What happens if I break my arrangement to pay or if I don't contact you about my rent arrears?**

If you continue to break your arrangement to pay or if you continue to run up rent arrears and do not contact us, we may start to take debt recovery and court action. As a last resort this could result in eviction from your home. If we intend to raise court action against you, you will receive a Notice of Proceedings and we will make sure that we have taken all possible actions to help you to clear your debt before we proceed.

### **Can I stop an eviction from taking place?**

When the court has agreed that an eviction can proceed, you can only stop it from happening by paying the outstanding debt and any court expenses. You should discuss this with your Housing Officer.

### **Where else can I get help and advice?**

If you are struggling with debt, you could also seek advice from:

**Money Advice Scotland Helpline** – 0800 731 4722 [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)

**Citizens Advice Bureau** – Tel: 0141 435 7590, 63 Kilbowie Road, Clydebank, G81 1BL

**Clydebank Independent Resource Advice Service** – Tel: 0141 951 4040, 627 Dumbarton Road, Clydebank, G81 4ET

### **How do I get further information?**

If you need further information about how to pay your rent or how to deal with rent arrears, please contact us at our offices at Beadmore House, 631 Dumbarton Road, Dalmuir, G81 4EU, or call or email us on 0141 952 2447 [admin@dpha.org.uk](mailto:admin@dpha.org.uk)