

# Key information sheet

## Paying your rent



It is important that we collect the rent on our homes. We need this money to invest in homes, provide services to our tenants and to provide homes to people waiting for housing.

When you moved into your home you signed a tenancy agreement, which states when you must pay your rent. Your tenancy agreement is a legal contract. If you do not keep to it, we can take steps to end your tenancy.

### Ways to pay your rent

There are a number of easy ways that you can pay your rent. If you want to change your payment method just contact us.

**Direct debit** is the easiest way to pay your rent. This is an automatic payment made from your bank account, which can be set up for any day of the month. The payment can be every week, every two weeks, every four weeks, or once a month.

You can pay over the **phone** or at our main offices by debit or credit card, or you can use our 24 hour payment line on 0844 557 8321.

We will give you a swipe card that can be used at any **Post Office** or at **Payzone, e-pay** or **PayPoint** facilities. These can be found in newsagents, off-licences, petrol stations and convenience stores. Payments will normally take three days to show up on your account.

You can make payments on our website – click on payments online. Payments will normally take three days to show up on your account.

You can pay your rent at our main offices. Please check with your local office, as some do not accept cash. A receipt will always be given.

If you receive housing benefit to help with your rent payments, you can have it paid directly to us. Remember that you still need to:

- give the Housing Benefit department all the information they need to assess your claim
- renew your claim when the Housing Benefit department request this
- answer letters the Housing Benefit department send you
- tell the Housing Benefit department of any change in your circumstances
- pay any part of the rent that is not paid by Housing Benefit.

Contact us if you would like more information about housing benefit, and we can advise you and put you in touch with your local council.

### What should I do if I can't pay my rent on time?

If you can't pay your rent on time, please get in touch with us straight away and we will do our best to help you.

We understand that it is sometimes hard to admit to being unable to pay your rent, but we are here to help you. Remember - it is much easier to clear a small debt than one that has become much larger because you didn't get help earlier.

Tel: 0121 322 7373  
Email [info@mercian.org.uk](mailto:info@mercian.org.uk)  
[www.mercian.org.uk](http://www.mercian.org.uk)

We can help you get advice about managing your money and check if you are able to claim any benefits from the government.

You must get in touch with us and come to an agreement to pay off your arrears (missed rent payments) in regular intervals. If you do not arrange and keep to a reasonable agreement, we have the right to apply to a court to evict you.

If you leave your home owing us rent, then we will take steps to collect this debt from you even though you no longer live there.

If you would like independent advice about your legal rights, you should contact a solicitor, Law Centre or Citizens Advice Bureau. Citizens Advice Bureaux can also offer debt advice to help you manage your money.