

Paying your rent

Our guide to all the options



There are a number of ways you can pay your rent as a tenant of Black Country Housing Group – this leaflet explains all the different methods of payment and what to do if you get into difficulty.

How to pay your rent

When you sign up as a Black Country Housing Group tenant, you make an agreement to pay your rent in full and on time. At the start of your tenancy, you must give us a cheque for the first two weeks rent. After that, you can pay us by:

Direct debit

There's a direct debit form in your sign-up pack. Please fill it in and send it to us. The form tells your bank to pay us the rent each month automatically. We can alter payments when your rent goes up or down. Your bank can only pay the direct debit if you have enough money in your bank account. If there isn't enough your bank will cancel the direct debit and charge you a fee.

Telephone

Phone Allpay's 24-hour call centre on 0870 243 3434. Have ready your Allpay 19-digit card number (the number across the middle of your Allpay card) and your debit card details. Keep the reference number as proof of payment.

Cheque

Make your cheque payable to us, putting your name and address on the back of the cheque. Then send it to: Black Country Housing Group, 134 High Street, Blackheath, West Midlands, B65 0EE.

Standing order

We prefer direct debit or Allpay, but you can pay your rent by standing order from your bank account. Standing order is an instruction you give to your bank so it pays your rent weekly or monthly. If you would like to pay by standing order, please contact your housing officer.

Having difficulty paying your rent?

If you miss payments, you will owe us the money and go into arrears. If you find it difficult to pay your rent, you must contact us straight away. If you ignore your rent payments and don't contact us for help, you could lose your home.

If you receive Housing Benefit, you can ask that it is paid directly to us. If it does not cover the full amount of your rent, you must make up the shortfall.

For advice on claiming Housing Benefit, contact your housing officer.

We're here to help

We can offer advice on ways to clear your arrears and manage your money. This includes:

- Referring you to a debt-advice agency
- Telling you about housing and other benefits you may be entitled to
- Advising you on how to manage debt

We may be able to agree on a reasonable payment plan to reduce your arrears – our contact details are printed on the back of this leaflet.

Need help using our services?

If you are deaf or hard of hearing, all of our offices have hearing loops – please ask our receptionists. These help you hear more clearly and reduce background noise if you use a hearing aid or loop listener. If you would like a hearing loop for a meeting, let us know beforehand. If you are blind or partially sighted we can give you information in large print, on audio tape or in Braille. Please phone 0121 561 1969 to discuss your needs with us. If your first language isn't English, we can provide an interpreter either to help you over the phone or in person.

How to contact us:

- Phone: 0121 561 1969
- E-mail: housing@bcha.co.uk
- Website: www.bcha.co.uk (fill in our online form)

Black Country Housing Group Ltd
134 High Street
Blackheath
West Midlands
B65 0EE

- You can also write to us at the address above
- You can also call in to our offices at the same address