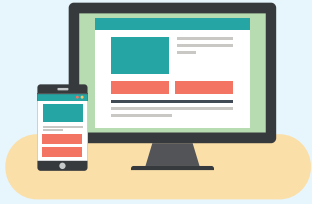


# Your guide to paying rent and the ways we can help.



## Sign up for My Loretto



The easiest way to get in touch is online, you can pay your rent and view all your account information at **My Loretto**. To register visit [www.lorettoha.co.uk](http://www.lorettoha.co.uk)

## My rent

Worried about your rent? We know money is tight - but paying your rent should be No.1 on your list. It keeps the roof over your head. Don't risk losing your home because you've missed rent payments. Get in touch with us today. **We're here for you 24/7.**

### What's inside?



My rent	03
Help with my rent	04
Ways to pay my rent	06



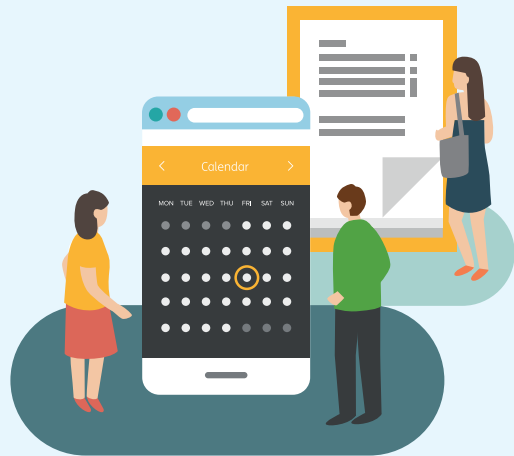
We can produce information on request in large print, Braille and audio formats. Visit [www.lorettoha.co.uk](http://www.lorettoha.co.uk) or contact your local housing officer.

## My rent

### There are many ways we can help.

If you're worried about falling behind with payments then speak to your housing officer right away. The sooner you speak to us the quicker we can help. Scan the QR code to find out more about the ways we can help.

We can help you keep on top of your rent – even if you're already in debt.



### When is my rent due?

Rent is paid in advance from when you receive the keys to your new home.

Rent is due monthly. You can choose to pay each week, fortnight, four-weekly or monthly. It's up to you.

Our rent calendar shows you when rent is due.

### What does my rent pay for?

Rent allows us to keep improving homes, communities and the lives of our tenants. This includes:

- ▶ a quality repairs service
- ▶ new heating, insulation work, kitchens, bathrooms, windows, roofs and doors
- ▶ the environmental services and improvements around some homes
- ▶ a 24-hour, seven days a week, Customer First Centre
- ▶ expert money, welfare and fuel advice to help you make the most of your money
- ▶ helping people into work, education and training.



You can view the rent calendar online at [www.lorettoha.co.uk/my-home](http://www.lorettoha.co.uk/my-home)

## Help with my rent

We know money is tight and it's a really challenging time for everyone.

Our friendly and helpful staff are on hand to provide expert support and advice no matter your circumstances.

### Repayment plan

Talk to us, we can help you pay off rent arrears in full with a repayment plan you can afford.

### Money advice

If you are worried about debt, we can refer you to one of our partner agencies for free, impartial advice and assistance.



Speak to your **housing officer** to arrange an appointment with a welfare benefit or fuel advisor or request an appointment online.

### Manage your fuel bills

Our Fuel Advisors can give you advice on how to reduce energy costs, and help you access grants if you have accrued fuel debt.

### Benefit help

If you do not have enough money to pay your rent or have any benefit issues, our Welfare Benefits Advisors are on hand. They will help you identify and claim every benefit you are due.

### Don't go hungry

Are you worried about putting food on the table for yourself or your family?

We can help tenants who face real hardship and may be forced to turn to food banks. Don't be embarrassed to ask for help – we're here to support you. Your housing officer can also help you identify other local sources of help.

### Banking

Many people worry about getting charges on a bank account. But we can help. We'll help you open a fee-free bank account where you won't be charged when a Direct Debit or standing order fails.

### Jobs and training

We have a range of ways to help people into jobs and training. To find out more and see the latest job opportunities go to [www.lorettoha.co.uk/jobs-and-training](http://www.lorettoha.co.uk/jobs-and-training)

### What happens if I don't pay?

It is a condition of your Tenancy Agreement that you pay your rent on time.

You must get in touch with us immediately if you miss a payment or are struggling to pay. We will do everything we can to help you. If you don't pay your rent and don't get in touch with us, we will contact you and find out why you haven't paid and offer you support to get back on top of things.

If you refuse to talk to us or fail to keep up with your agreed payment plan, we will take legal action. Where arrears continue to rise, we will, as a last resort, raise an action with the courts. If a Sheriff decides to grant a decree, an eviction must then take place.



Remember,  
we're here to help

## Ways to pay my rent

We have a range of easy ways to pay your rent.



### Direct Debit

Direct Debit is the most hassle-free. Lots of our customers already pay their rent by Direct Debit. Once you have set up a Direct Debit, your payment will come off your bank account on a date and at a frequency that suits you. If you don't have a bank account, we can help you get one. Ask us about fee-free banking.



#### Set up a Direct Debit

Call us on **0800 952 9292** to set it up or to discuss it with your housing officer.

### Online

Register for, or log into, **My Loretto** and pay your rent. You can also see your account here. If you need help registering speak to your housing officer or call us.

If you pay using online banking or in a branch, make sure you use your rent reference number so your payment goes into your account without delay.

**My Loretto** gives you access to your account, anytime. And it's not just for paying your rent. You can check your account, book a repair and report any issues in your neighbourhood.



#### Pay online

Visit our website and login to pay your rent online  
**[www.lorettoha.co.uk](http://www.lorettoha.co.uk)**

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## Other ways to pay

### Phone

Call us free 24 hours a day, seven days a week, on **0800 952 9292** to pay by debit or credit card.

### Housing Benefit

If you receive full housing benefit, your rent is likely to be paid by your local authority. If you receive partial housing benefit, you are responsible for paying the rest.

The UK Government's Welfare Reform changes are gradually replacing housing benefit for working age claimants. Speak to your housing officer if you need any advice.

### Universal Credit

If you receive Universal Credit, you may receive a Housing Costs Element within your award. This may cover your full rent. If you receive this payment, remember it is your responsibility to pay your rent. The quickest way to do this is by setting up a Direct Debit.

If you have other income and your rent is not fully covered, you are responsible for paying the rest.

If the shortfall is because you are under occupying the property, you will get help to cover this through the Discretionary Housing Payment fund. Your Local Authority administers this. You need to complete an application, we can help.

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## Need to get in touch?

We're always here to help.



Call us **0800 952 9292**

Call our **Customer First Centre** 24 hours a day, seven days a week for any issues you have.



Speak to your **housing officer**.

Our housing officers can visit you in your home or contact you by telephone if that is easier. Call the Customer First Centre to arrange this.



Visit us (web)

**[www.lorettoha.co.uk](http://www.lorettoha.co.uk)**

Visit MyHousing (web)

**[www.myhousing.org.uk](http://www.myhousing.org.uk)**



Find us on Facebook

**[www.facebook.com/LorettoHA](https://www.facebook.com/LorettoHA)**



Write to us

**Customer First Centre**

Lipton House

170 Crown Street

Glasgow, G5 9XD

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# Sign up for My Loretto

Creating an account only takes a few minutes, you can pay your rent, report a repair and much more, at a time that suits you.

Register at [www.lorettoha.co.uk](http://www.lorettoha.co.uk)