

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 lorettoha.co.uk

My 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.

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We can produce information on request in large print, Braille and audio formats. Visit 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.

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 as soon as you receive the keys to your new home.

Rent is due every month. 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 your home
- ▶ a 24-hour, seven days a week, customer service 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 lorettoha.co.uk/my-home

Help with my rent

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

Our expert money advisors can help you to manage your way out of debt and provide helpful budgeting advice.



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

Cut your fuel bills

Get on to the cheapest tariffs and arrange low-cost payment plans.

Benefit help

Welfare benefits advisors will help you get the maximum benefits so you receive every penny you are due. We can give advice on Universal Credit, which will replace Housing Benefit, and advise on what to do if your benefit money is cut.

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.

And if you pay your rent by Direct Debit and have a fee-free account, we can help you get a £50 buffer – similar to an overdraft – on your account. The £50 buffer scheme is available thanks to a partnership with Pollok Credit Union.



Remember,
we're here to help

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 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.

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
Speak to your **housing officer** or call us on **0800 952 9292**.

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, in a branch or by standing order, 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 **lorettoha.co.uk**

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.

Standing order

Set up a standing order with your bank.

Post office

Pay at the post office with a Loretto rent payment card.

PayPoint

Pay at any shop that displays the PayPoint sign.

Post

Send a cheque to: **Loretto, Income team, Lipton House, 170 Crown Street, Glasgow, G5 9XD**

Housing Benefit

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

The UK Government's Welfare Reform changes will replace Housing Benefit with Universal Credit. Speak to your housing officer if you need any advice.

Need to get in touch?

We're always here to help.



Speak to your
Housing Officer



Visit us at
lorettoha.co.uk



Call us free on
0800 952 9292



Email us on
talk@lorettoha.co.uk



Find us on Facebook
facebook.com/LorettoHA



Write to us
**Loretto Customer Service
Centre, Lipton House, 170 Crown
Street, Glasgow G5 9XD**

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 **lorettoha.co.uk**