

Paying your rent

Your rent and other charges

- Wakefield and District Housing (WDH) will write to you every year to tell you the amount of rent you should pay. It is then fixed for a year. We also charge you for other services you use, which could include Care Link (our telecare alarm service), caretaking and household insurance.

When to pay

- The rent year starts in April. Your rent is due every Monday for the week ahead. You can pay every week, every fortnight or every month for the week, fortnight or month ahead. Every year we send you a rent information card telling you how much you should pay and when.

How to pay

- **By Direct Debit.** Paying by direct debit is convenient for you and the cheapest way for us to collect rent. The savings we make are put back into providing other services. It is very easy to set up a direct debit. You can arrange it with us over the phone or fill in a mandate form (which you can download from our website - www.wdh.co.uk). If you want to pay by direct debit but need help to fill in the mandate form, please contact OneCALL on 0845 8 507 507, or contact one of our employees at your local Service Access Point (SAP). (Their details are in your tenant's handbook and on our website.)
- **By our 24-hour payment facilities using debit or credit cards.** You can pay your rent over the phone, 24 hours a day, every day of the year. Simply ring us at OneCALL on 0845 8 507 507 and have your debit card or credit card details ready. There is no charge for this service. We may record your call for training purposes.
- **By using our website at www.wdh.co.uk.** Go to 'Pay your rent', then go to 'On-line with BillPay' and follow the step-by-step guide to make a payment.

- **By phone or internet banking.** If your bank or building society offers phone or internet banking, you can pay us by using our bank account number which is 78577306 and the sort code is 55-70-23. Please pay using the 11- or 12-digit housing reference number. (You will find this on the bottom of your rent payment swipe card.)
- **By standing order.** You can ask your bank or building society to pay us by standing order from your account. This system is not as flexible as direct debit as you have to tell your bank or building society every time the amount you pay changes. Contact your local SAP who will give you a standing order authorisation for you to take to your bank. You can download a standing order form from www.wdh.co.uk.
- **Taking your rent from your salary, if your employers agree.** Some employers may let you pay rent directly from your wage or salary. Where appropriate, we will be happy to let you do this. Please contact your local SAP for details.
- **At a Post Office.** You can pay your rent at a Post Office free of charge. You can pay by cash, debit card or by cheque, making your cheques payable to 'Post Office Ltd'. Remember to take your rent payment swipe card with you.
- **PayPoint Outlets.** You can pay at any PayPoint outlet free of charge. You can pay by cash or debit card at any PayPoint outlet in the UK and many are open 24 hours a day.
- **At any of our Service Access Points.** You can pay by cash, cheque and debit or credit card. For security reasons, we encourage you (wherever possible) not to pay us by cash but to use any of the methods we have described in this section.

If you do not pay your rent, you are breaking your tenancy agreement. We will take steps to make sure that you pay your rent on time. We will always take action if you do not pay your rent. You may lose your home if you do not make arrangements to pay your rent in full when it is due.

What if I am finding it difficult to pay?

If you find it difficult to pay your rent or fall behind with payments, you should contact your local SAP immediately, no matter how serious things seem. We can help you with your debts before they get out of control. We can make arrangements for you to pay your debt or put you in touch with other agencies that may be able to help. Do not borrow from loan sharks and other disreputable money lenders - get advice.

Rent statements

We will send you a copy of your rent account which sets out the rent we charge you and the payments you have made. This is called a 'rent statement'.

Your swipe card

Please look after your swipe card. You will need it if you want to pay your rent:

- at any Post Office in the UK;
- at any PayPoint outlet;
- at a payment kiosk at our Service Access Points; or
- over the phone and internet.

If you lose your swipe card, please contact your local SAP at once. They will send you a replacement card.

Housing Benefit

If you have a low income, you may be entitled to claim Housing Benefit to help with your housing costs. Your income includes any unearned income, such as a pension or Invalidity Benefit, as well as your earnings. We can help you fill in your Housing Benefit application form. For more information on making a claim, contact your local SAP or go to Wakefield Council's website to work out if you are entitled to Housing Benefit and Council Tax Benefit. There is a 'Benefits Calculator' that you can use on their website www.wakefield.gov.uk. You can get more advice on benefits from your local Department for Work and Pensions Office.

**We are committed to providing equal access to information.
If you would like information in another format, such as large print,
please phone us on 0845 8 507 507.**

