

Your guide

to paying your rent

It's important you pay your rent on time as we need the income to pay for the maintenance of your home and for the other services we provide.

Your rent is due in advance either weekly, fortnightly or monthly (for monthly payments please multiply your weekly rent by 4.35, this gives an average monthly rent to take account of the five week months during the year). If you are having (or anticipate having) problems paying your rent, then always contact a member of your revenue team immediately. If you allow rent arrears to build up we may take legal action that could result in the loss of your home.

Ways to pay

Direct Debit - Please contact L&Q Direct using the contact details on this leaflet to set up your Direct Debit.

Swipecard - Use the swipe card that you received from us to pay at the post office. You can also use a Pay Point or Pay Zone which are often available for extended opening hours.

Telephone - Call 0870 243 6040 at any time, using a debit or credit card and follow the instructions. You will need your swipecard to do this.

Bank - You can pay at your bank or any branch of Barclays Bank. When paying please remember to quote your tenancy reference number.

Post - Send a crossed cheque or postal order (ensuring your tenancy reference number is on

the back), made payable to London & Quadrant Housing Trust to: L&Q Direct, PO Box 194, Sidcup, DA15 7ET.

Internet - Using a debit or credit card, you can pay using the allpayments.net internet service (you can link to this directly from our Residents Online website at www.residentsonline.org.uk) or log on at www.allpayments.net. Just follow the easy steps to register and you will be ready to make payments.

Housing benefit

If you are unemployed or on a low income you may be entitled to financial help to pay your rent. To make sure you are getting what you are entitled to contact your local benefits office, Job Centre or Citizen Advice Bureau. You can also check your entitlement by logging on to www.entitledto.co.uk

Even if you receive housing benefit you must pay your full rent in advance. This is also the case if part of your rent is paid by housing benefit. In this case the benefit will be sent directly to you and it is your responsibility to pay the full amount to L&Q.

As housing benefit is paid in arrears we recommend you pay £3.25 per week (£13 per month) to gradually bring your account into line.

To apply for housing benefit you must make an appointment with the local council's housing benefit office immediately or submit a completed housing benefit form in person - and always get a receipt for your application which must be sent to your L&Q revenue officer within 7 days.

When you apply you will have to show:

- Your signed tenancy agreement
- Proof of Income Support and other benefits and/or
- The last five weeks pay slips or the last two months if you are paid monthly
- Your National Insurance number
- Proof of your identity (passport or birth certificate)
- Bank or building society statements
- Proof of income or attendance at school/ college of anyone else in your household.

The above information must be provided to the housing benefit department immediately so that your claim can be processed without delay.

You must also:

- Regularly check the progress of your claim.
- Regular contact will make sure your claim is processed speedily
- Provide any information asked for by the housing benefit office immediately
- Let the housing benefit office and your revenue officer know straight away of any changes in your finances or household

Staying in touch

You must keep your revenue officer informed about the progress of your housing benefit claim and respond when they ask you to contact them. If you don't we will start legal action that could result in you losing your home.

Rent arrears

If you get into rent arrears you must either:

- Pay the amount you owe back, or
- Come to an agreement to pay a regular amount towards your arrears.

If you do not do this we have the right to take you to court and seek to evict you.

The steps to eviction are shown below and are used as a last resort.

1. You will be served with a Notice of Seeking/ Requiring Possession or a Notice to Quit.
2. If you don't clear the arrears as agreed in the time allowed we will request a court hearing.
3. If the arrears aren't cleared in full, at the time of the hearing, the court can grant an outright possession order and an eviction will be arranged. Alternatively the possession order will be suspended provided the arrears are cleared as directed by the court.
4. If, in the case of a suspended order, the arrears aren't paid the court will be asked to arrange for an eviction to be carried out.

If you ever need advice or assistance with debt, then you should contact a member of your revenue team. We will be able to refer you to a number of organisations that could help.

Contact us

L&Q Direct
PO Box 194
Sidcup
Kent
DA15 0AJ

Phone

0800 015 6536

E-mail

LQdirect@lqgroup.org.uk

L&Q is an exempt charity