Your guide to paying rent and the ways we can help.
Sign up for My GHA

The easiest way to get in touch is online, you can pay your rent and view all your account information at My GHA. To register visit www.gha.org.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.

What’s inside?

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

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**When is my rent due?**
Rent is paid as soon as you receive the keys to your new home.

Rent is due every four weeks. 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 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 [www.gha.org.uk/my-home](http://www.gha.org.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**
If you’re worried about debt or not having enough money to pay your rent get in touch. Free, expert advice is available to get you back on track.

**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.

**Don’t go hungry**
Are you worried about putting food on the table for yourself or your family?

Our Eat Well scheme helps 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.

**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.

**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.gha.org.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.

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

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.

Online
Register for, or log into, My GHA 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 GHA 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.

Set up a Direct Debit
Speak to your housing officer or call us on 0800 479 7979.

Pay online
Visit our website and login to pay your rent online www.gha.org.uk
Other ways to pay

Phone
Call us free 24 hours a day, seven days a week, on **0800 479 7979** 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 GHA rent payment card.

PayPoint
Pay at any shop that displays the PayPoint sign.

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

In person
Drop into one of our local offices. Find your local office at [www.gha.org.uk](http://www.gha.org.uk)

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 will replace Housing Benefit with Universal Credit. Speak to your housing officer if you need any advice.
Sign up for My GHA

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.gha.org.uk