

Paying Your Rent & Ways to Pay



Garrion Peoples' Housing
Co-operative Limited



Paying your Rent

As a tenant of the Co-operative, it is your responsibility to make sure your rent is paid on time.

Your rent can be made up of two parts – the rent and service charge (if applicable).

Rent provides the income which is required to provide a range of services including repairing and maintaining your home.

If you are due a service charge, a list of the services provided are detailed within a schedule which forms part of your tenancy agreement.

Your rent is due every **calendar month**, payable in advance by you on or before the first day of each monthly rental period. You can make your payments weekly, fortnightly, 4 weekly or calendar monthly, whichever is most convenient for you. However, you must ensure payments are made by the last day of each month to avoid arrears accruing on your rental account.

The payment table will detail the dates your rent is due for each rental period and the date you must pay it by.

Ways to pay your rent

We offer our tenants various ways in which they can pay their rent, with 24/7 online and phone options as well as a range of ways to pay in person. So you can choose the best payment method for you.

Online Banking

You can set up payments via online banking to pay your rent. It is a convenient way for you to manage your payments. All you require is your unique rent reference number (as detailed within your rent increase letter) and the Co-operative's bank details -

Branch Name	Virgin Money
Sort Code	82-68-28
Account Number	60248083

On the Internet

It only takes a few minutes to register online at **www.allpayments.net** using your 19 digit reference number from your payment card to use this service. This enables tenants to pay make their payment online, free of charge, **24 hours a day, 365 days a year**. You will be asked for the details on the allpay card that we have issued and you can pay by using your debit or credit card.

Bank Payment (Standing Order)

Standing Order is a reliable and convenient way to make your payment. Standing Order Forms are available in the office or are available to download and complete from the Co-operative's website – **www.gphc.org.uk** Standing orders can also be set up from most personal online banking accounts.

Virtual Payment

The Co-operative in conjunction with Lloyds Bank Cardnet offer tenants the option of paying by debit or credit card by using a virtual payment. To make a payment you can telephone the office on **01698 687222** or call into the office in person.

Card Payment Machine

The Co-operative in conjunction with Lloyds Bank Cardnet offer tenants the option of paying by debit or credit card by using a card machine.

By Phone

Have your payment card, pen and paper handy with your debit or credit card when you dial **0330 041 6497** for Allpay's automated phone payment service, available **24/7**. Each time you use this automated service you will be given an authorisation code as proof of payment. Please keep a note of this code.

Phone App

You can make debit or credit card payments to your rent account using the Allpay payment app, which is available to download for free for Apple and Android smart phones. Visit www.allpay.net/app for more information.

Text Message

You can use your payment card and debit or credit card to register for this service at www.allpayments.net/textpay. Text 'pay' plus the text code provided to you during registration along with the amount you want to pay and your password (the last four digits of your debit or credit card) to **81025**.

At the Post Office

Your Allpay card can be used to pay your rent at any Post Office. You can pay by cash, or by debit/credit card.

PayPoint

You can make rent payments using your Allpay payment card at any PayPoint outlet. These can be found in many newsagents, convenience stores, supermarkets. The local stores are detailed in this leaflet.

Cheques

To pay your rent by post please send cheques payable to – **'Garrion People's Housing Co-operative'** to the Co-operative's address at CentrePoint, 70 Smith Avenue, Wishaw, ML2 0LD. Please write your name, address and quote your tenant reference number at the back of the cheque.

Housing Benefit Direct Payment/Discretionary Housing Payment

If you receive full housing benefit, your rent is likely to be paid by North Lanarkshire Council (NLC) Housing Benefit Department. If you receive partial housing benefit, you are responsible for paying the rest. You can contact NLC Housing Benefit Department on **01698 403210** or speak to your Housing Officer who may assist you with this or any discretionary housing benefit payment you

Universal Credit

The Universal Credit payments you receive should include any housing costs you are entitled to assist with rent. Remember to include details of your rent charge when you claim universal credit to allow your housing costs to be included in your claim. You are required to pay your rent to the Co-operative as soon as you receive your payment. Alternatively you can arrange for this to be paid direct to the Co-operative by means of a Managed Payment. You can speak to your Housing Officer if you need any advice or your circumstances change.

**If you have difficulty in paying your rent,
please don't delay and contact your Housing Officer.**

We can make an appointment with our Income/Money Advisor via our AFTAR Project who can assist with claiming benefits, financial / budgeting, debt, council tax, energy advice, digital learning to help with Universal Credit claims etc.

Rent Increases

The Co-operative operates a policy, which aims to ensure that:-

- Rental income meet the Co-operative's costs and provide sufficient funds to carry out the day to day repairs within your homes and any planned improvements;
- Wherever possible, rents are maintained at an affordable level;
- Wherever possible, rents are comparable with the rents of other registered social landlords providing similar accommodation.

We consult with our tenants when rent increases (including service charges -where applicable) are proposed, and the Co-operative will take into account the views expressed.

Rent increases (including service charges – where applicable) are applied on an annual basis and you will be given at least 28 days notice of any rent increase.

Where can I get help...the first step is contact your Housing Officer. Here is a list of other useful contact numbers.



Motherwell & Wishaw
90 Brandon Parade East
Motherwell, ML1 1LY
Tel No: 0808 1969180



Universal Credit Helpline
Tel No: 0800 328 5644
Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 328 5644
Textphone: 0800 328 1344
Monday to Friday, 8am to 6pm
<https://www.gov.uk/universal-credit/how-to-claim>



Social Security Scotland
Book an appointment. The Local Delivery service is by appointment only, call them for free on **0800 182 2222** and they can arrange one for you.



Housing Benefit Department
North Lanarkshire Council, Head of Financial Solutions
PO Box 9060, Motherwell, ML1 1SH
Tel No: 01698 403210 **Email:** benefitsteam@northlan.gov.uk



National Debtline
Monday – Friday, 9am to 8pm
Saturday, 9.30am to 1pm
Tel No: 0808 808 4000
<https://www.nationaldebtline.org>



Motherwell Jobcentre Plus
Flemington House, 600 Windmillhill Street
Motherwell, ML1 2HN
Tel No: 0800 169 0190



Home Energy Scotland
Monday – Friday, 8am to 8pm
Saturday, 9am to 5pm
Tel No: 0808 808 2282



Payments can be made at any Post Office or outlets displaying a PayPoint sign. Many of the PayPoint outlets are shops, newsagents or garages with extended opening hours to make paying more convenient for you.

	Opening Hours		
Nisa	Monday	07:30	20:00
72 Smith Avenue	Tuesday	07:30	20:00
Wishaw	Wednesday	07:30	20:00
ML2 OLD	Thursday	07:30	20:00
	Friday	07:30	20:00
	Saturday	07:30	20:00
	Sunday	09:00	19:00

	Opening Hours		
Day To Day	Monday	06:00	22:00
119 Main Street	Tuesday	06:00	22:00
Overtown	Wednesday	06:00	22:00
ML2 OQF	Thursday	06:00	22:00
	Friday	06:00	22:00
	Saturday	06:00	22:00
	Sunday	06:00	22:00

	Opening Hours		
BP Overtown	Monday	06:00	23:00
128 Main Street	Tuesday	06:00	23:00
Overtown	Wednesday	06:00	23:00
ML2 OQP	Thursday	06:00	23:00
	Friday	06:00	23:00
	Saturday	07:00	23:00
	Sunday	07:00	23:00

	Opening Hours		
Day-Today	Monday	07:00	22:00
411 Caledonian Road	Tuesday	07:00	22:00
Wishaw	Wednesday	07:00	22:00
ML2 OJA	Thursday	07:00	22:00
	Friday	07:00	22:00
	Saturday	07:00	22:00
	Sunday	08:00	20:00

	Opening Hours		
Family Shopper	Monday	09:00	22:00
300 Caledonian Road	Tuesday	09:00	22:00
Wishaw	Wednesday	09:00	22:00
ML2 OHY	Thursday	09:00	22:00
	Friday	09:00	22:00
	Saturday	09:00	22:00
	Sunday	09:00	22:00

	Opening Hours		
Premier	Monday	06:00	20:00
47 Rannoch Drive	Tuesday	06:00	20:00
Wishaw	Wednesday	06:00	20:00
ML2 ONP	Thursday	06:00	20:00
	Friday	06:00	20:00
	Saturday	06:00	20:00
	Sunday	07:00	15:00

	Opening Hours		
USave	Monday	06:30	20:30
82 - 84 Main Street	Tuesday	06:30	20:30
Overtown	Wednesday	06:30	20:30
ML2 OQF	Thursday	06:30	20:30
	Friday	06:30	21:00
	Saturday	06:30	21:00
	Sunday	07:00	18:00

	Opening Hours		
McColls Morrisons Daily	Monday	05:30	22:00
159b Netherton Road	Tuesday	05:30	22:00
Wishaw	Wednesday	05:30	22:00
ML2 OAR	Thursday	05:30	22:00
	Friday	05:30	22:00
	Saturday	05:30	22:00
	Sunday	05:30	22:00

Payment Table for 2025/26 for Rent Charges

Rental Period	Due Date		Period End Date
1	01 April 2025	to	30 April 2025
2	01 May 2025	to	31 May 2025
3	01 June 2025	to	30 June 2025
4	01 July 2025	to	31 July 2025
5	01 August 2025	to	31 August 2025
6	01 September 2025	to	30 September 2025
7	01 October 2025	to	31 October 2025
8	01 November 2025	to	30 November 2025
9	01 December 2025	to	31 December 2025
10	01 January 2026	to	31 January 2026
11	01 February 2026	to	28 February 2026
12	01 March 2026	to	31 March 2026

Garrion People's Housing Co-operative
 CentrePoint, 70 Smith Avenue, Wishaw, ML2 0LD
 Telephone No: 01698 687222
 Fax No: 01698 357209
 Email: enquiries@gphc.org.uk
 Website: www.gphc.org.uk