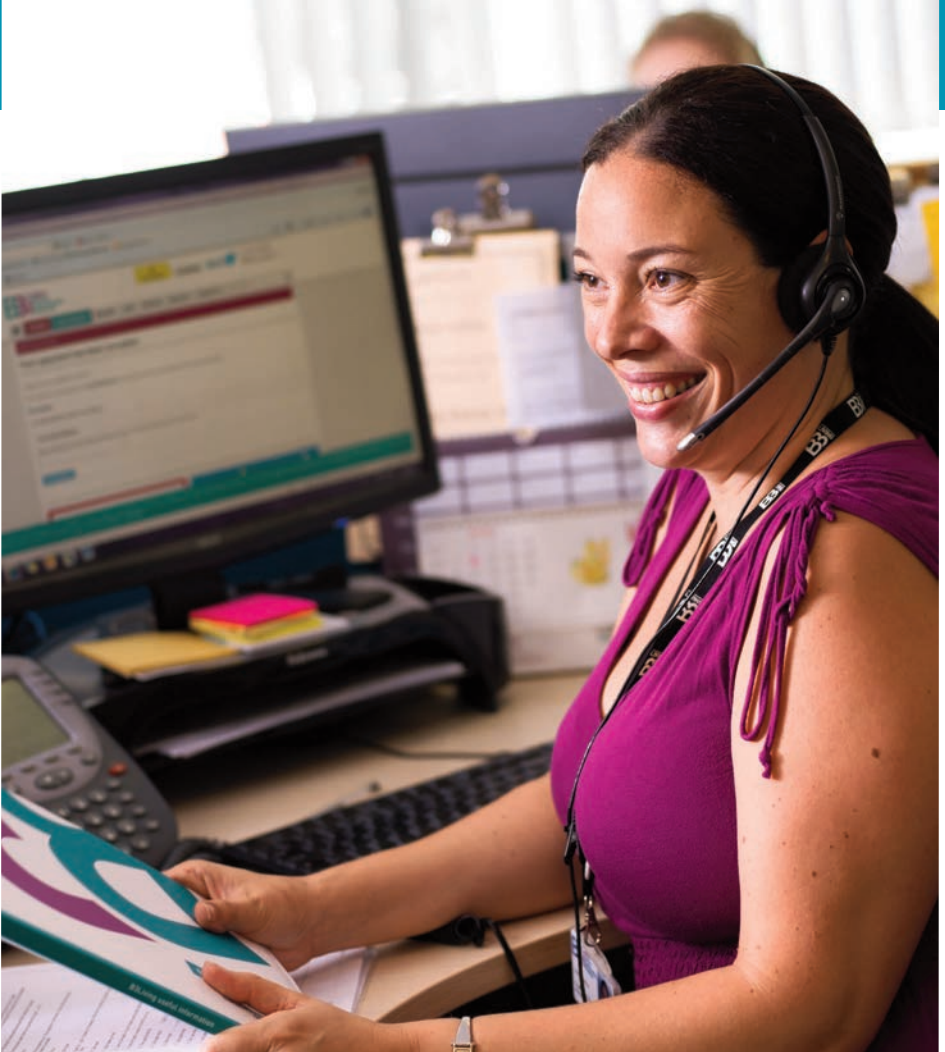


About making payments



What payment do I need to make?

If you are a tenant, you will need to pay rent. You may also have service charges.

Rent is the charge made for your home. It is payable in advance on a weekly basis. You will get a statement from us every 6 months, which will show what you owe.

There is a service charge for services such as retirement scheme managers, for community rangers and for landscaping. You will only be charged for these services if you receive them.

What happens if I don't pay my rent and other charges?

Your rent is the main source of income for B3Living. This is the money we use to pay for improvements to your homes, repairs and management services. Non-payment of rent is very serious for us and we will do what we can to help you. If you are having difficulty paying your rent, you should contact us immediately.

We will help you to budget, to get Housing Benefit or to get support from the Citizens Advice Bureau. We will also agree a time with you in which you will need to pay your arrears.

If you ignore an agreement to pay off arrears without good

reason, or if you refuse to make an agreement, then we can take court action. This could mean your home would be at risk. You would also be liable for our legal costs and you could have a County Court Judgment against you which would make it difficult for you to obtain credit in the future. If you end your tenancy and do not pay us the rent that you owe you may not be able to obtain housing in the future.

Note to home owners

If you are a leaseholder or shared-owner your home will be at risk if you fail to pay leasehold charges. Please contact the Home Ownership team.

How can I pay my rent and other charges?

There are many ways to pay:

Direct debit



**DIRECT
Debit**

You can set up a Direct Debit over the phone. It is quick and easy and you can either pay weekly or monthly.

Internet banking



You can make payments online at **www.b3living.org.uk** or from your bank through internet banking. You will need your tenant reference number (5 digits long) and these bank details:

Lloyds TSB account name:

B3Living

Sort code: **30-99-86**

Account number: **01573497**

Bank standing order



This is an instruction to your bank to make payments at an agreed time. This can only be changed by you so you will have to contact your bank directly when your rent is increased or if your Housing Benefit changes. You can download the form from **www.b3living.org.uk** or phone us on **01992 453 700** to have it sent out to you.

Automated telephone payment



Call 01992 454 475 or freephone 0800 0483 632* anytime. You will need your tenant reference number, address, and a valid debit or credit card.

*Calls to this number are free from landlines only.

Ways to pay (continued...)

Debit card



To pay rent by debit card phone us on **01992 453 700**. You can also use any outlet in the UK displaying a Paypoint logo. For a list of outlets in the area contact us or visit www.paypoint.com. We can also take debit card payments at Scania House or you can use the Kiosk at Broxbourne Council's Bishops College.

Cash



To pay in cash you will need your rent card. You can use any outlet in the UK displaying a Paypoint logo. For a list of outlets in the area ring us or visit www.paypoint.com. You can also use the Kiosk at Broxbourne Council's Bishops College.

Cheque



To pay rent, make your cheque payable to B3Living and send it or bring it to **Scania House, 17 Amwell Street, Hoddesdon, EN11 8TS**. Remember to put your tenancy reference number on the back of the cheque. You can also pay by cheque at any Post Office. You will need your rent card to do this.

Money management

We offer budgeting courses for free. These can take place in your home or at our office at Scania House. This is a tailor made course of 1 to 2 hours to suit your needs. Phone us to arrange it.



Help with understanding this information

English

If you need help to understand the information in this document, please phone 01992 453 700.

Turkish

Bu belgedeki bilgileri anlamak için yardıma ihtiyacınız varsa, lütfen 01992 453 700 numarayı arayınız.

Italian

Se avete bisogno di aiuto per capire le informazioni contenute nel presente documento, siete pregati di telefonare allo 01992 453 700.

Lithuanian

Jei turite klausimų del informacijos siame lankstinuke, prasom kreiptis 01992 453 700.

Greek

Εάν χρειάζεστε βοήθεια για την κατανόηση των πληροφοριών που περιέχονται σε αυτό το έγγραφο παρακαλώ επικοινωνήστε στο 01992 453 700.

Arabic

إذا كنتم بحاجة الى المساعدة لفهم المعلومات الواردة في هذه الوثيقة يرجى الاتصال بالهاتف رقم: 01992453700.