

# Paying Your Rent & Ways to Pay



## 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 -

<b>Branch Name</b>	<b>Bank of Scotland</b>
<b>Sort Code</b>	<b>80-09-15</b>
<b>Account Number</b>	<b>00357497</b>

### 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.forgewoodcoop.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 263311** 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](http://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](http://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 – **'Forgewood Housing Co-operative'** to the Co-operative's address at 49 Dinmont Crescent, Motherwell, ML1 3TT. 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		
<b>Ali &amp; Sons</b>	Monday	09:00	20:00
62-64 Kylemore Crescent	Tuesday	09:00	20:00
Motherwell	Wednesday	09:00	20:00
ML1 EXA	Thursday	09:00	20:00
	Friday	09:00	20:00
	Saturday	09:00	20:00
	Sunday	11:00	16:00

	Opening Hours		
<b>Premier</b>	Monday	07:00	21:00
280 Bellshill Road	Tuesday	07:00	21:00
Motherwell	Wednesday	07:00	21:00
ML1 3SQ	Thursday	07:00	21:00
	Friday	07:00	21:00
	Saturday	08:00	21:00
	Sunday	09:00	21:00

	Opening Hours		
<b>Milton Mini Market</b>	Monday	06:00	22:00
114 Milton Street	Tuesday	06:00	22:00
Motherwell	Wednesday	06:00	22:00
ML1 1EZ	Thursday	06:00	22:00
	Friday	06:00	22:00
	Saturday	06:00	22:00
	Sunday	06:00	22:00

	Opening Hours		
<b>SPAR</b>	Monday	08:00	19:00
148 Logans Road	Tuesday	08:00	19:00
Motherwell	Wednesday	08:00	20:00
ML1 3NY	Thursday	08:00	20:00
	Friday	08:00	20:00
	Saturday	08:00	20:00
	Sunday	08:00	17:00

	Opening Hours		
<b>S &amp; Z Store Ltd</b>	Monday	07:00	20:00
125 Roman Road	Tuesday	07:00	20:00
Motherwell	Wednesday	07:00	20:00
ML1 1EA	Thursday	07:00	20:00
	Friday	07:00	20:00
	Saturday	07:00	20:00
	Sunday	07:00	20:00

	Opening Hours		
<b>Lifestyle Extra</b>	Monday	07:00	21:00
159 Watling Street	Tuesday	07:00	21:00
Motherwell	Wednesday	07:00	21:00
ML1 3RZ	Thursday	07:00	21:00
	Friday	07:00	21:00
	Saturday	07:00	21:00
	Sunday	08:00	20:00

	Opening Hours		
<b>Lindum Stores</b>	Monday	07:00	21:00
21 Lindum Crescent	Tuesday	07:00	21:00
Motherwell	Wednesday	07:00	21:00
ML1 3QX	Thursday	07:00	21:00
	Friday	07:00	22:00
	Saturday	07:00	22:00
	Sunday	09:00	20:00

	Opening Hours		
<b>Atwals Bellshill</b>	Monday	06:30	22:00
205 Motherwell Road	Tuesday	06:30	22:00
Bellshill	Wednesday	06:30	22:00
ML2 OAR	Thursday	06:30	22:00
	Friday	06:30	22:00
	Saturday	06:30	22:00
	Sunday	07:30	18:00

# Payment Table for 2025/26



# for Rent Charges

<b>Rental Period</b>	<b>Due Date</b>		<b>Period End Date</b>
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

**Forgewood Housing Co-operative**  
49 Dinmont Crescent, Motherwell, ML1 3TT  
Telephone No: 01698 263311  
Fax No: 01698 263399  
Email: [enquiries@forgewoodcoop.org.uk](mailto:enquiries@forgewoodcoop.org.uk)  
Website: [www.forgewoodcoop.org.uk](http://www.forgewoodcoop.org.uk)