

# Paying Your Rent

**Paying your rent is a priority. To make things as easy as possible we offer a variety of ways to pay. We recognise that you may occasionally experience periods of financial difficulties and struggle to pay your rent and if this happens please contact us as soon as possible. We take a firm, fair, and proactive approach to tackling rent arrears but we will always offer support and advice for tenants who keep in touch and work with us to resolve the problem.**

## **When is my rent due?**

Your rent is due weekly every Monday. Your rent is always due in advance even though your salary and/or benefits may be paid in arrears.

## **How can I pay my rent?**

There are a number of ways you can make a payment:

- Using an Allpay payment card. This swipe card will allow you to pay your rent to us at any PayPoint outlet or Post Office® in the UK. If you don't have an Allpay card and would like one, please contact us.
- Via the Allpay app available for Apple and Android smartphones. Visit [www.allpay.net/app](http://www.allpay.net/app) on your smartphone for more information and simply download the app.
- Set up weekly, monthly or regular internet payments via Allpay. Simply log onto [www.allpayments.net](http://www.allpayments.net). You will need your Allpay payment card to sign up the first time.
- Pay over the phone by debit card. Call our office on 020 8659 3055 during our opening hours\*, or Allpay at any time on 0844 557 8321. Please note we do not encourage the use of credit cards and will always advise you to pay using an alternative method to avoid incurring unnecessary charges.
- Via your bank account by using the internet banking facility. Please quote your tenancy reference code and surname. Our account number is 00018269 and our sort code is 405240.
- By standing order. Please contact us for a standing order form. As above, please quote your tenancy reference code and surname when setting up a standing order.



\*Opening hours: Monday 8am–5pm, Tuesday 8am–5pm, Wednesday 8am–6pm, Thursday 8am–5pm, Friday 8am–4pm.

## FAQ

### **My account is in arrears but all of my rent is covered by housing benefit or Universal Credit. How can I avoid being in arrears?**

It is a condition of your tenancy that your rent is paid in advance, but both housing benefit and Universal Credit are paid in arrears. However, as per your tenancy agreement, you are responsible for ensuring that your rent is paid weekly in advance, regardless of any benefit entitlement. Please contact us if you are currently in arrears due to housing benefit or Universal Credit and we can make an affordable arrangement for you to catch up. Paying a small amount each week will help you get your account into credit and this will provide you with a small buffer if your circumstances change or benefits stop.

### **My housing benefit has changed. What do I need to pay?**

If you have had a change in housing benefit you should contact us straight away, and we will let you know what you need to pay to keep your rent account up to date. Remember you must always notify housing benefit if your circumstances change.

### **My rent has changed. What do I need to pay?**

If your rent is changing, you should have received a letter from us detailing the new amount. You need to amend your payments to this new amount. If you receive housing benefit, you should check your new entitlement with the local authority. If you have a rent arrears agreement in place to repay any arrears, you will need to take this into account too. If you aren't sure of what you need to pay, please contact us.

### **What happens if I can't pay my rent?**

Talk to us! It's far better to deal with the problem head on than to bury your head in the sand. We appreciate that things can be difficult but by talking to us you may be able to avoid things getting out of control. There may be benefits you could claim, other things you could do to increase your income or advice and support agencies you can speak to and we would be happy to talk these options through with you. Ignoring the situation will only make it worse and puts your home at risk.

## **Contact us:**

**T: 020 8659 3055 E: [housing@pcha.co.uk](mailto:housing@pcha.co.uk)**