

If you need this or any other information from Charter Housing in your own language or a different format, please contact us. **We're always happy to help.**



## paying your rent and managing arrears

paying rent - and what you should do if you fall behind

### find out more

To find out more give us a call on **01633 212375**  
Visit our new website **[www.charterhousing.co.uk](http://www.charterhousing.co.uk)**  
Come and see us at **11 Devon Place, Newport NP20 4NP**

charter guides

This easy-to-understand guide takes you through how you should pay rent, and how we can help you if you have money problems.

## rent

You'll deal with our Rent & Financial Solutions Team who will help you find the easiest way to pay your rent. Here's some things to remember:-

- ✓ Rents for Charter properties are paid on a weekly basis - one week in advance
- ✓ If you can't pay your rent weekly, we can organise it so you can pay on a monthly basis or on another payment basis
- ✓ Whatever payment cycle you choose, you must pay at the start of that period. If it's monthly, you have to pay at the start of the month, not the end
- ✓ We'll give you four weeks' notice in writing if we make changes to the amount of rent you pay
- ✓ We send out rent statements regularly, although your Account Manager can also give you one if you ask for it

## how can I pay my rent?

There's lots of ways you can pay:

- ✓ In person at Charter's offices
- ✓ Direct debit
- ✓ Standing order
- ✓ By posting a cheque at our offices
- ✓ At any location displaying a Paypoint sign
- ✓ At any Post Office in the UK
- ✓ By telephone through the allpay.net IVR call centre with your debit or credit card and rent payment card. Call 0844 557 8321
- ✓ On our website [from October 2009]

## can I get my housing benefit?

You may be able to, which could help pay all or part of your rent. You have to claim it from your local authority, but we can help out with housing benefit claim forms if you ask us.

It takes time to get a housing benefit claim through the system, so send in your forms to your local authority as quickly as possible. Remember that if your housing benefit is delayed and you fall behind with your rent, you'll breach your tenancy agreement. We need to know if this is going to happen so that we know why your rent isn't being paid.

It's up to you to sort out any problems with your housing benefit claim. You should keep in contact with the council's housing benefit department until your claim is through.

## what if I have difficulty paying?

The Rent & Financial Solutions Team can work with you if you fall behind with your rent, but we need to know as soon as possible so that we can work with you to repay the money.

We want to avoid a debt growing, so if you tell your Accounts Manager about any problems you have as soon as you know about them, we will do what we can to help you and work out a repayment agreement with you - one that you can afford. We can give you advice on benefits, debts and money management.

If you need independent advice, Shelter Cymru works from our office on Mondays, Wednesdays and alternate Tuesdays. Its adviser can also visit you at home to help sort out any money problems you have.

If you do fall behind on your rent without telling us first, we will be fair but firm. Every year we deal with people who don't talk to us, who don't take their arrears seriously, or who pay off other things instead. Too many of them end up with a debt they can't control and end up being evicted from their homes.

We don't want that for any of our tenants. If you need to find ways to increase your income and avoid debt, please talk to our Rents & Financial Solutions Team. We'll always do what we can to help.