

Paying your rent and managing rent arrears

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 provide you with a copy at any time.

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 Pay point 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.
- Over the telephone by calling our team on 01633 212375.
- By downloading the Allpay app onto your mobile phone or tablet.

Can I get 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. Some local authorities have online housing benefit forms. Ask us for further information.

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 processed.

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 can provide you with the advice you need to help you get back on track.

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 benefit advice, we have a specialist within our team who will be able to help you. We can help with any query related to the benefits you receive.

If you need debt advice, we can refer you to 'Money Saviour'. We work in partnership with Money Saviour to provide this confidential, free service to our tenants. Its advisor has a CAB background and can give you advice on most money problems.

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.

How can I pay my rent?

- We will review rents and if applicable service charges annually and will give you notice in accordance with your tenancy agreement before we make any changes.
- We make it easy for you to pay your rent by offering a variety of methods.
- We give you access to regular statements.
- We will work positively with you to help you maintain a clear rent account.

How do we know how we are doing?

- We regularly ask customers to rate the service received on a scale of 1 - 10.
- We monitor the level of rent arrears owed.