

## What if I have difficulties paying my rent?

The first thing to do in this situation is contact your Income Recovery Officer or Housing Officer and discuss your situation.

They may be able to help with a resolution before you miss a payment. We will do everything we can to help you, so if you are having trouble paying your rent, please contact us immediately. We can also refer you to debt advice or other similar agencies for further support.

You can contact them in the following ways:

- by telephone – please call **01323 340018**.
- by email – [rents@bht.org.uk](mailto:rents@bht.org.uk)
- through **MyTenancy**, BHT's online platform – please contact us for a login

## What should I do if I miss a payment and fall into arrears?

Contact us immediately, please do not ignore any letters you receive from us.

The debt will not go away and it is important you try to resolve the problem before the debt becomes too large and unmanageable and results in you losing your home.

Your Income Recovery Officer or Housing Officer will make an arrangement with you to repay the arrears.

If you do not contact us or continue to miss payments, BHT will take action against you for non-payment of rent and you may lose your home.

**01323 340018**  
**info@bht.org.uk**

BHT aims to offer its tenants every possible assistance in ensuring that their rent is paid when it is due.

**BHT will:**

- signpost advice agencies that help
- make affordable agreements to pay the arrears off in stages
- arrange workshops about money management

## Rent Statements

In order for both BHT and yourselves to keep track of the payments you have made, we issue rent statements every three months.

When you receive this, please check it carefully and let us know if you have any queries.



بحاجة إلى ترجمة؟

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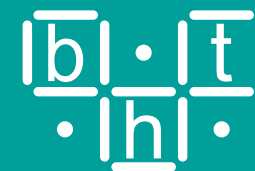
Benötigen Sie eine Übersetzung?

To request a translation or large print version of this leaflet:

Please call **01323 340018**

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# Housing Services

Combating Homelessness · Creating Opportunities · Promoting Change



## RENT AND RENT ARREARS

A leaflet that advises what to do if you have difficulties paying your rent.

# Rent and Rent Arrears

Rent and service charges are Brighton Housing Trust's main source of income and pay for the range of services we provide to you.

It is therefore very important that you pay your rent on time and do not owe us any money.

Paying your rent and service charges is your first priority. Brighton Housing Trust (BHT) understands that some tenants may fall behind with their rent and service charges at some point in their tenancy.

This leaflet aims to give you information about what you need to do immediately if you find yourself in arrears.

We understand that you may fall into arrears for all kinds of reasons. However, we are here to help you, give advice and try to assist you through your difficulties.

## Why should I pay my rent and service charges?

**When you accepted your tenancy, you signed a legal document called a Tenancy Agreement and you agreed to pay your rent and service charges on time.**

Rent payments are used by us to run our services, including housing management and maintenance. When you do not pay your rent on time, you have broken the terms of your tenancy agreement and we can take action against you that could result in you losing your home.

## How do I pay my rent?

**Your rent is charged weekly on a Monday and should be paid weekly.**

If you prefer to pay fortnightly, four-weekly or monthly then please let us know. Your Income Recovery Officer or Housing Officer will advise what you need to pay.

**You can pay your rent in one of the following ways:**

- 1. We can set up a direct debit for you** - ask your Housing or Income Recovery Officer to do this. We will enter you into a prize draw if you choose this option.
- 2. Allpay** – Every tenant is sent an Allpay card which enables you to pay at the Post Office or Paypoint.
- 3. Payment Slip** – Use these slips to pay your rent at any Royal Bank of Scotland and Natwest Bank (Hastings tenants only). Contact your Income Recovery Officer for payment slips.
- 4. Standing Order** – You can arrange for your bank to make payments direct to BHT. Please contact us for a Standing Order form and your payment reference.
- 5. Bank Transfer** - If you have a chip and pin card you can pay over the counter at your bank with your payment reference. You can also pay through telephone and internet banking using our bank details and your reference. Please contact your Income Recovery Officer or Housing Officer for the bank details.

## Can I get help to pay my rent and service charges?

**If you have a low income or are not working, you may qualify for Housing Benefit or Universal Credit to help pay your rent.**

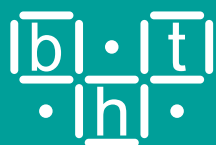
It is your responsibility to make a claim but our Income Recovery Officer or Housing Officer can help you to complete the forms.

If you are in receipt of Universal Credit, the housing element will be paid directly to you.

This means that you will be responsible for paying your rent directly to BHT.

If you believe you will not be able to manage your rent payments when on Universal Credit, your Income Recovery Officer or Housing Officer can help you apply for direct payments to BHT.

It is also your responsibility to let Housing Benefit, Job Centre Plus, Department of Works and Pensions and BHT know if your circumstances change in any way.



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[www.bht.org.uk](http://www.bht.org.uk) Combating Homelessness • Creating Opportunities • Promoting Change

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[info@bht.org.uk](mailto:info@bht.org.uk)