

Paying your rent

This leaflet explains the different ways you can pay your rent and what to do if you get into arrears.



If you have difficulty in understanding this document or need it in another format, including Braille, large print, audiotape, interpretation, signed interpretation or translation into another language, please telephone **0800 121 60 60*** or **01795 434 606**** or email **contactus@amicushorizon.org.uk**

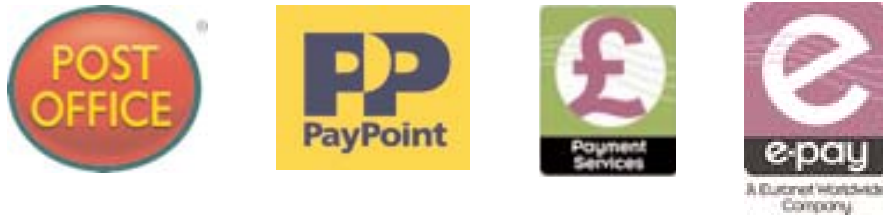
* Calls free from a BT landline, charges from mobiles and other networks may vary.

** If you are calling from a mobile, it may be cheaper for you to dial 01795 434 606.
Calls may be recorded and monitored quality and training purposes.

Ways to pay your rent

Swipe card - your card can be used at a time and place that is easiest for you, with the type of payment method that suits your needs.

You can pay with cash or cheque over-the-counter at over 45,000 locations in the UK. These include Post Offices, PayPoint outlets and participating e-pay outlets. Look for these logos:



If you want more information on where you can use your card, call our customer service department, or look on-line at: www.allpay.net/outlets

If you have a debit or credit card, you can use this with your swipe card to pay by:



Calling on your landline or mobile telephone: 0870 243 6040 (Allpay) or direct to us on **0800 121 6060*** or **01795 434606****



Using the internet. Go to our website: www.amicushorizon.org.uk



SMS text message on your mobile. You will need to register at: www.allpayments.net/textpay/login.aspx



Standing order - We can send you a standing order form to complete and take to your bank or building society. They will arrange a direct regular payment to us. It is your responsibility to instruct your bank / building society the correct amount to be sent. Monthly lease charges must be paid monthly in advance.



Direct debit - Direct debits allow us to collect payments with 14 days notice. Your payments are covered by the direct debit guarantee. This gives you reassurance that your payments are protected. To find out more information about how to set up a direct debit please call our customer service department.



Housing Benefit Direct - If you are claiming any Housing Benefit then your Local Authority can make arrangements to pay directly to AmicusHorizon. Remember, it is your responsibility to ensure that your claim is being paid to us.

Please don't pay by cash or cheque without using your swipe card. Don't send any payments in the post.

What should I do if I have problems paying my rent?

We understand that sometimes you may fall behind with your rent payments. When you sign a tenancy agreement you are agreeing to pay your rent on time. Rent should always be your first priority, as you could lose your home if you do not pay it. If you know you are going to have difficulty in paying, contact our Income Management team (see below) straight away.

- Tell us about all the money you have coming in and going out so that we can make a fair repayment agreement. Our Income Management team will be happy to help you make sure you are getting all the benefits you are entitled to.
- Do not panic and promise repayments that you cannot meet
- Make every effort to pay on time. If you have problems keeping to the payment agreement, please let us know immediately
- Tell us if your circumstances change

The Income Management team

The Income Management team look after your rent account and are here to help you if you are having problems paying your rent. Income Management Officers are based in the following offices:

- Grosvenor House, Croydon
- Lansdown Green, Stockwell
- Roman Square, Sittingbourne
- Broadway, Sheerness
- Stone Street, Faversham
- Queensbury House, Hastings
- The Watch Oak, Battle.

If you want to speak to the Income Management team you can visit one of the offices above or call **0800 121 60 60*** or **01795 434 606****.

The team can help you:

- Reduce and clear your rent arrears with payment plans
- Find the best way to pay your rent - including standing orders, direct debits and payment cards
- Receive all the benefits that you are entitled to - including housing benefit
- Avoid falling into arrears - by providing help and advice.

What happens if I do get into arrears?

We will contact you if a rent payment is missed and to tell you how much you owe. If you receive a letter, please read it carefully. Contact us straight away to arrange to pay the arrears. Our Income Management team will be able to help.

If we do not hear from you and you do not make payments towards your arrears, we will move through the stages of our arrears policy. This could mean that we take you to court and you could even be evicted from your home. It is important to remember that if you are evicted, you still have to pay back any money that you owe.

Our aim is for you to stay in your home and to help you find ways to pay your rent. If you have a problem, we can help. We just need to know about it. So please let us know straight away, the earlier the better.

Contact the Income Management team on **0800 121 60 60*** or **01795 434 606****.

Housing Benefit

If you are receiving Housing Benefit, it is your responsibility to make sure it is being paid. It is not ours or your local Council's.

If you have applied for Housing Benefit and you are still waiting to hear the outcome of your claim, you should let us know. We will not usually take any further action until your claim has been dealt with.

We will take action if:

- You have not provided all the information that we have asked for
- The full amount outstanding would not be covered by Housing Benefit.

Frequently asked questions

How do I check the balance of my rent account?

We will send you a quarterly rent statement to help you keep track of payments. If you would like to check your balance at any time, please call our Customer Services team on **0800 121 60 60*** or **01795 434 606****. You can also check your rent account online. Visit our website for more details on this service:
www.amicushorizon.org.uk/PayingRentorServiceCharges

Can I pay my rent monthly?

Yes, but you need to contact the Income Management team to discuss and agree a suitable date for you.

Does my rent ever increase?

Your rent is reviewed annually and we will write to you four weeks prior to any change.

How do I claim Housing Benefit?

Housing Benefit is claimed by filling in an application form and sending your application to the Housing Benefits department. The Income Management team can help you with this.

If I do not pay my rent, can I still apply for a transfer or a mutual exchange?

You can make an application for a transfer but no transfer or exchange can take place if there are arrears on your rent account.

Contact Us

Tel: **0800 121 60 60*** or **01795 434 606****

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Fax: **01795 434 344**

Email: **contactus@amicushorizon.org.uk**

Website: **www.amicushorizon.org.uk**

Postal address: **AmicusHorizon, PO BOX 322, SITTINGBOURNE ME9 8PQ**

Other Useful Contacts

National Debtline:

A helpline that provides free confidential advice on how to deal with debt problems.

Tel: **0808 808 4000**

Website: **www.nationaldebtline.co.uk**

Consumer Credit Counselling Service

Free and confidential advice on everything from budgeting to practical debt management plans

Tel: **0800 138 1111**

Website **www.cccs.co.uk**

Citizens Advice Bureau

A service that helps people resolve their legal, money and other problems by providing free, independent and confidential advice.

Website: **www.citizensadvice.org.uk**