



ccha

Delivering on our promises

Paying your rent

Money matters

“We will offer you a variety of payment methods and dates”

How do I pay my rent?

You must pay your rent in advance so we receive it on time.

- You can pay by direct debit or standing order.
- You can pay through our customer portal. Register online at www.ccha.biz
- You can pay through internet banking.
- You can pay with an allpay card at your local post office or paypoint.
- You can pay with a debit card over the phone using the CallPay system.
- If you are entitled to Housing Benefit or Universal Credit you are still responsible for making sure that we receive your full rent.

If you need any help with Welfare Benefits please contact:

Welfare and Debt Advice Officer
telephone: 0738 425 5630
email: income@ccha.biz



For more details contact the **Income Recovery Officer at ccha**
telephone: 020 8680 7532
email: income@ccha.biz

Why do I need to pay rent?

You need to pay your rent and service charges so that we can:

- Continue to provide services to you.
- Pay the rent or mortgage on the property you live in.
- Pay for any repairs, maintenance and estate services where needed.
- Pay for purchasing and/or developing new homes.
- Pay for the improvement of our current homes with new kitchens, bathrooms and windows etc.
- Pay towards the costs of insuring your building against fire and fire damage, for example.

“You must pay your rent in advance so we receive it on time”

What happens if I don't pay?

- You could lose your home.
- You will build up a debt.
- We will have to begin legal action to recover the debt.
- This could involve taking you to court.
- We will request a money judgement order through the court on the amount you owe.
- The Council will have no obligation to rehouse you as you will have made yourself intentionally homeless.
- It will affect your credit rating in the future.

What should I do if I am finding it difficult to pay?

Do not ignore the problem:

- Talk to a member of the Income Team as soon as possible.
- We can give you advice on the best way to manage your money.
- We can make an arrangement with you to clear the arrears.
- We can give you details of other agencies that may be able to help and support you.

Rent is payable in advance of when it is due. Even if you are in receipt of Housing Benefit, you should be making payment to put your account in advance of payment.

We will send out arrears letters 1 & 2 if your account goes into arrears. If you fail to contact the Income Team to make an agreement to clear the debt on your rent account, we will follow the arrears letters with a notice of seeking possession.

If we are unsuccessful in an agreement with you, we will apply to the County Court for an order and you could lose your home.

If you make an agreement, you must keep in touch with us and make sure that you keep to the terms of the agreement.

What you can expect from us

We aim to help you pay your rent on time and avoid getting into debt.

Our service standards:

- We will aim to collect all of the rent you owe us.
- If you are a new resident, we will set up a rent account and give you a rent payment card within five days of the start of your tenancy.
- Your rent (by this we mean basic rent without the service charges included) will be set according to the Government guidelines.
- We will tell you about any rent increase at least four weeks before you must start paying it.
- We will write to you each year to confirm the rent and service charges for the coming year.

- We will provide a breakdown of your rent (before deductions) if you request this. We will do this within 10 working days of receiving your request. Alternatively, information can be accessed online.
- We will respond to any questions you may have about your balance and requests for replacement rent cards within two working days.
- We will provide rent statements online via our customer portal.

Our aim is to:

- Offer you a wide range of ways to pay your rent.
- Provide help and advice on Welfare Benefits through our Welfare and Debt Advice Officer.
- Offer advice to help with debt and financial problems through our Welfare and Debt Advice Officer.

If you fall behind with your rent, we will:

- Write to you to tell you how much rent you owe and how serious the situation is.
- Contact you to tell you how much you owe and to ask that you pay the full amount.
- Offer you an appointment with our Welfare and Debt Advice Officer to make sure you are receiving everything you are entitled to.
- Provide you with information on what to do and who to contact to make sure that you explore all the options that could help you to pay your rent debt.
- Try to reach an agreement with you (based on your income) for you to pay what you owe.

- Write to you to offer an appointment to discuss your rent arrears and try to reach an agreement for you to pay them back in instalments before we start legal action.
- Contact you at every stage of this procedure telling you the amount you owe us and the action you must take.
- Only take back possession of the property as a last resort once we have taken all other reasonable steps.

“We aim to help you pay your rent on time and avoid getting into debt”

What you must do

- Notify ccha if you change your phone number.
- Pay your rent and service charges on time and in advance.
- Ensure your rent account is always in credit.
- Inform ccha and Universal Credit or Housing Benefit of any changes to the household immediately.
- Seek help if you are struggling financially.

Visit: www.ccha.biz



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مرستی ته اړتیا لري؟
Gargaar Ma U Baahan Tahay? 需要帮助?
Potrzebujesz pomocy? به کمک نیاز دارید؟
کیا آپ کو مدد کی ضرورت ہے؟ Besoin d'aide?

ccha, 29 Sheldon Street,
Croydon CR0 1SS

E: customers@ccha.biz

T: 020 8680 7532

www.ccha.biz