## BENEFIT CHANGES

# PAYING YOUR RENT IN ADVANCE





How can this benefit you?

#### **PAYING RENT IN ADVANCE**

We encourage all our tenants to pay their rent in advance so that their accounts are never in arrears. Over 3,000 of our tenants are already paying their rent in advance.

It's good to be in front with my rent so when my benefits change to monthly Universal Credit payments the delay in paying the rent to NCHA will not put me behind with my rent again.

#### **BEING PREPARED**

Keeping your account clear of arrears is a good way to ensure you can manage your monthly rent payments and comply with the conditions of your tenancy agreement.

As new Universal Credit changes are introduced over the coming year, all benefits will be combined into one monthly payment and you will become responsible for paying your rent to NCHA each month. It's expected that each of our tenants will have to wait six weeks for their first Universal Credit payment. If your rent account is paid in advance, you will have enough credit to cover this waiting time, and will avoid getting into arrears.

#### **ACTION!**

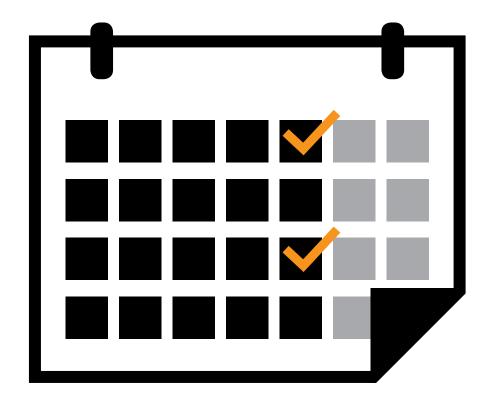
Please contact your NCHA Income Officer, who can help you work out an affordable payment plan to get your rent payments on track. Call **0800 013 8555/0115 844 3150** or visit www.ncha.org.uk/AffordableHousing/payingyourrentinadvance for more information.

### HOW MUCH RENT SHOULD I PAY IN ADVANCE?

The amount of rent that should be paid in advance depends on how often you pay your rent:

- · WEEKLY one week's rent to be paid in advance
- FORTNIGHTLY two weeks' rent to be paid in advance
- FOUR WEEKLY four weeks' rent to be paid in advance
- · MONTHLY month's rent to be paid in advance

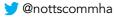
Your rent in advance payments can be paid as either a lump sum or in instalments.





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