

# Paying your rent

*School uniform, unexpected car repairs, holiday savings, birthday presents, the weekly 'big' food shop...we all know that there are competing demands for any money coming into a household.*



*Top of the list  
of course needs  
to be the safe place  
for everything  
and everyone:  
your home.*

## ***No debt between payments***

*Keeping your rent account clear, like the majority of tenants automatically do, is a key part of your tenancy agreement. It also helps us reduce time and cost chasing payment. As a not-for-profit organisation, we have limited resources. So time and money spent writing and sending letters and taking court action is time and money we could have spent building new homes, creating community spaces and investing in existing services.*

## ***Here's some key facts about rent payment.***

### ***Keeping your rent account up-to-date***

*Your tenancy agreement requires you to make a rent payment at least every two weeks, which then covers the fortnight coming up.*

*So, at the beginning of your tenancy, you pay us two weeks rent.*

*Two weeks later your rent is due again that next rental payment pays rent for the next fortnight and so on.*

*This means you should never have an arrear showing on your account between payments. If you have an arrear amount showing on your account between payments, you need to contact us.*

#### ***Here's an example:***

*Let's say your tenancy started on the 1st of May. On this date you'll have paid two weeks rent in advance. That covers the cost of your rent from May 1st to May 14 inclusive. So, 14 days.*

*Your rent will then be next due on May 15th. And you'll need to pay for two weeks again to cover the period May 15 until May 28.*

*You then need to pay us on May 29th....and so on!*

## What if I want to pay every month when I get paid or receive my benefit?

You are welcome to pay every month instead if that makes managing your income easier. Often tenants prefer to have their rent go out on the day or day after their main income payment is received, so it's clear what else is left to spend on other things. Just let us know, and we'll tell you the payment and amount you need to pay each month.

The sample rent account below captures what an 'ideal' monthly payment looks like. As you can see the account never falls into debt.

| Quick View       | Details        | Summary | Payment Methods | Transactions     |
|------------------|----------------|---------|-----------------|------------------|
| Transfer balance | New Adjustment |         |                 |                  |
| Period summary ▼ |                |         |                 |                  |
| No               | Period start   | Charge  | Payment         | Balance          |
| 5                | 28-Oct         | £89.66  | £388.53         | Credit - £328.76 |
| 4                | 21-Oct         | £89.66  | £0.00           | Credit - £29.89  |
| 3                | 14-Oct         | £89.66  | £0.00           | Credit -£119.55  |
| 2                | 07-Oct         | £89.66  | £0.00           | Credit - £209.21 |
| 1                | 30-Sep         | £89.66  | £388.53         | Credit - £298.87 |

## ***Can I make my payment automatic so I don't need to worry about dates and amounts?***

*Yes, of course. We are happy to reduce the hassle of thinking about making payments by helping you set up a Direct Debit for the time and date that suits you.*

*We can do this very quickly over the phone, meaning your bank automatically pays us the agreed amount on the agreed date.*

*A large majority of tenants pay their rent this way, to ensure their rent is paid before any other spending or bills leave their account.*

*If you are concerned you don't have the money in your account for a direct debit payment please call us so we can stop the payment rather than you cancelling the direct debit.*

## ***How can I check my rent account?***

*The easiest way to check your rent account is via our new customer portal. This allows you to see payments made and your balance.*

Visit **[www.teignhousing.co.uk/my-teign-account](http://www.teignhousing.co.uk/my-teign-account)**



*The portal is designed to work on mobile devices, allowing you to take a quick look on the go.*

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## **What should I do if my circumstances change and I'm worried I won't be able to make a payment?**

*Please tell us. Unfortunately hiding it won't make it go away, and lack of contact means we won't know if it's a temporary problem or how we can best help. We know people's circumstances can change unexpectedly, but our Income team can help you understand if there are benefits you could be entitled to that you've not considered and also agree with us a plan to manage your rent in the meantime.*

*It's not fair that we let tenants get away with non-payment of rent, when the majority are paying, and when there is a long waiting list of people who would love an affordable home in the area. But we will be reasonable when we know people are making arrangements to pay, communicating with us and sticking to a payment plan.*



## **Who should I contact if I've any questions?**

You can contact us via **My Teign Account**,  
or by phoning the income team on **01626 322722**

If you would like help with your finances and budgeting please email  
**headstart@teignhousing.co.uk**