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রেন্ট পরিশোধ - এই পুস্তিকটি বাংলা ভাষায় পাওয়া যায়

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## Paying your rent



PEABODY

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This leaflet contains the following important information about the rent you pay for living in your home.

- An introduction to us, the Revenues Team, and what service you can expect from us.
- Your responsibilities for paying rent.
- The different ways you can pay your rent.
- What you need to do if you have difficulty paying your rent.
- What could happen if you do not pay your rent on time.
- How to contact someone about your rent.

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## Who we are and what services you can expect from us

We, the Revenues Team, are responsible for collecting your rent and other payments, and helping you with any problems you may have paying them.

### Our aims are to:

- provide a firm but fair and efficient service to collect rent and other payments;
- keep tenant debt as low as possible and collect the highest possible income;
- reduce unpaid rent through prevention and early action; and
- keep a roof over your head by evicting you only as a last resort.

### To achieve these aims, we guarantee to:

- have fully trained and knowledgeable staff who you can talk to about any issues you have with your rent and payments;
- keep you informed about your rent and other payments;
- refer you to someone who can offer you advice on benefits;
- immediately contact you if you fall behind with your rent;
- consider your circumstances when agreeing repayments with you; and
- not continue with legal action if you stick to a payment agreement you have made with us.

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## What am I responsible for?

Your rent is the most important financial commitment you have. So we expect you to prioritise rent payments above other payments you make. Your rent is our main source of income and we use it to provide the services you use.

You have signed a tenancy agreement which makes you responsible for paying your rent on time. If you are on a low income and cannot afford to pay your rent, you may be entitled to Housing Benefit to help you. You are responsible for claiming Housing Benefit and making sure your local authority has all the information they need to consider your claim. If you do not pay your rent, you may lose your home.

### You are responsible for:

- making sure your rent is paid every Monday for the week ahead;
- contacting us immediately if you have problems paying your rent;
- telling us about any changes in your circumstances, or if you are going away for a period of time (for example, a long holiday or into hospital);
- keeping to any agreements you make with us to pay your rent;
- providing any information your local authority asks for about benefits as soon as possible to avoid any delay in making a payment; and
- telling us about any changes to the Housing Benefit you are entitled to.

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## How can I pay my rent?

There are a number of ways you can pay your rent. We have increased the number of payment options to make it as easy as possible for you to do this. These payment options are set out below.

### Direct debit

We would prefer you to pay your rent as it is the easiest way for us to collect it. You can choose from different payment dates so that the rent comes out of your account at the most convenient time for you.

If you would like to set up a direct debit, fill in the direct debit form that we send with your rent statement. You can also get a form off our website at [www.peabody.org.uk](http://www.peabody.org.uk) or by calling Peabody Direct on 020 7021 4444 or 0800 0224040 (free from landlines).

### Housing Benefit paid to us

If you are getting Housing Benefit, contact your local office to arrange for the benefit to be paid direct to us. This will make sure your rent is paid on time and reduces the risk of you falling behind with your rent.

### Paying online or by text message

To pay online or by text message, register with the allpay website at [www.allpay.net](http://www.allpay.net).

When you register, you will need the 19-digit reference number off your rent statement or rent card, and your debit card or credit card.

### Debit card or credit card

You can pay by calling your revenue officer's direct line or by calling Peabody Direct on 020 7021 4444 or 0800 0224040 (free from landlines).

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You can pay with either a debit card or a credit card.

You can also pay outside office hours by phoning 0870 243 6040. When you make a payment by phone you will need the 19-digit reference number shown on your rent statement and rent card.

### At a post office

You can pay rent at a post office. You will need your swipe card and your cash or cheque. If you lose your swipe card, you will need to call Peabody Direct on 020 7021 4444 or 0800 0224040 (free from landlines).

Please do not use giro slips to make payments at post offices.

### Allpay.net

You can pay your rent anywhere that displays the PayPoint, PayZone or e-pay sign. You will need your swipe card together with your cash or debit card. Please keep your receipts.

We will update you on new payment methods through your rent statement. We will also include information on payment methods in other letters we send you.

## What should I do if I have difficulty paying my rent?

If you cannot pay your rent, it is very important that you contact us straight away. We will be able to give you advice on how to deal with the problem. You should not ignore us if we try to contact you about your rent as we would always rather talk to you about the problem than let it get worse. The sooner you talk to us, the more help we can offer you. Information on how to contact us is given at the end of this leaflet.

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We understand that sometimes things go wrong and you may not be able to pay your rent on time. We will discuss your situation with you in a confidential and sensitive way and agree how you can pay the rent you owe. It is very important that you keep to any payment agreement you make.

We can give you advice on benefits and dealing with debt if you need it. We can also arrange for you to talk to a Welfare Benefits Advisor if you need extra help.

## What should I do if you contact me about unpaid rent?

- Do not ignore any letter we send. Read it carefully and act on what it says. If you do not understand the letter, contact us straight away so we can explain exactly what it means.
- Check you are receiving all the Housing Benefit you are entitled to.
- Check that your payments are set up properly (for example, your direct debit is in place for the correct amount).

If you are having problems paying your rent, contact us **immediately**.

## What could happen if I do not pay my rent on time?

We want to help you if you have problems paying your rent. However, if you do not contact us about a missed payment or if you fail to keep a payment agreement you have agreed with us, we will take action against you to recover the money you owe us. This action may end in you losing your home. We have a rent arrears policy which we follow to make sure we treat all residents fairly, and consider legal action only when all other options have failed.

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When your rent is two weeks late, we will contact you first by letter, then by phone or in person. We strongly encourage you to talk to us at this stage and agree how to bring your rent payments up to date.

If you fail to contact us or you do not make regular payments, we will start legal action against you. This could mean that you will lose your home. The first stage in this process is serving you with a 'notice of seeking possession' (NOSP). This is a warning that you could lose your home and that we will take legal action if you do not make and keep to an agreement to pay your overdue rent. We take this action even if the amount you owe is low.

If you still do not contact us and do not make an arrangement to pay your overdue rent, we will ask the court for a possession order. If the court gives us a possession order it could affect your credit rating. This will make it more difficult for you to get credit (for example, a mobile phone contract). We will add the cost of this to any money you owe us.

If the court gives us a possession order, we will usually suspend it for as long as you keep paying us the amount the court has set. If you fail to make these payments, we will take action to evict you. This means that you may lose your home.

We strongly recommend that you contact us to make an agreement to repay any money you owe us, no matter what stage you are at. We also strongly advise you to get independent legal advice. We only evict tenants as a last resort, but your home is at risk if you do not pay your rent.

**Remember, you could lose your home if you do not keep up your rent payments.**

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### **First letter**

We will send you a letter telling you that you are behind with your rent.



### **Second letter offering an appointment**

Your Revenues Officer will contact you to arrange a meeting to discuss your overdue rent.



### **Notice of seeking possession**

You will receive a notice of seeking possession. This is the start of court action.



### **Court referral**

You will have to go to county court.



### **Application for eviction**

At court, a Revenues Officer will ask a judge for a possession order to take back your home and evict you.



### **Eviction**

We will enforce the court order and you will be forced to leave your home.

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## How can I contact you about my rent?

Our website at [www.peabody.org.uk](http://www.peabody.org.uk) contains useful information on paying your rent.

### Revenues team

**Phone:** 020 7021 4444 or 0800 0224040 (free from landlines), or call the direct number shown on your statement or letter

**Email:** [peabody.direct@peabody.org.uk](mailto:peabody.direct@peabody.org.uk)

**Opening hours:** 8am to 8pm, Monday to Friday

## Other useful contact details for benefit, debt and legal advice

### Welfare Benefits Advisers

We have Welfare Benefits Advisers who will be able to offer confidential advice on Housing Benefit and other benefits.

**Phone:** 020 7021 4444 or 0800 0224040 (free from landlines)

**Email:** [peabody.direct@peabody.org.uk](mailto:peabody.direct@peabody.org.uk)

### Other useful contacts

**National Debt Line:** 0808 808 4000

**Community Legal Service Direct:** 0846 345 4345

**Housing Benefit:** contact your local authority

**Citizens Advice:** look under 'C' in The Phone Book or visit [www.adviceguide.co.uk](http://www.adviceguide.co.uk)

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## Translation service

Si vous souhaitez obtenir ce livret en français, vous pouvez :

- écrire à Policy and Inclusion Services, Peabody, 45 Westminster Bridge Road, London SE1 7JB ou
- envoyer un email à [translate@peabody.org.uk](mailto:translate@peabody.org.uk) avec votre nom, votre adresse et la référence REN (français).

Se gostaria de obter esta brochura em português, pode:

- escrever para Policy and Inclusion Services (Serviços de Política e de Inclusão), Peabody, 45 Westminster Bridge Road, London SE1 7JB, ou
- enviar um e-mail para [translate@peabody.org.uk](mailto:translate@peabody.org.uk) com o seu nome, morada e a referência REN (português)

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- আপনার নাম, ঠিকানা এবং রেফারেন্স REN (বাংলা) লিখে দিয়ে এই ঠিকানায় ইমেইল পাঠান: [translate@peabody.org.uk](mailto:translate@peabody.org.uk)

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