

Supporting BME Communities and Multi-Cultural Neighbourhoods

# Paying Your Rent



Explaining the many different ways you can pay your rent

## Ways to pay your rent

You are responsible for paying your rent to Unity, even if Housing Benefit is paid in full or part to Unity on your behalf. This leaflet explains the many different ways in which you can pay for what is not covered by Housing Benefit.

Your rent (which includes the net rent, service charge, and other charges) is payable every Monday for the coming week. You can pay in the following ways:



# **Direct Debit**

You are now able to pay your rent by Direct Debit. Just give us a call on **0113 200 7700** and we will set this up for you. The benefits of Direct Debit are that we do all the calculations and paperwork for you and the money comes out of your bank account regularly, even if the amount of rent you pay changes.



## **Standing Order**

If you have a bank account you can pay by standing order. Pick up a form at our office (address overleaf) or give us a call on **0113 200 7700** and we will send you a form. Payments will be made automatically from your bank account but if there is an increase in your rent you will need to tell your bank about the changes.



## By Phone & Text

If you have a debit or credit card you can pay over the phone - call **0113 200 7700**. You can also pay by text from your mobile. You'll need to register on the Allpay website. Visit https://www.allpayments.net/textpay to do this or we can help you to do this at our office.



You can use your Allpay card to pay at the Post Office or any PayPoint outlet. If you would like an Allpay card, please contact us. We will send you one within 5 working days. You can also use your card to pay online at www.allpay.net.



Allpay iPhone/Android App

If you are signed up with Allpay, you can download the app for free from the Apple App Store and Google Play, so that you can pay your rent from your Smartphone.



## **Online Payments**

If you have access to the Internet, go to www.unityha.co.uk and click the link 'Pay Your Rent', which is at the top of every page, to pay your rent online.



#### At Unity's Office

You can pay by cash, cheque or debit/credit card at Unity's office.



**Bv Post** 

You can also send a cheque to our office. You need to write your tenant reference number and your address on the back of the cheque. **Do not send cash in the post.** 

## When should I pay my rent?

When you sign your tenancy agreement, you agree to pay your rent weekly and in advance. This means that your rent account should always be in credit. If you are paid monthly, you should pay your rent a month in advance so that you never go into arrears. We know that this can be difficult when you've just moved or started a new job, but you can pay a bit extra each time to gradually get into credit.

## I have money problems and can't afford my rent. What can I do?

First of all.... Don't panic! We understand that times are hard at the moment and that people can find themselves in rent arrears for all kinds of reasons. We appreciate that debt problems can be stressful and difficult to deal with.

So if you are struggling to pay your rent, don't wait and let your arrears spiral out of control. Get in touch with us, call or visit our offices to speak with your **Income Management Officer.** We will be happy to discuss your situation and make an arrangement with you to help keep your rent account up to date.

Remember we are here to help you but we can't solve a problem we don't know about! We will consider your circumstances on an individual basis.

### Problems understanding?

If you need any of our information translating or if you need an interpreter, please contact us. We can also provide this information in large print or on CD if you need us to.

## **Useful contacts**

## Step Change Debt Charity

Step Change gives free, confidential advice and support over the telephone.

## **0800 138 1111**

8am - 8pm Monday - Friday

www.stepchange.org

## **Money Advice Service**

Free and impartial money advice from the Government; including: debt, banking, budgeting, saving, caring, retiring and insurance

# 0300 500 5000

www.moneyadviceservice.co.uk

## Leeds City Credit Union

Leeds City Credit Union will help you save money, budget, get access to fair-interest loans and bill paying accounts.

# 0113 242 3343

## **Money Information Centre**

A website aimed at helping people in Leeds with money problems. Advice on debt, saving money and affordable loans.

www.leeds.gov.uk/leedsmic

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