



Cardiff Community Housing Association  
[www.ccha.org.uk](http://www.ccha.org.uk)

# PAYING YOUR RENT WHAT YOU NEED TO KNOW



CUSTOMER SERVICE EXCELLENCE





### Our offices are at:

**Callaghan House**  
50 Meteor Street  
Adamsdown  
Cardiff  
CF24 0HE

**20 Splott Road**  
Splott  
Cardiff  
CF24 2BZ

Alternatively, you can contact us by e-mail: [housing@ccha.org.uk](mailto:housing@ccha.org.uk) or by telephone: **029 2046 2142**.

You can get more details about CCHA from our website:

[www.ccha.org.uk](http://www.ccha.org.uk)

You can also ask for written information in other languages.

## What is my responsibility for paying rent?

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As a CCHA tenant you pay a weekly charge for living in your home. When you sign your tenancy agreement, you have a legal contract with us. This contract sets out a number of obligations that you must meet. The most important is that you pay your rent weekly and on time. If you do not, you will have broken your contract with us and could face legal action as a result.

## When do I start paying my rent?

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You are responsible for paying your rent from the day your tenancy starts, even if you do not move into your home straight away. The usual rule is that you must pay weekly.

However, instead you can arrange to pay your rent monthly in advance. To do this you should contact your housing officer, who will be happy to make a new agreement with you.

## I am claiming housing benefit so I don't pay rent, do I?

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Many tenants who claim housing benefit believe that the Council is responsible for paying their weekly rent. **This is not true.** By signing the tenancy agreement you promise that you will pay the rent. Housing benefit is simply one method of paying it. You are responsible for keeping your housing benefit claim active and making sure that the money is paid to us.

## How much do I need to pay?

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Your tenancy agreement gives details of all the charges you have to pay while you live in a CCHA home. These charges include the weekly rent and a weekly service charge. In some cases, there will also be a weekly charge for water rates and heating costs. You are responsible for all the charges listed in your tenancy agreement.

*If you would like more information on these charges, please contact your housing officer.*



## How much must I pay while my benefit is being calculated?

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If you claim housing benefit, you will receive money towards the cost of your rent and service charge. The amount you get will depend on your personal circumstances. If you are not working, you may be entitled to have the whole of your rent paid through housing benefit. However, housing benefit will not pay for any water or heating charges, so you will have to pay these, even if you receive full housing benefit.

If you or your partner is working you will probably have to contribute towards your rent. If you show your housing officer details of how much you get and how much you spend (your income and outgoings), we can work out how much you will need to pay in rent and service charges from the start of your tenancy.

If you have a community alarm or warden service and you are entitled to full housing benefit, you can claim a 'supporting people' payment (a special government grant).

You should always check with your housing officer how much you need to pay each week. As sorting out benefit claims can take a long time, it is important to pay weekly so you don't miss payments while your claim is being assessed.

## Where and how can I pay?

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You can pay your rent in various ways:

- **In person** – at either of our area offices. Opening times vary, so please check them. We accept cash, cheques, and credit and debit cards.
- **By telephone** – 24 hours a day, 7 days a week by calling **0870 2436040**. You will need your credit or debit card and your 19-digit payment number, which you will find on your CCHA plastic rent swipe card. This service is free.

- **By internet** – to pay online please go to CCHA's website ([www.ccha.org.uk](http://www.ccha.org.uk)). The link will take you to our partner's site ([allpay.net](http://allpay.net)). This is a secure site. Follow the instructions and have your CCHA swipe card and credit or debit card ready.
- **PayPoint** – this service is available at many local shops and garages and offers a quick and convenient way to pay your rent. You will need your CCHA rent swipe card and your credit or debit card.
- **Payzone** – same idea as PayPoint, but found in different shops and garages.
- **Direct debit and standing order** – you can pay your rent in 12 monthly payments direct from your bank or building society. We can offer a choice of payment dates to suit you. Ask us for a form by calling **029 2046 2142**. Complete it and we will do the rest.

## **Will I be informed if the amount I need to pay changes?**

We will give you 4 weeks' notice in writing if we make changes to the rent or property charges. Your rent will be increased annually from the first Monday in April. We try to maintain our rents at affordable levels. We will review other charges such as service charges every year and inform you in writing of any changes.

If your personal circumstances change and as a result your housing benefit entitlement changes, you should contact your housing officer as soon as the change happens. We can then tell you how much you should now be paying. You may get into rent arrears if you do not tell us immediately about changes to your circumstances.

*Useful contact point – our Housing Officer.*



## What if I cannot pay?

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You should contact us immediately if you have difficulty paying your rent. We can offer advice and help you find a sensible solution to your financial problem. We can put you in touch with other agencies such as the Benefits Agency, the Council's Housing Department, the Citizens Advice Bureau or Cardiff Law Centre, who can also give you free advice on welfare rights, benefits and debt.

## What happens if I fall into rent arrears?

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We will let you know how much you owe. If you cannot afford to clear all the arrears, you may be able to arrange with us to pay off an agreed amount every week until the arrears are cleared. If you keep to the agreement, we will not need to take any further action against you. However, if you fail to keep to the agreement, we will take legal action which could end with you being evicted from your home and you could have a County Court judgment against you. This could stop you getting credit such as a mortgage or loan. It may also stop another social landlord from housing you. If we do take you to court for rent arrears, we will ask the court to make you pay all our costs.

## If I end or abandon my tenancy, will I still have to pay my rent?

If you decide to end your tenancy and you owe arrears, please contact us and we will agree an arrangement to clear the amount owed. Even if you leave our property you will still be responsible for paying your debt to us, and we will expect you to clear it in full. If you do not, we can take legal action against you.

When you end your tenancy you must give us 4 weeks' written notice that you intend to leave your home. You must also return all keys at the end of the 4 weeks. If you fail to give us notice, we have the right to continue charging you rent for four weeks and also charge you the cost of making the property secure.

## What if I'm still unsure?

If you are still unsure about any aspect of paying your rent, you should contact your housing officer in person at the Meteor Street office, or by telephoning **029 2046 2142**, or by e-mailing **housing@ccha.org.uk**. We will be happy to help you with any queries.

*Useful contact point –  
our Housing Officer.*



[www.ccha.org.uk](http://www.ccha.org.uk)

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