



Paying your rent



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We use your rent to provide homes and services, so it's important you pay on time and in full.

Your rent is due in advance. This means:

- if you pay weekly, you should pay by Monday at the latest; and
- If you pay monthly, you should pay by the start of the month.

We'll send you a rent statement every three months. Please check it and contact us if you have any questions.

How to pay

All our tenants have a rent card. If you're a new tenant, your card will arrive about two weeks after you move in. We'll give you some temporary slips to use in the meantime. If you lose your card, please tell us.

You can pay your rent in any of the following ways.

- At a Post Office, or any shop displaying the Paypoint or Payzone symbols. You can pay by cash or cheque and you'll need your payment card.
- By direct debit. Call us – we can set this up over the phone, or we can send you a form. You can pay weekly or monthly, on a day that suits you.
- By standing order. Ask us for a form to complete, so that you can send it to your bank.
- By phone. For an automated service, call 0844 5578321. You will need your payment card and a debit or credit card. To pay by speaking to someone, call our office.
- On the internet. Go to www.curo-group.co.uk/payments and click on the 'pay online with Allpay' link. The first time you use the Allpay site, you'll need to set up a password. This is a very simple process. You will need your payment card and a debit or credit card to make payments.



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- On your iPhone or another smartphone. Download the 'allpay' app from www.curo-group.co.uk/payments.
- By post. You can pay by cheque – please don't send cash. Remember to put your name and address on the back of your cheque.

Housing Benefit and Universal Credit

If you get Housing Benefit, you can ask your local authority to pay it directly to us.

If you do this, it's still your responsibility to make sure:

- your local authority is sending enough to cover your rent – you

must pay us the difference if it isn't; and

- your rent is paid in advance – this means paying yourself until the council makes its first payment for you.

if you get Universal Credit, your rent will not normally be paid directly to us. It will be your responsibility to use the money you get to pay your rent yourself.

If you get behind with your rent

We rely on the income from rent to manage and repair our properties, and repay our loans. This means we can't let tenants get behind with their payments.

Please contact us before you get behind. It's much easier for us to help and advise you before you owe a lot of money. We can also make sure you get help to claim any benefits you're entitled to.

Legal action

We can go to court for permission to evict you, if:

- you get behind with your rent; or
- you keep paying late, even if you're not currently behind.



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If you're more than eight weeks behind, the court will usually give us a possession order.

We will always tell you before we start any legal action. We'll try to speak to you and give you the chance to pay what you owe. We expect you to pay this immediately. If you tell us you can't, we'll ask you about your financial situation. We may allow you to pay us back in stages.

We will only take legal action if:

- you don't contact us when we ask you to;
- you don't make up missed payments when we ask you to;
- you don't keep to any agreement we make for regular payments; or
- you often pay your rent late.

If we take legal action, it will go through several stages.

- We'll send you a notice telling you what we plan to do.
- We'll apply to the court for a possession order hearing.
- At the hearing, the court will decide whether to give us a possession order. Sometimes

a court might 'suspend' the order – you'll be told to make regular payments against what you owe.

- Providing you make the payments, there will be no further action. However, if we tell the court you haven't paid, it will order your eviction.

Fixed-term tenancies

Be aware that if you're behind with your rent and you have a starter tenancy (which normally lasts for one year) or a fixed-term tenancy with an end date, we may choose not to give you a new tenancy when it runs out.



We don't want to evict anyone for being behind with their rent. If you work with us, this needn't happen. We'll do all we reasonably can to avoid reaching this stage.

NEED HELP?

Curo

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Phone us 01225 366000



Email us hello@curo-group.co.uk



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Use On-line forms via our website

Visit us in Bath, Keynsham, Midsomer Norton or Bristol
Please see website for addresses and opening hours

If you would like this information in an alternative
format please get in touch.