

# PAYING AND VIEWING YOUR RENT



## Our approach to rent payments

Your rent amount is shown in your tenancy agreement and is due in advance every Monday if you have a weekly tenancy, or on the first of each month if you have a monthly tenancy. You must pay your rent and any service charges on time or you will risk losing your home.

You may need to pay a charge for services provided to you in your home or in the shared areas of your building or estate. Any service charges that you need to pay are shown in your tenancy agreement and are included in your total rent amount.

## What we mean by paying and viewing your rent

### Paying by Direct Debit

The easiest way for you to pay your rent is by Direct Debit. You can set up a Direct Debit over the phone with our Contact team or your income officer. Once it has been set up, your rent will be automatically paid from your bank account without you having to do anything. Your rent account will be credited on the same day that the payment leaves your bank account.

Direct Debits are easy to manage as you do not have to tell your bank if your rent or service charges change. They can also help you to budget your weekly and monthly expenses.

If you start to pay your rent by Direct Debit, we will automatically enter you into a quarterly draw to win £250.



## Other ways to pay

You can also pay your rent:

- Online at [www.allpayments.net](http://www.allpayments.net) or by calling 033 0041 6497 with your allpay reference number and debit/credit card. Allpay is available 24 hours a day, 7 days a week.
- At a PayPoint or Payzone store using an Octavia swipe card with cash or a debit/credit card.
- By debit or credit card over the phone – call our customer contact team.
- By text – register online in the mobile payments section of [www.allpayments.net](http://www.allpayments.net)
- By standing order: You can set this up at your bank with the following details - Sort Code: 40-06-09, Account: 00724556, Bank Address: Octavia Housing, HSBC, 1 Finchley Road, London, NW8 9TS. Please ensure that you include your tenancy reference number with the payment so our finance team can post the payment onto your rent account.
- By housing benefit – at present these payments are usually paid directly to us by the housing benefit office.
- By Universal Credit – Under this system, payments will usually be made to you and you will need to make the payments to us.
- By cheque – write your address and tenancy number on the back of the cheque and post it to us.
- By Bank Transfer: You can set this up at your bank with the following details - Sort Code: 40-06-09, Account: 00724556, Bank Address: Octavia Housing, HSBC, 1 Finchley Road, London, NW8 9TS. Please ensure that you include your tenancy reference number with the payment so our finance team can post the payment onto your rent account.

## Housing benefit

If you receive other benefits, work part-time, or have a low income then you may be able to claim housing benefit from your local council to help you pay all or some of your rent (if only part of your rent is paid by housing benefit, you are responsible for paying the difference). The rules about who can claim are complicated but your Octavia income officer will be able to give you advice.

To claim housing benefit you need to complete a housing benefit claim form. Most Councils will ask you to complete this online. You can get a claim form from your local council housing benefit office. You will need to inform the housing benefit office of any change in your circumstances (for example if your income changes, you start a job, or you have a child) and provide them with any paperwork about your claim on time.

## Universal Credit

Universal Credit is a benefit for people of working-age who are on a low income or unemployed. It combines six existing means-tested benefits including Housing Benefit. People on Universal Credit will receive a single monthly payment for their living and housing expenses. They will then have to make a payment to Octavia for their rent. Please see the Welfare Reform and Money Advice section of our website for more information.

## Viewing your rent account

Download the My Octavia app from the App Store (for iPhone) or Google Play store (for Android) to view your rent balance, transactions and statements at any time.



## What you can expect from our service

You can view your rent account and access your rent statements any time via My Octavia. See [www.octaviahousing.org.uk/MyOctavia](http://www.octaviahousing.org.uk/MyOctavia) to find out more about this service.

You can also request a statement from us at any time by calling the Contact Team on 020 8354 5500.

## How to contact us about rent payments

For more information please visit our website [www.octaviahousing.org.uk](http://www.octaviahousing.org.uk).

Please contact us if you need any part of this information in Braille, on audio tape or explained in a different language.

Afsoomaali Español العربية ትግርኛ বাংলা Français Português Shqip فارسی

