

Why you should pay your rent in **advance**.

All Assured, Assured Shorthold and Starter Periodic Tenancy Agreements state that rent is payable in advance.



This means that if you pay your rent weekly, your account should show a zero or credit balance until your next weekly payment is made. This ensures your rent account does not have a debt balance.

If you pay your rent fortnightly, 4-weekly or monthly, your account should show a zero or credit balance until your next fortnightly, 4-weekly or monthly payment is made. This ensures your rent account does not have a debt balance.

If you are in receipt of Housing Benefit or Universal Credit, Spitalfields Housing Association is aware these payments are made 4 weeks in arrears for Housing Benefit or monthly in arrears for Universal Credit.

If you are in receipt of Housing Benefit or Universal Credit, it is important to understand that this does not mean you can ignore paying your rent in advance. Housing Benefit or Universal

Credit is paid on your behalf, and you are still responsible for your rent account.

In order to create a credit balance, you can make an additional lump sum payment equal to your weekly, fortnightly, 4-weekly or monthly rent to bring your account into credit or you can increase your regular payments until a credit balance equal to your regular payment is created.



We understand and accept this information may not have been relayed to you as our tenant and previous mixed messages may have been relayed regarding how your rent should be paid, however, this information is in your tenancy agreement. If you wish to have a copy of your tenancy agreement to clarify, please contact this office and we will arrange for one to be sent.

At the end of your tenancy, any credit balance due will be refunded in the form of a cheque.