

Why does my account show I'm in arrears and what is 'paying rent on time'?



Our tenancy agreements say that rent is due by Monday for the week ahead. We call that paying 'upfront'.

Even if you get Housing Benefit or Universal Credit and it covers all your rent, you still need to make sure it's paid every week, on time. If you'd prefer to pay your rent by another frequency, e.g. fortnightly or monthly, then you'll need to make sure the payment you make covers all the rent charged until your next payment.

Housing Benefit and Universal Credit are usually paid late (after the rent is due), but your rent has to be paid early (before the week starts). So if the rent isn't paid on time - even once - your account can fall behind, and you'll owe rent (this is called arrears).

What happens when I'm in arrears?

All our customers have to pay in line with their tenancy agreement no matter how they pay their rent.

Accounts mostly fall into arrears at the start of a tenancy when you're waiting for the first payment to come in. This can also happen if there has been a change in circumstances.

We know it might have been different in the past but we need to make sure we are treating everyone fairly. We hope you can understand and work with us to make sure your account looks how it should.

The main thing is not to worry, we can support you to make an affordable agreement if you can't bring your account up front in one go.

Here's an example of an account that's paid in arrears. You can see the account is in arrears most of the time. This is a breach of tenancy agreement.

28/07/2025	Charge	£107.80	£107.80	Arrears
24/07/2025	Housing Benefit		£0.00	Clear
21/07/2025	Charge	£107.80	£431.20	Arrears
14/07/2025	Charge	£107.80	£323.40	Arrears
07/07/2025	Charge	£107.80	£215.60	Arrears
30/06/2025	Charge	£107.80	£107.80	Arrears
25/06/2025	Housing Benefit		£0.00	Clear
23/06/2025	Charge	£107.80	£431.20	Arrears
16/06/2025	Charge	£107.80	£323.40	Arrears
09/06/2025	Charge	£107.80	£215.60	Arrears
02/06/2025	Charge	£107.80	£107.80	Arrears
28/05/2025	Housing Benefit		£0.00	Clear

Here's an example of an account that's paid upfront. You can see the balance never drops below zero and when a payment is made for the month, it covers the month ahead and not the month that has gone.

Date	Description	Charges	Payments	Balance	Arrears/Credit
11/08/2025	Charge	£105.83		-£141.12	Credit
04/08/2025	Charge	£105.83		-£246.95	Credit
28/07/2025	Charge	£105.83		-£352.78	Credit
22/07/2025	Universal Credit		-£458.60	-£458.61	Credit
21/07/2025	Charge	£105.83		-£0.01	Credit
14/07/2025	Charge	£105.83		-£105.84	Credit
07/07/2025	Charge	£105.83		-£211.67	Credit
30/06/2025	Charge	£105.83		-£317.50	Credit
23/06/2025	Charge	£105.83		-£423.33	Credit
20/06/2025	Universal Credit		-£458.60	-£529.16	Credit

If you need to chat to us about your payments, call us on **0113 386 1000** or emails us at hello@leedsfed.com