

ACHA - Putting Our Tenants and Our Communities First

GUIDANCE NOTES

What you need to know about your ACHA rent

Rent Payments are changing to Monthly Billing

We are making a change to the way we charge rent to make things simpler for both you and our staff.

What's Changing?

Currently, annual rent is split over 50 weeks, with a 2 week payment break in December. Instead, we'll now spread your rent evenly across 12 months.

Why Are We Making This Change?

Many of our tenants pay rent monthly or receive Universal Credit payments each month. The current 50-week system can cause confusion, making it hard to understand why there can be a balance due on your rent account. By moving to monthly billing, rent accounts will be easier to view and manage each month instead of once a year.

How Does This Affect Me?

✓ If you pay rent monthly

- Your rent will now be charged monthly, making it easier to balance each payment.
- You will still pay the same amount over the year.

✓ If you receive Universal Credit

- Universal Credit is paid monthly in arrears, which means rent accounts can build up arrears under the 50-week system—especially in December.
- With monthly charges, payments will balance out each month, reducing confusion.

✓ If you receive Housing Benefit

- Argyll & Bute Council has been asked to change payments to a monthly system.
- You will still pay the same amount over the year, but your account will be easier to track.

✓ If you pay rent weekly, fortnightly, or 4-weekly

- You can still pay rent weekly, fortnightly, or 4-weekly if that suits you best.
- Our staff will be happy to help you set up a payment plan that works for you.



Check Your Rent Account on the Customer Portal

You can view your rent account, report repairs, update your details, and make payments all in one place. If you pay monthly or receive Universal Credit, we recommend checking the portal to see how this change benefits you.

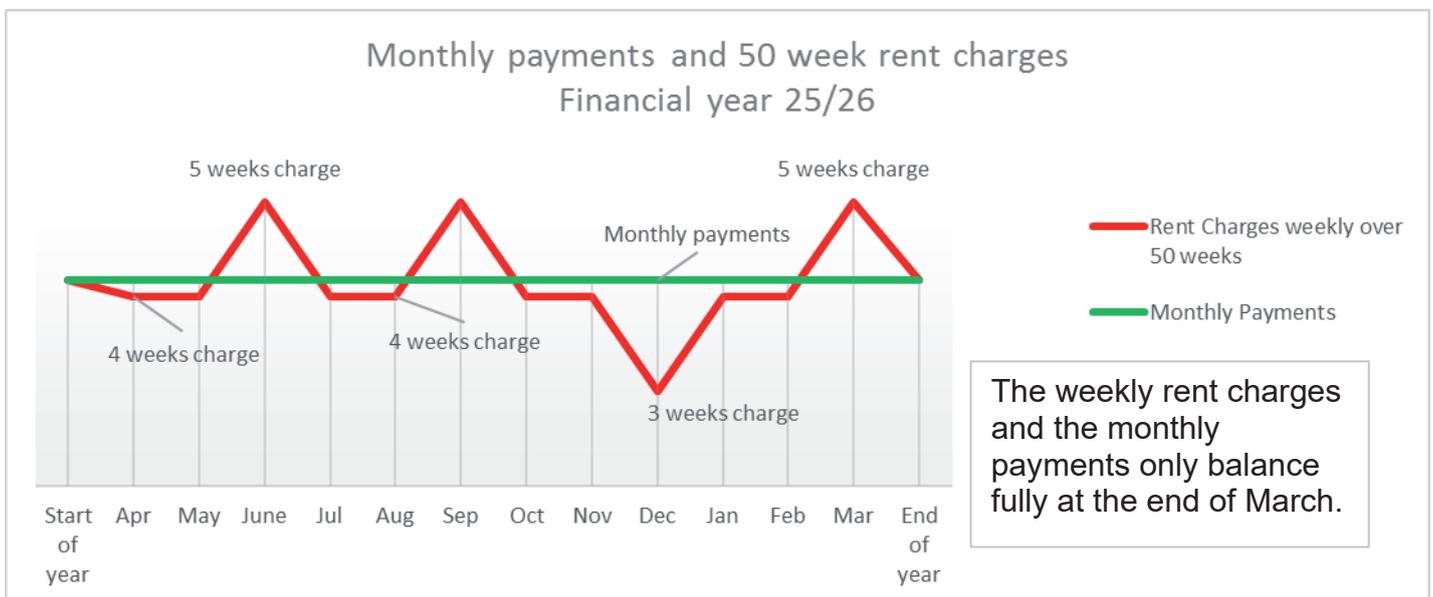
Account goes into arrears during various weeks in the year.

Payments(£)	Balance(£)
	52.55 CR
	52.55 CR
	157.63 CR
437.83	262.71 CR
	175.12 AR
	70.04 AR
	35.04 CR
	140.12 CR
437.83	245.20 CR
	192.63 AR
	87.55 AR
	17.53 CR
	122.61 CR
	227.69 CR
437.83	332.77 CR
	105.06 AR

By changing to monthly charging, your account will be much easier to view and balance each month instead of once a year:

Payments(£)	Balance(£)
437.83	0 CR

The chart below illustrates the differences between a 50 week rent charge and monthly payments for the year 2025/26:



How does this affect me?

You currently pay your rent monthly...



You may be paying by monthly Direct Debit, or you manually make payments on a monthly basis either by phone, Allpay, online etc.

Your rent account will drop in to arrears at various weeks of the year due to the 50 week rent charge not aligning with your monthly payments.

With monthly rent charges...



Your monthly payments will balance each month.

You still pay the same annual charge you would have, if being charged over 50 weeks.

You currently receive Universal Credit ...



Universal Credit is paid monthly in arrears.

Unless you have an initial credit, your rent account will show as being in arrears for the majority of the year, going particularly high during December due to the 50 week rent charge not aligning with your monthly benefit payments. If your circumstances were to change and you were to come off Universal Credit, you would be liable for the arrears at that point, which could be substantially higher at certain points of the year.

With monthly rent charges...



Your monthly payments will balance each month.

If your circumstances were to change and you were to come off Universal Credit, you won't find yourself in unreasonably high arrears as your account balance can easily be monitored each month.

You currently receive Housing Benefit ...



Housing Benefit is currently paid 4 weekly in arrears (one 2 week payment in December/January)

Your rent account goes into arrears for 3 weeks before balancing at the end of the 4th week if you are in receipt of full Housing Benefit. If you make shortfall payments, then you may fall in to the other categories for paying monthly/weekly.

With monthly rent charges...

Argyll & Bute Council have been asked to change to monthly payments. Your monthly payments will balance each month.



If paying for a shortfall of benefit, you still pay the same annual charge you would have, if being charged over 50 weeks.

You currently pay your rent weekly ...



Your rent account should balance after payments unless you have arrears.

With monthly rent charges...



Our staff can help you work out what you need to pay if you still wish to pay out-with the monthly charge.

If paying over the 52 weeks, you would divide the annual charge by 52.

If paying over 50 weeks, you would divide the annual charge by 50.

You currently pay your rent fortnightly or 4 weekly ...



Unless you are paying in advance, your rent account will show in arrears until your payment is made.

With monthly rent charges...



Our staff can help you work out what you need to pay if you still wish to pay out-with the monthly charge.

If paying fortnightly over the 52 weeks, you would divide the annual charge by 26.

If paying fortnightly over 50 weeks, you would divide the annual charge by 25.

If paying 4 weekly, you would divide the annual charge by 13 and make 13 payments over the full year.

What you pay over the full year, regardless of rent being charged monthly or over 50 weeks, remains the same.

Housing Benefit (HB) – What You Need to Do When Your Rent Changes

If you claim Housing Benefit, then you may need to take action to make sure that your benefits change in line with your new rent.

If your Housing Benefit is paid to you, you must contact Argyll & Bute Council's benefits team to tell them about the rent change. If you do not, they will not pay any increase, you will miss out on money that you are entitled to and you will have to make up the shortfall yourself.

If your Housing Benefit is paid direct to ACHA, then it will automatically be recalculated. You do not have to tell Argyll & Bute Council about the rent change.

Any rent or service charge figures on your letter do not include any Housing Benefit entitlement. Argyll & Bute Council will write to you separately about your entitlement. If you need help working out how much you have to pay, please get in touch with us.

Universal Credit (UC) – What You Need to Do When Your Rent Changes

If you get Universal Credit, you must update your UC online account so your benefit matches your new rent amount.

This applies whether UC is paid to you or directly to ACHA.

What will happen?

On 01 April 2026, UC will add a task to your online account called:

- “Confirm your housing costs”.
- Do not complete this task.
- UC will not update your rent correctly if you use it.
- Do not report your rent change before 01 April 2026 — UC will not accept it early.

What you need to do?

On or after 01 April 2026:

- Log in to your UC online account.
- Do not complete the “Confirm your housing costs” task.
- Instead, go to: “Report a change” → “Where you live and what it costs.”
- Enter your new monthly rent (and any eligible service charges).
- Submit the information using the details in your rent letter.

Why this is important?

If you do not report your new rent in the correct way:

- UC will not pay the higher amount.
- You may miss out on money you are entitled to.
- You could fall into rent arrears and have to pay the difference yourself.

Discretionary Housing Payment (DHP) – What You Need to Do When Your Rent Changes

If part of your rent is paid by a Discretionary Housing Payment (DHP) to cover ‘bedroom tax’, you might need to send Argyll & Bute Council proof of your new rent.

- If you receive Council Tax Benefit, you do not need to notify the council about the changes to your rent and UC. They will be notified automatically.
- If you do not receive Council Tax Benefit (or have a Council Tax exemption, for example because you are a care leaver), you need to provide the council with proof of your rent change. You can send them a paper print-out or email them screenshots of your full UC statement showing the change in your housing costs.

If you need assistance or have any questions, please contact your local ACHA office. We can help you or will make you an appointment with your Welfare Rights Officer.

Argyll & Bute Council benefits team contact details (for HB and DHP):

Phone: 01546 605512 Email: benefitsgeneralenquiries@argyll-bute.gov.uk

If you are not sure if you qualify for Housing Benefit,

Universal Credit or any other benefit, please contact our Welfare Rights Team on 0800 028 2755. You can get a free, confidential benefits’ check and help with completing any forms. Many tenants are now financially better off thanks to the Welfare Rights Team’s help.

Direct Debit

If you pay your rent by Direct Debit, we will automatically update your payments. We will write to you before 18 March 2026 to let you know the new monthly figure. If your income changes, which leads to a change in your entitlement to benefits, please let us know.

Standing Order

If you pay your rent from your bank account by Standing Order, we will send you a new mandate form showing the new amount in the week beginning 02 March 2026 Please follow the instructions included. Please remember that it is your responsibility to change your standing order.

Has your household changed and /or has your contact details changed?

If you haven’t let us know that anyone has joined or left your household, it is very important that you tell us as soon as possible. If you don’t tell us that someone is living with you, your rights as a tenant and their rights as an occupant may be affected.

Are the contact details we hold for you up to date?

Please let us know by:

- Calling our Customer Service Centre on 0800 028 2755
- Updating your tenancy information on our website at www.acha.co.uk. Click on the link “Managing Your Tenancy” and from there you can submit your details online to us.
- Writing, emailing or contacting your local Housing Office.

How your service charges are calculated

Some tenants pay a service charge for additional services that they receive at their home. Each service charge is based on two things.

- Budget cost for 2026/27: How much we think it will cost to provide the service during the period April 2026 – March 2027 (2026/27).
- Difference between budget and actual costs in 2025/26: We look at the last full year that we have accounts for (April 2024 – March 2025, or 2024/25). We compare what the service actually costs to provide with our budget figure for that year. If tenants paid too much or too little, the difference is added to or subtracted from your 2026/27 service charge.

Frequency of your Rent / Service Charge Payments

Rent/service charge payments are due monthly in advance. This means that if you pay your rent fortnightly or monthly, you should also pay in advance.

If you have any questions regarding your service charges, please get in touch with us.

ACHA contact details:

Customer Service Centre: 0800 028 2755

Website: www.acha.co.uk

Email: achacustomerservicecentre@acha.co.uk