

# Flexible Payment Guide



In this uncertain economic world we're living in, we know that some customers may face an immediate crisis or a change of circumstances that could make paying rent challenging or worrying. We want to take away this worry by working with customers on a one to one basis so that you don't end up with debt that is difficult to recover from. Our dedicated team may be able to agree a flexible payment plan, for a short time, to help you pay the maximum you can afford.

We'll work with you on a case-by-case basis to agree arrangements that best suit your personal circumstances, ensuring you can manage your rent and a payment arrangement for any build-up of debt.

## What are flexible payment arrangements?

Flexible payment arrangements are a way of helping our customers who are experiencing financial hardship as a result of an unexpected change of circumstances, leading to short term difficulty.

We work with customers to support them by putting measures in place that are suitable for their personal circumstances.

It's important to be aware that rent and service charges will still be due but the aim of the flexible payment arrangements is to help reduce financial pressure for customers during a difficult time.

## How do I know if I'm eligible?

To find out if we can support you, you'll need to get in touch and have a conversation with our Income Team. They will review your household income with you and discuss the flexible payment options available, as well as long term recovery from financial hardship.

A flexible payment plan is not the right choice for everyone and sometimes we can alleviate a financial burden through other support methods. We work in partnership with Longleigh and have access to Individual Grants, as well as debt and budgeting advice through CleanSlate and StepChange Debt Charity.

Further details of our support partners can be found here: [stonewater.org/supporting-you/money-matters/](https://stonewater.org/supporting-you/money-matters/)



## Is there any support available for me if I'm waiting for access to benefits?

Yes, we can put in place deferred payment plans for customers who are experiencing delayed access to benefits.

This includes Universal Credit and Statutory Sick Pay for people who are self-employed, as well as those accessing the Job Retention Scheme.

## How long will flexible payment arrangements last?

Flexible payment arrangements will be agreed on a case-by-case basis but will likely be in place for a maximum of 1-2 months whilst you get back on your feet financially.

Our Income Team will contact you halfway through your flexible payment arrangement to make sure it's still appropriate and support you to pay any arrears you are able to at that stage. We want to help make sure you are no longer in debt by the end of the arrangement.

One week before the end date of the agreement, we'll contact you again to either ensure full payment is made or, where necessary, an agreement will be made to clear the outstanding debt over a reasonable and achievable timescale.

## I'd like to make an arrangement. How do I apply?

You can contact us in the usual ways if you'd like to find out more.

