

Paying your rent

Rent and other charges

Although your home is managed by PHP, your rent is still payable to the Borough of Poole.

PHP's Income Team is based at Beech House. They are responsible for ensuring your rent account is kept up to date, and they collect all income due to PHP.

If there is unpaid rent, or other charges outstanding, it means that PHP has less money to invest in housing and the services we provide to you.

What does my rent include?

We write to you every year to tell you the amount of rent you will need to pay, and when the payments are due.

Your rent reflects the size and type of property you live in. We will also charge you for other services you use such as heating or hot water charges, or for the use of a garage.

We may also charge you for some repairs and collect this with your rent. Please refer to the **Repairs** section.



Tenants in sheltered housing also pay *Supporting People* and *Sheltered Housing* charges.

The *Supporting People* charge is for:

- ★ Help to reduce debt or pay bills
- ★ Support to participate in training/learning and in leisure/culture/faith or informal learning
- ★ Support to establish contact with external services, groups, friends or family
- ★ Help for referrals to manage physical health, e.g. nurses, social services, pharmacy, emergency services, meals at home
- ★ Help for referrals to manage mental ill health
- ★ Help for referrals for aids, adaptations and assistive technology
- ★ Support to maintain accommodation, e.g. reporting repairs and making emergency calls
- ★ Support to develop confidence and life skills

The *Sheltered Housing* charge is for:

- ★ Communal facilities, such as lounges, kitchens, guest rooms and laundry facilities
- ★ Communal gardens
- ★ Sheltered Housing Officers
- ★ Collection on concessionary TV licence, where applicable
- ★ Handyman Service

Can my rent change?

Your rent is set every year in April. Once it has been set for the year it will not normally change again until the following April. We will give you four weeks notice of this.

Your rent is based on a formula that takes into account the value of your home and other factors set by the Government.

How do I pay my rent?

Your rent is due weekly on a Monday. You can pay weekly, fortnightly, or monthly in advance.

It is important that you pay your rent regularly to prevent your rent account falling into *arrears*. We will send you a statement of your rent account every three months.

When you receive your statement, please contact us if you are not clear about any of the items or charges shown. There are a number of different ways you can pay your rent. These are:

Direct Debit

You can pay your rent every month directly from your bank or building society account by *Direct Debit*.

You will need to ensure your account allows payments by this method. Ask your bank or building society if you are not sure.

If you do not have a bank or building society account and would like to pay your rent by *Direct Debit*, please talk to our Income Team about how to set up a *Basic Bank Account*.

If you do have a bank/building society account, it is very simple to set up a *Direct Debit*. The easiest way is to call the Income Team.

We can set up a *Direct Debit* while you are on the phone, it will only take a minute. You will need your bank details at hand when you call us (bank name, sort code and account number).

You can also ask us to send a *Direct Debit* form to you. You will need to complete and return it to the Income Team at Beech House.

We will always give you notice about any changes in the amount to be taken from your account via *Direct Debit*. You have the right to cancel a *Direct Debit* at any time by contacting your bank or the Income Team.

If you think we have not given you adequate notice about a change to your *Direct Debit*, or you dispute the amount taken from your bank account, you have the right to ask your bank for an immediate refund. Your rights are shown on the *Direct Debit* guarantee.

We prefer to collect rent by *Direct Debit* as it is the cheapest way for us to collect rent, and it is the most convenient payment method for you.

Post

You can post a cheque, made payable to 'Borough of Poole' to:

Financial Services
Borough of Poole
Civic Centre
Poole
BH15 2RU

Please do not send cash in the post and remember to put your name, address and tenancy number on the back of the cheque.

Post Office

You can pay your rent at any Post Office or Pay Point free of charge using your swipe card.

If you would like to pay using a swipe card, please contact the Income Team, and we will send one out with a list of all the payment outlets in Poole.

If you use a swipe card to pay your rent, please make sure you always get a receipt of payment for your records.

Telephone

We can take your payment over the phone via an automated service, available 24-hours a day, 7-days a week.

 **01202 672932**

You will need a debit or credit card along with your *rent account reference number*. You will find this on your rent statement. Just call the Income Team if you are unsure.

Internet

If you have internet access you can pay your rent via the PHP website.

 **www.yourphp.org.uk/pay**

Click on 'Pay for It'. This is a secure website and you will need a debit or credit card along with your *rent account reference number*.

If you do not have internet access at home we have computers available for you to use in the *Residents Resource Centre* at Beech House.

Staff are available to assist you if needed. Most public libraries also provide internet access.

What if I am finding it difficult paying my rent?

If you are having difficulty paying your rent you should contact us immediately. The sooner you tell us about it, the quicker we can help.

Many people may have difficulty paying their bills at one time or another and it can be difficult to ask for help.

If you are having problems paying your rent, please contact the Income Team. We can make a payment arrangement with you at a rate you can afford.

The Income Team can also give you advice on how to get help with money or debt problems. They can give you information about benefits, and can book you an appointment with the Citizens' Advice Bureau at one of the sessions held at Beech House twice a week.

If you are having problems paying other bills, debts or are finding it difficult to budget, we have provided a list of services that you may find useful in the **Other useful contacts** section.

What should I do if I have rent arrears?

If you do have arrears on your rent account you will need to pay them as quickly as possible and preferably in one payment. However, we do realise that this is not always possible.

To discuss repaying any rent you owe us, please contact the Income Team to make a payment arrangement that is affordable to you.

As long as you keep to any arrangement made with us to repay your arrears, we will not take any further action.

What will PHP do if I do not clear my arrears?

If you do not clear your arrears or do not keep to an arrangement made with us, we will take legal action to recover the money you owe us.

If we do take legal action, it will be because all attempts to contact you or arrangements made with you have failed.

The first step of legal action is to serve you with a *Notice of Seeking Possession*. This will tell you that if you fail to pay off your arrears we will take you to court.

The *Notice of Seeking Possession* will give you a date from which we can begin legal action. This is usually 28 days from the day on which we served the notice.

If you do receive a *Notice of Seeking Possession* and have not been in touch with us, it is not too late to contact us for help.

We will do everything we can to help you clear your arrears but if you do not work with us and fail to keep to an arrangement, you may be evicted from your home.

What happens about the rent if I am a joint tenant and one of us leaves the property?

If you have a *joint tenancy* you are both responsible for the property and for the payment of rent.

If one of you leaves the property, the remaining tenant must pay the rent in full.

If you think you may struggle to pay the rent on your own you may be entitled to *Housing Benefit*. For further advice or assistance about claiming *Housing Benefit*, please contact the Income Team.

Please remember that our staff are here to help you. If you are having difficulties with your rent you should contact a member of the Income Team immediately.

If you live in sheltered housing you can also ask your Sheltered Housing Officer to contact the Income Team for you.

Am I eligible for Housing Benefit and Council Tax Benefit?

If you live on a low income or receive benefits, you may be entitled to claim *Housing Benefit* and *Council Tax Benefit* to help with your housing costs.

It is important to claim *Housing Benefit* as soon as you think you might be entitled, as it is only payable from the date you make a claim and it is very difficult to claim from before the date you hand in your *Housing Benefit* form.

When you claim *Housing Benefit* you must respond to any requests for documents and evidence of your income quickly, and within the requested timescale.

If you do not return documents by the requested date or fail to provide them, you may not get the *Housing Benefit* you are entitled to, or the payments to us may be delayed.


If you would like more information about what you need to do to claim *Housing Benefit* our Income Team can give you advice and information.

If you do get *Housing Benefit* or *Council Tax Benefit* and your circumstances change, e.g. your income changes or someone moves in with you, you must tell the Council's Housing and Council Tax Benefit offices about this.







 **01202 633114**

8:30am – 5:15pm Monday to Thursday

8:30am – 4:45pm Friday

 Revenues & Benefits Office
Borough of Poole
Civic Centre
Poole
BH15 2RU

ALL THE SERVICES OF A BANK, BUT YOU ARE IN CONTROL

-  Savings Accounts
-  Loan Accounts
-  Current Accounts
-  Benefit and Pension Accounts
-  Money Advice
-  Help with budgeting



 **01202 566878**

 **info@coastalcreditunion.co.uk**

 **www.coastalcreditunion.co.uk**

Coastal Credit Union Ltd, 531/533 Christchurch Road,
Boscombe, Bournemouth, BH1 4AG

Our Income Team may also be able to give you advice about other benefits you could be entitled to, or we can refer you to another service that can help.

The type of services we can provide information on or refer you to includes:

- ★ Banking: help to set up a bank account and to pay any rent via *Direct Debit*
- ★ Benefits: help to make claims for *Housing Benefit* and *Council Tax Benefit*
- ★ Information about other benefits and how to claim
- ★ Information and signposting for independent financial and legal advice
- ★ Information about low cost home contents insurance
- ★ Advice about low cost energy companies
- ★ Low cost loans from the Coastal Credit Union and help to compare the charges of money lenders

For more information about:

- ★ how we set your rent
- ★ paying your rent
- ★ advice or assistance about money, debt or benefits

...call us on **0800 652 3900** and ask to speak to the Income Team or e-mail us at rent.php@poole.gov.uk