

PAYING YOUR RENT



pha 
HOMES | WHERE PEOPLE
AND HOMES COUNT

PAYING YOUR RENT

When you accept your tenancy, you sign a legal agreement to abide by the terms and conditions laid out in your Tenancy Agreement, including ensuring that your rent is paid on time and that your rent account does not fall into arrears.

Even if your rent is paid by Housing Benefit/ Universal Credit it is still up to you to ensure that your payments are being made correctly,

It is important to remember that if you fail to keep to any of these conditions you will be in breach of your tenancy agreement and PHA Homes may take further legal action which could result in you losing your home.

Paying your rent must be your **first** financial priority. Paying your rent is **not** optional.

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HOW TO PAY YOUR RENT:

Your rent is charged on a weekly basis every Monday and in accordance with your tenancy agreement, is payable 4 weeks in advance.

You can pay your rent: -

- **In person** at our office at 32 Dragon Street, Petersfield and pay by cash or cheque (please make cheques payable to PHA Homes)
 - **By Standing Order** (please pick up a form from our office or a form is available on our website)
 - **By Direct Debit** (please pick up a form from our office or a form is also available on our website)
 - **By Electronic Banking/Bank transfer** – please contact the office for bank details to set this up
 - **By post** (please do not send cash in the post)
 - **By Allpay** – with an Allpay card, online via our website, using a mobile phone or at any PayPoint outlet or Post Office
 - **By Worldpay** – please call the office to make payment over the telephone or face to face by debit card
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EXPERIENCING FINANCIAL DIFFICULTY?

There may come a time where you might find yourself experiencing financial difficulties. It is important to remember that you must not ignore the situation but ask for help instead.

If you cannot pay your rent on time or pay the correct amount or fall behind with your payments, you must contact the housing team immediately. We will then be able to help you with your finances, and if appropriate, agree on a repayment plan.

The housing team is able to give basic advice regarding debt, however if we believe that you could benefit from more in depth assistance and support with your finances, we would recommend that you agree to refer your case to the Citizens Advice Bureau who will treat your case sensitively and in the strictest of confidence.

So, please remember: if you are having difficulty paying your rent, do not delay; contact us straight away – we will be able to help you.

UNIVERSAL CREDIT OR HOUSING BENEFIT

You may be entitled to help with paying your rent via Housing Benefit (HB) or Universal Credit (UC). Please be aware that PHA Homes will not suspend our rent collection process until we have written confirmation that your rent will be paid via HB or UC. It is the tenants responsibility to submit all the evidence required for your benefit claim as soon as possible and to keep the Association updated with the claim progress.

You can apply for HB online or call the Local Authority HB department. PHA Homes recommend that your housing benefit is paid directly to the Association for your convenience.

For UC, you can apply through the job centre or may be referred by HB when trying to make a claim that way. You will be provided with an online portal in which to manage your account. You will receive one monthly payment, although if you struggle arranging your finances, you can arrange for this to be paid direct to PHA Homes.

So, please remember: if you need help or advice making your claim you can contact the housing team to discuss this further.



A large, close-up photograph of a pink piggy bank is the background for the lower half of the page. The piggy bank is positioned in the center-right, facing right. The background is a repeating pattern of small, light pink hearts on a darker pink grid. The piggy bank has two small black circular holes for eyes and a small pink piglet figurine on its back.

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