

WHAT IF I DON'T HAVE A BANK ACCOUNT?

Basic bank accounts are aimed at people who have no credit history, or an adverse credit score. Most high street banks and building societies offer these and our Neighbourhood Managers can help you with the application.

You should also think about joining a Credit Union. A Credit Union account may make it easier to manage all your bills, including your rent. Contact your local Credit Union today to find out more.

LOCAL CREDIT UNION CONTACT DETAILS

Annandale & Eskdale, Nithsdale and Stewartry

Solway Credit Union, 24 Friars Vennel, Dumfries, DG1 2RL	01387 267200 www.solwaycreditunion.co.uk solway@solwaycreditunion.wanadoo.co.uk	Tues 9am to 1pm and 2pm to 5pm Thurs and Fri 9am to 1pm
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Wigtownshire

Stranraer Credit Union, 25 Hanover Square, DG9 7AG	01776 706911 www.stranraercreditunion.org.uk info@stranraercreditunion.org.uk	Tues to Sat 12pm to 3pm
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There are more details enclosed in your Rent First pack.

WHAT HAPPENS IF I DON'T PAY MY RENT?

It is very important that you pay your rent – and that you pay it on time. Everyone must pay their rent – or they risk losing their home and tenancy.

DGHP has a series of steps to follow when tenants do not pay their rent on time and our other leaflet inside this pack tells you more.



FREEPHONE 0800 011 3447

LO-CALL 0345 606 3447

ALTERNATIVE FORMATS

This publication is also available on tape, in Braille, large print and community languages.

For information contact DGHP's Customer Service Centre on:

0345 606 3447

FREEPHONE 0800 011 3447

EMAIL customerservice@dghp.org.uk

FOR FURTHER INFORMATION, PLEASE CONTACT:

DGHP Customer Service Centre

Grierson House, The Crichton,
Bankend Road, Dumfries DG1 4ZS
0800 011 3447 (freephone)
0345 606 3447

email us: customerservice@dghp.org.uk
or visit our website: www.dghp.org.uk

*This material is environmentally friendly from FSC sources
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CANTONESE

本印刷品有錄音帶、凸字、大字印刷與社區其他語文版本可供索取。如欲獲取更多資訊，請通過以下方式聯絡 DGHP 客戶服務中心：致電 0800 011 3447 或發送電子郵件 customerservice@dghp.org.uk

POLISH

Niniejsza publikacja jest dostępna w formie nagrania magnetofonowego, w alfabecie Braille'a, w formie dużym drukiem oraz w różnych wersjach językowych. Aby uzyskać dalsze informacje, prosimy o kontakt z centrum obsługi klienta DGHP pod numerem telefonu 0800 011 3447 lub adresem e-mail: customerservice@dghp.org.uk

ARABIC

تتوفر هذه النشرة على شريط، بطريقة بريل، لغات التواصل والطباعة الكبيرة للحصول على المزيد من المعلومات، اتصل بمركز خدمة عملاء DGHP على الرقم 0800 011 3447 أو بالبريد الإلكتروني: customerservice@dghp.org.uk

BENGALI

এই প্রকাশনাটি টেপে, ব্রেইলে, বড় ছাপার অক্ষরে এবং কমিউনিটির ভাষায় পাওয়া যায়। আরো তথ্যের জন্য DGHP-এর গ্রাহক সেবা কেন্দ্রে যোগাযোগ করুন 0800 011 3447 নম্বরে বা ইমেল করুন এই ঠিকানায়: customerservice@dghp.org.uk

URDU

یہ اشاعت ٹیپ، بریل، بڑے پرنٹ اور کمیونٹی کی زبانوں میں دستیاب ہے۔ مزید معلومات کے لئے DGHP کے کسٹمر سروس سنٹر سے 0800 011 3447 پر رابطہ کریں یا customerservice@dghp.org.uk پر ای میل کریں۔



Dumfries & Galloway
Housing Partnership
Working with our Tenants



Version 3 – June 2019

FREEPHONE 0800 011 3447
LO-CALL 0345 606 3447

www.dghp.org.uk



Dumfries & Galloway
Housing Partnership

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PAYING RENT TO DGHP
WHAT YOU NEED TO KNOW ABOUT PAYING YOUR RENT

PAYING RENT TO DGHP

Everyone who has a DGHP home pays rent.

By taking on a DGHP property - and signing a tenancy agreement - you agree to pay DGHP, your landlord, rent.

When you sign up to a new property with DGHP, you are agreeing to a number of things including paying rent - in advance on, or before, the first day of each rental period. If you pay your rent on time when it is due, DGHP will not need to send you reminders or contact you to find out why your rent has not been paid. If you pay monthly, it must be paid in advance.

We also expect one weeks' rent in advance before you receive the keys to your new home.

WHAT DO I GET FOR MY RENT?

By signing DGHP's Scottish Secure Tenancy Agreement, you enter into a two-way contract with us. By that we mean, quite simply, you pay your rent and in exchange we give you a home with a secure tenancy.

In return for paying your rent you benefit from DGHP's 24/7 repairs service - where we take care of all the routine repairs and maintenance to your property.

You will also benefit from our dedicated in-house teams who specialise in housing support, income management, antisocial behaviour, neighbourhood management and community participation.

You also have access to our highly trained staff in our Customer Service Centre, available from 8am to 7pm, Monday to Friday and you can call them during these hours for free by dialling 0800 011 3447.

You can contact them by email: customerservice@dghp.org.uk and if you visit our website at www.dghp.org.uk, you have the option to communicate through our Live Chat system.

Also when you access DGHP's website you have the option to register for our self-service portal where you can log your own repairs, check your rent account, pay your rent and update your details if they change.

In addition, DGHP places a lot of emphasis on involving tenants in the running of the organisation through various focus groups, committees and events - and you can be part of all of these - as much or as little as you like.

You also have the opportunity to become involved with various tenants and residents associations and groups and help shape the future of DGHP's services.



WAYS TO PAY YOUR RENT



ALWAYS HAVE YOUR DGHP HOMECARD WITH YOU TO PAY YOUR RENT. CONTACT OUR CUSTOMER SERVICE CENTRE

ON 0800 011 3447 IF YOU HAVE LOST YOUR HOMECARD AND WE WILL ARRANGE A REPLACEMENT.

HOUSING BENEFIT OR UNIVERSAL CREDIT

If you are out of work or on a low income then you may be eligible to receive help with paying your rent. Contact us to find out if this help would be available to you.



DIRECT DEBIT

If you have a bank or building society account then direct debit is the easy way to pay your rent. Once set up, we ask your bank for your rent and if the amount changes we will let you know well in advance. Contact our Customer Service Centre on 0800 011 3447 to set up.



POST OFFICE

You can pay in cash, by cheque or debit card at any Post Office using your DGHP HomeCard.



SHOPS

You can pay in cash at any shop or retail outlet displaying this sign using your DGHP HomeCard. Please note that many of these places will not accept cheques or debit cards.



CHEQUE OR POSTAL ORDER

You can send a cheque or postal order to our registered office (see back of leaflet for address), payable to DGHP. You must write your tenancy number on the back of the cheque. Your tenancy number and our address are shown on your DGHP HomeCard.



DEBIT CARD

You can use any of these debit cards to make payments direct



to the DGHP Customer Service Centre - just phone 0800 011 3447.

You can pay over the phone by contacting DGHP's Customer Service Centre on Freephone 0800 011 3447



Make payments to DGHP by bank debit card on the internet using our partner website

www.allpayments.net and follow the instructions.

You can also pay your rent through the Self-Service Portal on DGHP's website by visiting www.dghp.org.uk You then need to click on "Pay Rent" and this will take you through to allpay. You will need to have an email address to register but once signed up, this is a simple and quick method of paying your rent.

OUT OF HOURS TELEPHONE PAYMENTS

If you are unable to pay by any of the methods above, and it is out of hours, you can also make payments to DGHP using your bank debit card by telephone with allpay's automated voice recognition service. This method is secure and can be reached by calling **0844 557 8321**.

You will need your HomeCard so you can quote the 19-digit number across the centre of the card.

ALL PAY SMARTPHONE APP

You can also pay your rent on your smartphone through the allpay app. It offers the same security as making payments from a PC and is available to download on your phone from the Apple App Store, Windows Phone Store and Google Play. It is free to download and it securely stores payment reference numbers, bank details and payment amounts. To sign up you need an email address and you will register using this and by setting up a password.

Scan these on your mobile to pay your rent



WHERE CAN I PAY MY RENT?

There are more than 100 places in Dumfries and Galloway to pay your rent, and more throughout the UK - as well as by direct debit, over the phone, and online if you have a bank account.

The simplest way to pay your rent is via direct debit - it comes straight off your bank account on the date due - saving you the trouble of remembering and making sure it is always paid on time.

IS THERE ANY HELP AVAILABLE WITH PAYING MY RENT?

You may qualify for help with paying your rent. If you are of working age you can claim Universal Credit; you may also be entitled to Housing Benefit. DGHP can give you advice and assistance on which benefit you may be entitled to and should claim. In addition, our SWITCH team can help you and assist with any benefit application problems.

If you make a claim for Universal Credit or Housing Benefit, please tell DGHP's Customer Service Centre straightaway on 0800 011 3447. Remember, it is still your responsibility to make sure your rent is paid - and on time.

HELPFUL CONTACT DETAILS

DGHP SWITCH team T: 0800 011 3447 or www.dghp.org.uk/rent-and-benefits/
Universal Credit - DWP T: 0800 328 5644 or www.gov.uk/universal-credit

Housing Benefit - Dumfries and Galloway Council
T: 0303 333 3006 or www.dumgal.gov.uk

WHAT IF I AM REALLY STRUGGLING TO PAY MY RENT?

DGHP's staff are always here to help you and you can talk to them in confidence. You can contact DGHP's Customer Service Centre on Freephone 0800 011 3447 for advice - do this straight away to save the problem getting any worse.

Within this pack there is more information available on what help is out there for you when it comes to paying your rent.

