

Your guide to paying rent and the ways we can help.



Sign up for My WHS



The easiest way to get in touch is online, you can pay your rent and view all your account information at **My WHS**. To register visit **www.wheatleyhomes-south.com**

My rent

Worried about your rent? We know money is tight - but paying your rent should be No.1 on your list. It keeps the roof over your head. Don't risk losing your home because you've missed rent payments. Get in touch with us today. **We're here for you 24/7.**



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We can produce information on request in large print, Braille and audio formats. Visit www.wheatleyhomes-south.com or contact your local housing officer.

My rent

There are many ways we can help.

If you're worried about falling behind with payments then speak to your housing officer right away. The sooner you speak to us the quicker we can help. Scan the QR code to find out more about the ways we can help.

We can help you keep on top of your rent – even if you're already in debt.



When is my rent due?

Rent is paid in advance from when you receive the keys to your new home.

Rent is due weekly. You can choose to pay each week, fortnight, four-weekly or monthly. It's up to you.

Our rent calendar shows you when rent is due.

What does my rent pay for?

Rent allows us to keep improving homes, communities and the lives of our tenants. This includes:

- a quality repairs service
- new heating, insulation work, kitchens, bathrooms, windows, roofs and doors
- the environmental services and improvements around your home
- a 24-hour, seven days a week, Customer First Centre
- expert welfare benefits advice and financial wellbeing support to help you make the most of your money
- helping people into work, education and training.



You can view the rent calendar online at www.wheatleyhomes-south.com/my-home

Help with my rent

We know money is tight and it's a really challenging time for everyone.

Our friendly and helpful staff are on hand to provide expert support and advice no matter your circumstances.

Repayment plan

Talk to us, we can help you pay off rent arrears in full with a repayment plan you can afford.

Financial wellbeing

Our Financial Wellbeing team is here to help you through any financial challenges with friendly, expert support. Whether you're dealing with rent arrears or simply feeling the pressure of rising costs, our friendly financial wellbeing officers offer expert, one-to-one support and group sessions to help you take control of your finances.

We'll work with you to:

- help you create a personalised budget;
- find ways to boost your income (like switching energy tariffs or accessing discounts);
- identify everyday savings and plan ahead for emergencies or big goals; and
- learn lasting money skills through workshops and easy-to-use resources.

We also offer income maximisation checks to make sure you're claiming all the benefits you're entitled to. If your situation is more complex, our Welfare Benefit Advisors can support you through the applications process and assist with any appeals relating to benefit decisions – for example, if you're approaching State Pension age, we can guide you through the process of claiming your pension and identifying any additional financial help available.

Worried about energy bills?

We'll guide you on reducing usage, switching suppliers, and applying for grants or discounts. And if you're struggling, we can connect you with local food banks, larders, and community support.

Need regulated debt advice?

We'll refer you to trusted partners like Citizens Advice, Advice Direct Scotland or StepChange. No matter your situation, we're here to help – every step of the way.

Jobs and training

We have a range of ways to help people into jobs and training. To find out more and see the latest job opportunities go to www.wheatleyhomes-glasgow.com/jobs-and-training

What happens if I don't pay?

It is a condition of your Tenancy Agreement that you pay your rent on time.

You must get in touch with us immediately if you miss a payment or are struggling to pay. We will do everything we can to help you. If you don't pay your rent and don't get in touch with us, we will contact you and find out why you haven't paid and offer you support to get back on top of things.

If you refuse to talk to us or fail to keep up with your agreed payment plan, we will take legal action. Where arrears continue to rise, we will, as a last resort, raise an action with the courts. If a Sheriff decides to grant a decree, an eviction must then take place.

Ways to pay my rent

We have a range of easy ways to pay your rent.



Direct Debit

Direct Debit is the most hassle-free. Lots of our customers already pay their rent by Direct Debit. Once you have set up a Direct Debit, your payment will come off your bank account on a date and at a frequency that suits you. If you don't have a bank account, we can help you get one. Ask us about fee-free banking.



Set up a Direct Debit

Call us on **0800 011 3447** to set it up or to discuss it with your housing officer.

Online

Register for, or log into, **My WHS** and pay your rent. You can also see your account here. If you need help registering speak to your housing officer or call us.

If you pay using online banking or in a branch, make sure you use your rent reference number so your payment goes into your account without delay.

My WHS gives you access to your account, anytime. And it's not just for paying your rent. You can check your account, book a repair and report any issues in your neighbourhood.



Pay online

Visit our website and login to pay your rent online
www.wheatleyhomes-south.com

Other ways to pay

Phone

Call us free 24 hours a day, seven days a week, on **0800 011 3447** to pay by debit or credit card.

Housing Benefit

If you receive full housing benefit, your rent is likely to be paid by your local authority. If you receive partial housing benefit, you are responsible for paying the rest.

The UK Government's Welfare Reform changes are gradually replacing housing benefit for working age claimants. Call us on **0800 011 3447** if you need advice on this transition.

Universal Credit

If you receive Universal Credit, you may receive a Housing Costs Element within your award. This may cover your full rent. If you receive this payment, remember it is your responsibility to pay your rent. The quickest way to do this is by setting up a Direct Debit.

If you have other income and your rent is not fully covered, you are responsible for paying the rest.

If the shortfall is because you are under occupying the property, you will get help to cover this through the Discretionary Housing Payment fund which is administered by your Local Authority. To receive a discretionary housing payment, you need to complete an application, we can help you do this.

Need to get in touch?

We're always here to help.



Call us **0800 011 3447**
Call our **Customer First Centre**
24 hours a day, seven days a week
for any issues you have.



Speak to your **housing officer**.
Our housing officers can visit you
in your home or contact you by
telephone if that is easier. Call the
Customer First Centre to arrange this.



Visit us (web)
www.wheatleyhomes-south.com
Visit Homes4D&G (web)
www.homes4dg.org.uk



Find us on Facebook
www.facebook.com/WHomesSouth



Write to us
44 High Street
Annan
Dumfries and Galloway
DG12 6AD

Sign up for My WHS

Creating an account only takes a few minutes, you can pay your rent, report a repair and much more, at a time that suits you.

Register at www.wheatleyhomes-south.com