

FREQUENTLY ASKED QUESTIONS

Payments/Money Advice	
How can I pay my Rent?	<p>The simplest way to pay your rent is by weekly or monthly Direct Debit. Weekly payments are taken on a Friday and monthly payments on the 1st of the month. Contact our office to request a Direct Debit mandate or download a copy here.</p> <p>Other rent payment methods can be used under special circumstances, please contact our office on 01450 364200 for further information.</p>
When does my rent fall due?	<p>Rent for your house or garage is due weekly in advance. The rent week starts on a Monday and you must arrange to pay your rent on, or before each Monday.</p> <p>Alternatively, you can arrange to pay fortnightly or monthly in advance. Please contact us to make arrangements – 01450 364200.</p> <p>Rents are collected over 48 weeks of the year giving you 4 non-collection weeks or 'free weeks'. These 'free' weeks only apply where your account is in credit. Non-collection dates may vary from time to time in consultation with tenants.</p>
Will I still get my free rent weeks if I pay by Direct Debit?	<p>Yes – providing your account is a week in advance then no payments will be taken on the rent free weeks. For monthly direct debits we only take 12 payments of 4 weeks rent on a monthly basis, therefore you are only paying for 48 weeks rent throughout the year.</p>
I am on a low income and can't pay my rent, what should I do?	<p>Let us know. We are here to help; we can offer advice and assistance.</p> <p>You can also use Scottish Borders Council's online benefits checker to ascertain whether you are receiving all of the benefits you are entitled to. This is located at: http://www.scotborders.gov.uk/info/1554/housing_benefits_and_grants/319/housing_and_council_tax_benefits/4</p>
How do I apply for Housing Benefit?	<p>You need to complete a Housing Benefit application form. You can collect a form from our office at 27 North Bridge Street, Hawick or we can post one out to you. Alternatively, you can call into your local Council office and collect a form there.</p>
I have fallen into arrears. Can I make an arrangement to clear my rent account?	<p>Yes - we will work with you wherever possible to ensure that you are able to sustain your tenancy.</p> <p>Please contact your Housing Officer as soon as you start to experience difficulties to discuss the options available to you. Your Housing Officer can give you basic advice regarding Housing Benefit and any other benefits you may be entitled to and it is usually possible to come to an arrangement which allows you to repay any arrears you may already have, along with your on-going rent.</p> <p>It is much better to ask for advice before financial problems get out of hand – your Housing Officer will be more than happy to help.</p>
I have received a rent statement and it looks like I am in arrears but I am on full Housing Benefit – why?	<p>Housing Benefit is usually paid four weeks in arrears. As your rent is charged weekly, your account will be in arrears for at least three weeks in every four. When we send rent statements, they will state the amount outstanding at the time they are printed without taking into account what Housing Benefit may yet be due.</p>
There is a credit on my rent statement what does this mean?	<p>If your rent account is in credit because you have overpaid, you can request a refund. We will check your account and, where appropriate, will confirm the credit with the Housing Benefit department. If the credit is correct, then we can arrange for the balance to be refunded to you. Alternatively, you can leave it on your account to clear future rent due. Please note four weeks' credit is retained on the rent account for monthly payers.</p>
I have received an invoice for landscaping/factoring	<p>You can send a cheque to our office or if you prefer you can telephone and make a one-off payment by direct debit or credit card.</p>

charges. How can I pay it?	
What is a direct debit?	<p>A Direct Debit is a way to pay regular bills. It's all done automatically, so you don't have to worry and not only is it convenient for you; it's also simple and safe.</p> <p>All you have to do is agree the amount of money to be collected and the date it will be collected on. Once that's done, the money is deducted from your bank account regularly.</p> <p>For further information and advice on paying by Direct Debit please contact us on 01450 364200.</p>
Where can I get money advice?	<p>Waverley Housing and Scottish Borders Housing (SBHA) are working in partnership to deliver the Help with Money Project. For further information please contact Margaret at Waverley Housing on 01450 364205 or Nicola at SBHA on 01750 724489.</p> <p>There are a number of agencies which offer free independent financial advice including:</p> <ul style="list-style-type: none"> • Citizen's Advice Bureau (CAB) on 01450 374266 or by email at enquiries:roxburghcab.casonline.org.uk • Scottish Borders Council Social Work Services department provide a Welfare Benefits and Debt Advice Service whose role is to maximise the take-up of social security benefits and tax credits by the citizens of the Scottish Borders and to support people affected by financial issues. You can contact them on 0300 100 1800. • Shelter Scotland also provides advice on a range of financial issues. You can access this at: <p>http://scotland.shelter.org.uk/get_advice/advice_topics/paying_for_a_home/rent_arrears</p> <p>Your Housing Officer will be happy to help you access the advice you need.</p>