



STROUD DISTRICT COUNCIL

Council Offices Ebley Mill Stroud Gloucestershire GL5 4UB

Telephone 01453 766321

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www.stroud.gov.uk

A GUIDE TO PAYING YOUR RENT OUR CUSTOMER SERVICE PROMISE

The Rents Customer Service promise has been drawn up in consultation with our Housing Tenant Management Focus Group, external and internal partners at Stroud District Council. We will meet the standards it sets out.

With your help we will be able to check the service you receive against these standards to make sure we live up to our promises.

What is this Guide for?

The guide aims to provide a clear and consistent service to all of our customers.

It gives important information about:

- Paying your Rent
- How we will tackle rent arrears
- What standards you can expect from us
- How to make comments or complaints

Who is the Guide for?

The Guide applies to you if you are:

- A current Council Tenant
- A former Council tenant who still owes Rent Arrears
- Renting a Council Garage

Service Standards

Our Promise to you

This leaflet tells you about the standards of Rent Recovery work you can expect from us. This is an important step in continuously improving the services we provide to you.

We Will:

- Listen to and respond to enquiries fairly and consistently.
- Send a Rent Statement to all current tenants every 12 months or on demand within 3 working days (received day one and posted second class post).
- Refund credits on Rent Accounts within 14 days of receiving a request in writing.
- Visit you at home if you ask us to in 2 working days if practicable or within a maximum of 5 working days.

Different ways to pay

We will provide the following payment options:

- Direct Debit
- Rent Payment card for use at any Post Office, any payzone site and at Ebley Mill
- Standing Order
- Salary Deduction for some Local Government Employees
- Postal payments by cheque
- Debit and Credit Card
- Postal Order

Internet - Please visit http://www.stroud.gov.uk/docs/payment_enquiries.asp (You will need to register with billpay for the first time only; if you have registered for any other online payments via this website such as Council Tax payments, you do not need to register again).

To find out more about these options, please contact your Rent Officer.

Housing Benefit

Housing Benefit is help towards paying your rent. It doesn't matter if you are in work, unemployed, retired or whether you receive any other benefits. You can still make a claim and may get some help. Claim forms and advice on all benefits are available from the Benefits Team at Ebley Mill (01453 754054) or on-line at www.stroud.gov.uk by typing in "benefit application form" in the search box.

Rent Arrears

Rent is due on the first Monday of each fortnight. If you pay your rent monthly you must do so in advance, i.e. 4 weeks rent is payable on the payment date (currently the 1st of each month) to ensure your payments cover your rent for the entire month and that at no point does your account fall into arrears.

If you get behind with your rent payments you will be in arrears; if this happens you **MUST** contact your Rent Officer immediately. Should your circumstances change, for example, anything that would change your tenancy such as the passing of a partner or the ending of a relationship, your income and/or situation changing, please contact your Rent Officer (details on Page 9) as soon as possible to discuss the options to resolve any issues.

If you are facing financial difficulties and are worried about paying your rent, please contact your Rent Officer who will help you with suitable advice or direct you to an appropriate agency such as Housing Benefits, the Citizens Advice Bureau (CAB) or a support agency (see information on Pages 6, 7 and 8 of this guide).

Stroud District Council will take firm action against tenants who get into arrears and do not take steps to sort out the problem. If you do not pay your rent promptly when it is due, you could end up in Court and eventually lose your home.

How we will help to prevent arrears

- We will explain rent accounts clearly to you
- We will discuss issues sympathetically and confidentially
- We will advise you to seek help from the Housing Benefit Service if you are on a low or reduced income
- We will give you details of other agencies that can help you e.g. the Citizens Advice Bureau and Shelter
- We will issue periodic poster and flyer campaigns to reinforce the importance of paying rent first (Think Rent Before It's Spent)
- We will offer you a range of payment plans and options to pay
- We will carry out periodic campaigns to advertise Direct Debit as a "pay it and forget about it" method of payment

How we will tackle Rent Arrears

If you fall behind with your rent we will:

- Send a letter if you owe up to two weeks rent explaining what you need to do. If you do nothing, we will send a further letter advising that a Notice of Seeking Possession (NSP) will be issued. If you continue to do nothing and do not make any payments or contact your Rent Officer then a Notice of Seeking Possession (NSP) will be issued; this is the first stage of legal action to repossess your home.
- Try to reach a satisfactory agreement with you to repay any arrears, taking into account your income and expenditure.
- Advise you to seek help from the Citizens Advice Bureau for free, independent and impartial advice.
- Ensure suitable advice is always available and we have given sufficient warnings before taking any Legal Action. This involves sending letters, making personal visits at home or office interviews.

- Treat vulnerable tenants sensitively and try to resolve any issues affecting payments before using legal action.

REMEMBER THAT ANY DEBT CAN AFFECT YOU IN THE FOLLOWING WAYS

- Prevent you from being re-housed.
- Details of any debt will be passed to a mortgage company or Housing Association if a reference is requested.
- Affect your credit rating.
- Affect your right to buy your Council house.

FORMER TENANT ARREARS

If you are no longer a current Council tenant but still owe arrears, we will pursue this debt. We may use any of the methods below;

- Telephone calls and visits to your current home.
- Letters sent to your new or last known address.
- Contact members of your family or your employer.
- Refer the debt to our collecting agents - Philips Collections.

If you fail to respond or do not meet a repayment agreement, we will pursue the debt using a number of methods, including, but not limited to;

Obtaining a Money Judgement Order - which is a Court Order or County Court Judgement (CCJ) which will allow us to;

- Make deductions from your earnings.
- Ask a County Court Bailiff to visit to levy on any goods you may own.
- Refer the debt to our collecting agents.

Your debt will be pursued until it has been cleared. In order to avoid further recovery action being taken, contact your Rent Officer who will make a repayment agreement with you.

HOW WE WILL KEEP TO THESE STANDARDS

We will monitor our standards by;

- Regularly quality checking our work.

- Training staff who deal with Rent Arrears to a high standard and listening to any comments you make, so that our service can be reviewed and improved where necessary.
- Asking customers for their views on the service.

So that you know if we are keeping to these standards we will;

- Publish the results in our newsletter (Keynotes)
- Display this information on our website www.stroud.gov.uk

Tell us how we are doing:

We welcome your views on the service we provide.

If we have got things wrong, then please let us know. It will help us put things right and improve the service.

We would also like to hear from you if you are happy with the service you receive. This will help us get it right more often.

Whatever you want to tell us, whether it's a complaint, a comment, a compliment or a suggestion, we want to hear from you.

You can tell us at the Council Offices in person, by e-mail via the SDC website, in writing, or by telephoning the Rent Team on 01453 754876. (Individual Rent Officer details on Page 9).

Stroud District Council's Housing Services Unit promises to review, monitor and improve the service it provides. You can use this charter to check we are doing this and let us know where it has not been done.

Useful links to other agencies and support networks are detailed below:

- Housing Benefits Helpline - 01453 754054 benefit.services@stroud.gov.uk
- Council Tax Helpline - 01453 754865 revenue.services@stroud.gov.uk
- Citizens Advice Bureau - see Page 9
- Futures at Knightstone - Floating Housing Support Team - 01452 783550 www.futures.org.uk
- Rethink Gloucestershire One-2-One Support Service - 01452 730929
- Guidepost (over 60's) - 01452 410101
- Shelter - Information, advice and advocacy. Shelter offers a telephone or drop in service. 3rd Floor, Messenger House, 35 St Michaels Square, Gloucester - 01452 310748

- Benefit Enquiry Line
General Benefits Advice
0800 882 3133
- Carers Allowance Unit
Advice on Carers Allowance, claims and payments
0125 385 6123
- Child Benefit Enquiry Line
Advice on Carers Allowance, claims and payments
0845 302 1444
- Child Support Agency
General matters relating to child maintenance
0845 713 3133
- Disability Benefits Enquiry Line
0800 88 2200
www.dwp.gov.uk
- Disability Benefits Unit
Claims, Advice on Attendance Allowance and Disability Living Allowance
- National Debtline
Offer free debt and money advice to anyone
0808 808 4000
www.nationaldebtline.co.uk
- New Deal for Lone Parents
Help for lone parents who have a child aged 5 or over in employment,
childcare and training
0800 868 868
- Tax Credits
Can advise on entitlement for those working minimum of 16 hours a week
0845 300 9000 (helpline)
www.taxcredits.inlandrevenue.gov.uk
- The Pension Service
Advice on Pension Credit and State Retirement Pension
0800 169 0133 or 0845 60 60 265
www.thepensionservice.gov.uk
- Winterfuel Payment Helpline
Help for people aged 60 or over with fuel bills
0845 915 15 15



Citizens Advice
the charity for your community

Stroud and District Citizens' Advice Bureau

Unit 8, First Floor, Brunel Mall
London Road
Stroud
GL5 2BP

OPENING TIMES

Monday	10.00 a.m. – 1.45 p.m.
Tuesday	10.00 a.m. – 1.45 p.m.
Wednesday	CLOSED
Thursday	10.00 a.m. – 1.45 p.m.
Friday	10.00 a.m. – 1.45 p.m.

TELEPHONE ANSWERING SERVICE

Monday - Friday between 1.00 p.m. and 4.00 p.m.
Stroud CAB: 01453 762084

Bureau opening times in the rest of the District:

Monday	Dursley, New Library:	10.00 a.m. - 12.00 p.m. 1.00 p.m. - 4.00 p.m.
Tuesday	Wotton, Civic Centre:	10.00 a.m. - 1.00 p.m.
Wednesday	Berkeley, Town Hall:	1.00 p.m. - 3.00 p.m.
Thursday	Stonehouse, Town Hall:	10.00 a.m. - 3.00 p.m.
Friday	Dursley, New Library:	10.00 a.m. - 12.00 p.m. 1.00 p.m. - 4.00 p.m.

Advice is also available at:

www.adviceguide.org.uk

Or try Community Legal Services on: 0845 345 4345

IF WE ARE CLOSED

Please knock if you have a pre-arranged appointment

HOW TO CONTACT US

OFFICER	OFFICER	OFFICER	OFFICER
MR P Dean	MRS M Geller	Miss K Manning	MRS S Bailey
AREA 1	AREA 2	AREA 3	AREA 4
STROUD	STONEHOUSE	DURSLEY	CAM
PAGANHILL	CASHES GREEN	NAILSWORTH	WOTTON-UNDER-EDGE
UPLANDS	LEONARD STANLEY	MINCHINHAMPTON	HINTON
WHITESHILL	KINGS STANLEY	MISERDEN	BERKELEY
RODBOROUGH	EBLEY	BISLEY	KINGSWOOD
UPTON-ST-LEONARDS	HARDWICKE	CHALFORD	HILLESLEY
RANDWICK	HARESFIELD	THRUPP	HAM & STONE
PAINSWICK	WHITMINSTER	WOODCHESTER	SLIMBRIDGE
BROOKTHORPE	ELMORE	HORSLEY	HAMFALLOW
CRANHAM	FROCESTER	EASTCOMBE	COALEY
	NYMPSFIELD		ULEY
			NORTH NIBLEY
			EASTINGTON
			FRAMPTON
			SAUL
			ARLINGHAM
			ALKINGTON
			STINCHCOMBE
01453 754170	01453 754160	01453 754166	01453 754154

Principal Rent Officer - Mr K Topping 01453 754163

E-mail - kevin.topping@stroud.gov.uk

Rent Officer Email:

Area 1 - philip.dean@stroud.gov.uk

Area 2 - maria.geller@stroud.gov.uk

Area 3 - keren.manning@stroud.gov.uk

Area 4 - Sandra.bailey@stroud.gov.uk

THINK RENT BEFORE IT'S SPENT