

## **HOW WE TRY TO HELP PEOPLE IN ARREARS**

It is a fact that some of the council's tenants fall into arrears with their rent payments. There are often good reasons for this such as, domestic difficulties, unemployment, change of employment, and people who are unable to pay their bills on time.

The council places great emphasis on trying to prevent tenants falling into arrears with rent and helping those who do as early as possible, to minimise the problem. This is done in two ways.

The department has an active housing advice section that, amongst other things, provides advice and assistance for debt counselling. Debt counselling is also available from the Citizens Advice Bureau. This may not stop people falling into arrears but an organised approach in understanding debt, particularly if there are several debts, and an methodical easy of making regular payments, can help reduce the worry and trauma this can bring.

At the same time, staff in the management areas try to make contact with tenants at the earliest opportunity, before the debt becomes too bad. Our neighbourhood managers have a good understanding of debt counselling and awareness of benefits to which tenants may be entitled. They can also help by contacting support agencies such as Community 4. This is important in ensuring that the debt is reduced to the lowest amount possible. Repayment of the debt is normally by way of regular payments by agreement between tenant and neighbourhood manager.

It is hoped that in this way debts are reduced and the council does not need to take further action. Where rent arrears persist and regular payments are not made, the council is forced to pursue the matter through the County Court to seek possession of the property. This action is taken reluctantly as the court costs are also due to be paid by the tenant.

### **Methods of payment**

There are a number of ways in which tenants can pay their rent; these are detailed in the rent payment card leaflet.

If you need any advice on paying your rent or wish to discuss an outstanding rent balance you should contact your neighbourhood manager, who will be pleased to help.