



Report to Policy Committee

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Report of: *Ajman Ali*

Report to: *Housing Policy Committee*

Date of Decision: *9th June 2022*

Subject: **Rent Arrears Recovery Policy** - Review with the aim to minimise the level of rent arrears and maximise income to the Housing Revenue Account (HRA)

Has an Equality Impact Assessment (EIA) been undertaken?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
If YES, what EIA reference number has it been given? <i>1022</i>				
Has appropriate consultation taken place?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
Has a Climate Impact Assessment (CIA) been undertaken?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
Does the report contain confidential or exempt information?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
If YES, give details as to whether the exemption applies to the full report / part of the report and/or appendices and complete below: -				
<i>"The (report/appendix) is not for publication because it contains exempt information under Paragraph (insert relevant paragraph number) of Schedule 12A of the Local Government Act 1972 (as amended)."</i>				

Purpose of Report:

To seek authority to update the Rent Arrears Recovery Policy. The changes to the policy will ensure that the Council's Housing Revenue Account (HRA) monies continue to be collected in a timely manner, with a bigger emphasis on prevention and support, trying to stop people falling into arrears in the first place.

This income is used to provide comprehensive tenancy and estate management services for all Council tenancies, Council housing repairs, regulatory compliance and delivery of capital investment programmes to improve the quality of homes and assets held in the HRA account. It enables Sheffield City Council to meet its statutory and regulatory responsibilities to continue the provision of providing decent homes to council tenants and equality of opportunity for people to have affordable housing to live in.

Recommendations:

That the Housing Policy Committee:

- i. Consider the results of the consultation and have due regard to the feedback in reaching their decision
- ii. Approves the changes to the current Rent Arrears Recovery Policy

Background Papers:

Appendix 1 – Draft Rent Arrears Recovery Policy – May 2022

Appendix 2 – Summary Outcomes of consultation

Appendix 3 – Selected data from individual survey responses

Lead Officer to complete: -		
1	I have consulted the relevant departments in respect of any relevant implications indicated on the Statutory and Council Policy Checklist, and comments have been incorporated / additional forms completed / EIA completed, where required.	Finance: Helen Damon
		Legal: Louise Bate
		Equalities & Consultation: Louise Nunn
		Climate: N/A
<i>Legal, financial/commercial and equalities implications must be included within the report and the name of the officer consulted must be included above.</i>		
2	EMT member who approved submission:	<i>Ajman Ali – 29/04/22</i>
3	Committee Chair consulted:	<i>Cllr Douglas Johnson -</i>
4	I confirm that all necessary approval has been obtained in respect of the implications indicated on the Statutory and Council Policy Checklist and that the report has been approved for submission to the Committee by the EMT member indicated at 2. In addition, any additional forms have been completed and signed off as required at 1.	
	Lead Officer Name: <i>Donna Fleming</i>	Job Title: Operations & Development Manager, Income Management and Financial Inclusion Team
	Date: 25/05/22	

1. PROPOSAL

- 1.1 The Council's current policy was approved in October 2001 and no longer reflects legislative developments since that time. This policy has been updated with a greater emphasis on prevention and tenant support to prevent rent arrears wherever possible and support tenants to maintain their tenancies successfully.
- 1.2 The Housing and Neighbourhood Service Income Management & Financial Inclusion Team (IMFIT) will recover rent arrears in a firm but fair way – taking prompt action to both prevent and minimise arrears wherever possible.
- 1.3 The Council will ensure that wherever possible housing and welfare benefits, and Universal Credit, including but not limited to those paid in respect of housing costs, are maximised. This will involve attempted contact with all new tenants within 2 weeks of the start of their tenancy. This is to ensure the rent is being paid and that any housing and welfare benefit claim and relevant details have been provided.
- 1.4 Tenants will be given detailed and accurate information on their accounts, in plain language, and will be sent an annual Rent Statement.
- 1.5 They will also be encouraged to pay every week and avoid getting into rent arrears. The Council will promote tenants paying their rent by Direct Debit, as this is a condition of tenancy.
- 1.6 When recovering arrears, tenants will be told of the consequences of not paying and receive details of any action proposed by the Housing and Neighbourhood Service.
- 1.7 The Housing and Neighbourhoods Service will work with other colleagues to identify and consider other debts owed to the Council, to improve affordability for the tenant, as well as improve collection rates for all teams collecting this debt.
- 1.8 If tenants do not pay their rent or keep to an agreement to reduce arrears they owe, the Council will act through the Courts to take possession of a property and recover any debts outstanding. We will adhere to Civil Procedure Rules (CPR) when taking legal action to collect arrears.
- 1.9 Vulnerable tenants will be supported at each stage of the recovery process

2. HOW DOES THIS DECISION CONTRIBUTE?

- 2.1 This policy plays a part in helping the Housing and Neighbourhood Service meet its commitments in the Council's wider One Year Plan - Communities and Neighbourhoods. Every community in Sheffield should be a great place to live, with excellent local services, access to high quality green

spaces, and a great local centre; where everyone has a home they are proud of, that suits their needs, and that supports their health; where everyone feels safe and is able to live without fear of prejudice or discrimination; where people get along and everyone can play a full part in the life of their local area, and have an expectation of health, wellbeing and happiness.

- 2.2 Housing Revenue Account income is used for the delivery of tenant and estate management services, statutory and regulatory compliance, day to day repair services, improvements to existing homes and assets alongside new supply, provision of a good quality home to council tenants and equality of opportunity for people to be able to access an affordable home that is suitable for their needs.

3. HAS THERE BEEN ANY CONSULTATION?

- 3.1 Consultation was conducted between 26th January - 24th February 2022. It was launched through a variety of channels including social media, SCC website, Sheffield Property Shop website, posters in Area Offices and news and events bulletins directing customers to a brief survey on Citizen Space.

A wide range of partners were also contacted directly including Shelter, DWP, Citizens Advice, Vulnerable Persons Group and Court User Group advising that the consultation was open for feedback.

- 3.2 Consultees were asked the following 5 Questions-

1. Do you agree with our approach that we should be emphasising the support that is available to tenants who may be struggling to pay their rent?
2. Do you think our approach to communicating with our tenants is clear?
3. Do you think contacting tenants in the first 2 weeks of their tenancy is the appropriate time?
4. Paying rent by direct debit is now a condition of tenancy. Do you think SCC promote this as well as we could?
5. Do you feel our approach to rent recovery and legal action is fair?

- 3.3 A total of 1,001 surveys were completed and of those, 389 left a comment (although some of these have not been included in the analysis – see paragraph 3.8).

On all five questions, over 70% scored between 3-5 to the proposed approach with one being 'definitely disagree' and five being 'definitely agree'

- Support – 90.41%
- Communication - 70.03%

- Contacting new tenants within 2 weeks – 84.12%
- Promoting Direct Debits – 71.23%
- Legal action is fair – 71.43%

3.4 The 389 comments received were analysed, looking for key messages and themes within each response. There was a range of positive and negative feedback opinions, many of the comments did not relate directly to the survey linked to the consultation, or indeed to rents at all.

3.5 To ensure a relevant understanding of comments and how they related to each of the 5 questions, the results from the Consultation Data were linked and grouped by categories. These categories are linked directly to the questions asked as part of the survey (seen at 3.3). Analysis was completed and the following table shows an overview of the results:

<u>Category</u>	<u>Number of Comments</u>	<u>Positive</u>	<u>Negative</u>
Support	50	38	12
Communication	43	30	13
Contacting new tenants	25	20	5
Direct debit	89	52	37
Legal action	72	49	23

Where the comment depicts a neutral opinion, linked to constructive feedback, we have perceived this as a positive in the table above.

3.6 The results are clear that a high number of comments related to Direct Debit and legal recovery actions, which are linked directly to question 4 and 5 as shown in section 3.5 above.

3.7 Overall analysis of the comments received suggests a positive response in general, with 70.45% of comments regarding the rents service and policy review being of a positive or constructive nature, and only 29.55% being of a negative nature. Key words in all 389 comments were analysed, to gain an additional perspective in addition to the grouped categories (although some of these have not been included in the analysis – see paragraph 3.8).

3.8 Again, this produced a positive response overall, for there were 25 comments that included the word 'Fair' while only 6 contained 'Unfair'. There were also 31 results for the indicator that included 'Excellent / great' etc and again this was a higher number than that of the opposite category 'Bad / poor etc' etc which only offered 15.

Some of the key messages across the range of feedback received are included in Appendix 3 to provide context. 135 comments were removed that were either offensive, personally motivated with no context to the consultation or just not relevant as they did not relate to the proposed Rent Arrears Recovery Policy.

Overview of comments received:



- 3.9 Based on the survey responses, including analysis on comments, no changes to the initial proposals are recommended following the consultation. The Housing and Neighbourhood Service Income Management and Financial Inclusion Team (IMFIT) service are however reviewing all comments and will use as they continue to review arrangements and continually improve the service.

4. RISK ANALYSIS AND IMPLICATIONS OF THE DECISION

4.1 Equality Implications

It is not anticipated that the changes to the policy will have any negative impact on tenants. IMFIT collaborates closely with tenants to ensure that their needs are met on a case-by-case basis, ensuring tenants are treated fairly and consistently. The positive joint and collaborative working helps tenants sustain their tenancies but also supports them with various other issues they might be facing which can have a lasting and positive impact on the tenant's income and welfare.

- 4.2 The Council has a duty under section 149 of the Equality Act 2010 (the public sector equality duty) in the exercise of its functions to have regard to the need to:

- a) eliminate discrimination, harassment, victimisation, and any other conduct that is prohibited by or under this Act.
- b) advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it.
- c) foster good relations between persons who share a relevant protected characteristic and persons who do not share it.

This duty has been considered in updating the Rent Recovery Arrears Policy, and in conducting consultation. Regard has been had to the responses to the consultation in finalising the proposal.

4.3 Financial and Commercial Implications

Failure to collect monies and reduce rent arrears could have serious implications for the Council's HRA and its ability to fund its Housing responsibilities and, the Council's ability to maintain and improve its housing stock, local neighbourhoods and invest in capital works programmes for existing homes and new supply.

4.4 Legal Implications

The policy will ensure the Pre-Action Protocol for Possession claims by Social Landlords is followed.

4.5 The policy will recognise changes because of Welfare Reform, it will offer equal opportunity and mitigate against any adverse actions being taken against the tenant and eliminate unlawful discrimination.

4.6 The Council will ensure The Rent Arrears Recovery Policy meets with legislative requirements and government guidance to maximise income and minimise rent arrears
This will include the following:

- Landlord & Tenant Act 1985
- Housing Act 1985
- Housing Act 1996
- Data Protection Act 2018 and the General Data Protection Regulation 2018
- Housing and Regeneration Act 2008
- Equality Act 2010
- The Regulatory Framework for Social Housing in England (March 2015)
- Welfare Reform and Work Act 2016
- Housing and Planning Act 2016

4.7 Climate Implications

None

4.8 Other Implications

The amended policy will emphasise and promote effective partnership working to help tenants sustain their tenancies. The policy recognises that there are some tenants who will need a more intensive support package to prevent them falling into arrears.

5. ALTERNATIVE OPTIONS CONSIDERED

5.1 Not updating the policy could result in a reduction of service and support to tenants to maximise their income and sustain their tenancies. This could ultimately result in increased arrears and reduced income to the Housing Revenue Account.

6. REASONS FOR RECOMMENDATIONS

6.1 The changes to the Rent Arrears Recovery Policy will ensure that the Council's Housing Revenue Account monies continue to be collected in a timely manner. They will enable Sheffield City Council to continue the provision of providing a good quality home to council tenants, and equality of opportunity for people to access a suitable affordable home to meet their needs.

Sheffield City Council – Rent Arrears Recovery Policy

Sheffield City Council aim to collect rent and other service charges due from tenants in order to help sustain tenancies and protect the income that provides key services.

The key aims therefore are to support tenants to manage their money and maximise income, prevent arrears, but to also collect any arrears that do accrue in a firm but fair way.

The policy covers secure Council tenancies and describes:

- What is expected from tenants
- What we will do to help prevent rent arrears, and
- What actions we will take if the rent is not paid

Principles

- We will support tenants to prevent rent arrears wherever possible
- We will recover rent arrears in a firm but fair way
- We will ensure that wherever possible housing and welfare benefits, and Universal Credit, including but not limited to those paid in respect of housing costs, are maximised
AMENDED - reference made to welfare reforms and Universal Credit, and support to tenants to maximise income
- We will give tenants detailed and accurate information on their accounts, in plain language
- We will take early action in order to both prevent and minimise arrears wherever possible
- We will work with other services to identify and consider other debts owed to the Council, to improve affordability for the tenant, as well as improve collection rates for all teams collecting this debt
AMENDED - emphasis on working with other services
- When recovering arrears, we will tell tenants the consequences of not paying, and also put into writing details of action we are taking
- If tenants do not pay their rent or keep to an agreement to reduce arrears they owe, we will take action through the Courts to take possession of a property, and recover any debts outstanding
- We will adhere to Civil Procedure Rules (CPR) when taking legal action to collect arrears
AMENDED - CPR referenced

- We will work with other agencies to support vulnerable tenants at each stage of the recovery process

Sheffield City Council Priorities

AMENDED - priorities and reference to One Year plan are new

The policy also plays a part in helping the Housing and Neighbourhood Service meet its commitments in the Council's wider One Year Plan -

Communities and neighbourhoods.

Every community in Sheffield should be a great place to live, with excellent local services, access to high quality green spaces, and a great local centre; where everyone has a home they are proud of, that suits their needs, and that supports their health; where everyone feels safe and is able to live without fear of prejudice or discrimination; where people get along and everyone can play a full part in the life of their local area, and have an expectation of health, wellbeing and happiness.

Preventing Rent Arrears

The rent is due weekly for a secure Council tenancy. It is a requirement of the tenancy contract. These are outlined in "You and Your Home" and the tenancy agreement.

- We will encourage tenants to pay every week and avoid getting into rent arrears
- We will promote tenants paying their rent by Direct Debit, as this is a condition of tenancy
AMENDED - direct debit promoted
- For those unable to pay by Direct Debit we will provide a wide range of alternative payment methods. We will widely publicise the arrangements to help tenants pay their rent. Information will be available in the City's main languages, large print, audio and Braille
- We will make basic housing and welfare benefits advice available at all our public access points, as well as on-line, and give advice on entitlement to these benefits. This will be taken into account when discussing the amount of rent to be paid
- A full comprehensive housing benefit advice service is available through the Council's Benefits Service, which will be widely publicised
- We will provide all new Council tenants detailed information on:

What the rent is for their home
The amount payable and
Setting up a Direct Debit to pay their rent

- We will make sure tenants know the Council's policy on rent arrears. We will tell them they need to make early contact with us and maintain it if they have difficulty paying the rent, and how legal action can be avoided
- We will attempt to contact all new tenants within 2 weeks of the start of their tenancy. (AMENDED - previous policy stated 6 weeks). This is to ensure the rent is being paid and that any housing and welfare benefit claim and relevant details have been provided
- Tenants can contact the Council Housing Service and arrange to pay their rent at different intervals, i.e., monthly, as long as it is paid in advance
- We will send tenants an annual Rent Statement. (AMENDED - previously stated would send every 13 weeks, but this changed as tenants can now access this online). It will show:

The rent charged
The payments made and
The balance of the account

We will provide this information more often if tenants request this, or direct them to our on-line services

- We will outline to tenants the help available in the city to deal with debt problems, and refer them to other agencies where appropriate

Recovering Rent Arrears

- We will contact tenants about any outstanding balance on their account. This could be by letter, telephone, text or similar messaging service, visit to the property or any other means, at any time. We will use whichever is the most effective
- We will send letters at each stage to tell tenants of their position and any actions being taken
- We may use payments due to tenants, including Home-loss Payments, to offset arrears
AMENDED - removed reference to charging Housing benefit overpayment to rent accounts.

The First Stage

- We will monitor rent accounts weekly. (AMENDED - added this stage)
- We will attempt to make early contact with any tenant who is not paying their rent as agreed, i.e., owes 2 weeks rent
- We will make further attempts to contact tenants if rent arrears continue to increase, i.e., if then owe 3 weeks rent. We will include a warning that we can take legal action when 4 weeks net rent is owed
- We expect the balance outstanding to be paid in full
- If an account is in arrears and the tenant cannot pay the balance in full, the Council Housing Service may agree a realistic agreement to clear the arrears. We will take the tenant's circumstances into account

Legal action

The legal action taken to recover possession of a secure Council tenancy is taken under Ground 1, Schedule 2 of the 1985 Housing Act. This says:

“Rent lawfully due from the tenant has not been paid or an obligation of the tenancy has been broken or not performed”

A tenant who does not pay the rent breaks both parts of this, because payment of rent is also an obligation of the tenancy. The legal action, including eviction, is taken on this basis.

Any action taken in respect of rent arrears recovery will also consider the context of any national legislation that may impact, including but not limited to:

- Equality Act 2010
- Welfare Reform Act 2012
- Coronavirus Act 2020

AMENDED – Relevant legislation added for clarity

4.1 Notice Seeking Possession

- (1) We may serve a Notice Seeking Possession, the first legal step to eviction, on any tenant who owes 4 weeks net rent
- (2) If a Notice Seeking Possession is in force and the tenant does not pay the rent and begin to pay off the arrears, or if he/she makes an agreement to pay the rent and amount off the arrears but it is broken, an application for a Possession Order may be made

- (3) A tenant who is served with a Notice Seeking Possession for their home and is renting a garage or garage site from the Council will also be served a Notice to Quit, terminating the tenancy of the garage or garage site. A tenant who is served with a Notice Seeking Possession, and who has household insurance via the Council's scheme, will have their insurance cancelled
- (4) Further contact and recovery work will continue after the Notice Seeking Possession is served

4.2 Court Order for Possession

- (1) We may apply for a Possession Order for any tenant who owes 8 weeks rent
- (2) We will attempt to make three contacts with the tenant warning of Court action, before we apply for a Possession Order
- (3) We may ask for the costs of taking legal action to be awarded against the tenant at the Court hearing. If granted, the costs will be charged to the tenant
- (4) Further contact will continue after the Possession Order application, to try to clear accounts, in order to avoid a Possession Order being granted against the tenant
- (5) If the tenant does not comply with the Possession Order, then we will consider repossession of the tenant's home. We may also consider other means of recovering any outstanding arrears, including further legal action

4.3 Application for Eviction

- (1) We may apply for a warrant of eviction if the arrears increase or an agreement to pay the rent plus an amount off the arrears is broken. But before this, as a minimum, we will attempt to make three contacts with the tenant, warning of eviction and telling them that unless the Possession Order is brought up to date, we will apply to evict them
- (2) We will ask for the costs of any eviction application to be awarded against the tenant. If the Court agrees, the costs would be charged to the tenant
- (3) If we make an application for eviction, we will not agree to suspend the warrant, and the tenant will have to make an application to the Court to request this
- (4) If the eviction is suspended but any subsequent order made in Court is broken at any time, we will make a further eviction application

5.0 Exercise of discretion

In special circumstances the Director of Housing and Neighbourhoods (**AMENDED – job title of Director to reflect current structure**) may decide that this rent arrears recovery policy shall not be applied in whole or part and may take any other action considered appropriate to the case

6.0 Rehousing tenants with arrears

The Council's policy on rehousing tenants with rent arrears is set out in its statutory allocations scheme made in accordance with Part 6 of the Housing Act 1996. The exercise of discretion in relation to rehousing tenants with rent arrears will be made by duly authorised officers under the terms of that scheme

AMENDED - to reflect position of current Lettings policy

7.0 Former Tenants Arrears

Former tenant's arrears arise following tenants leaving their Council tenancies, for a variety of reasons.

- (1) If a forwarding address has been given, we will contact the former tenant asking for an arrangement to pay the balance outstanding. Where no forwarding address is given, we will try to trace the forwarding address
- (2) We will contact former tenants by letter, phone and visits to their new address, or by any other means, in order to make arrangements, check their circumstances and follow up on previous agreements
- (3) If an agreement is not kept or there is no contact, the account may be referred to a Debt Collection Agency
- (4) If a former tenant is rehoused, usually as part of the Council's statutory duties, the former tenancy arrears will be linked to the rent account for their new home and an agreement made to repay the debt

8.0 Vulnerable tenants

We will make every effort to identify vulnerable tenants and highlight how this may impact on their ability to manage their money and sustain a successful rent account. We will treat vulnerable tenants sensitively, and adapt our working practices where appropriate, to ensure they do not face any additional barriers when accessing our service. We will record vulnerable tenants on our systems, and use this information to ensure we tailor our service to their needs

AMENDED - to reflect support for vulnerable tenants

9.0 Review and Consultation

This policy will be reviewed every 3 years (or sooner) and customers will be involved in the process. We will ensure the policy is available on the Council's website and in hard copies if customers request this

AMENDED to confirm ongoing review will take place

Rent Recovery Policy: Summary report

This report was created on Friday 25 February 2022 at 14:03 and includes **1001** responses.

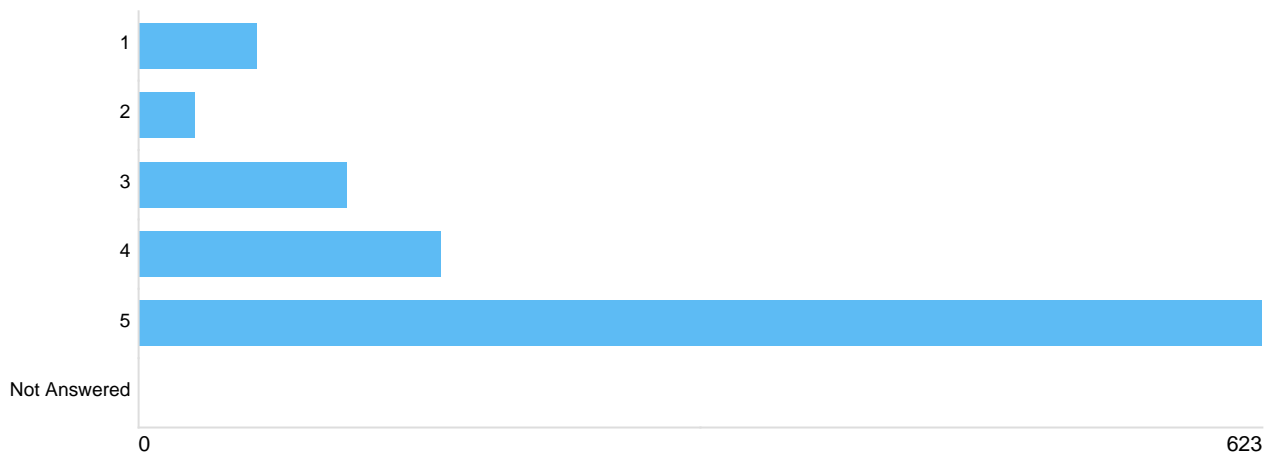
The activity ran from 26/01/2022 to 24/02/2022.

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Question 1: Do you agree with our approach that we should be emphasising the support that is available to tenants who may be struggling to pay their rent?

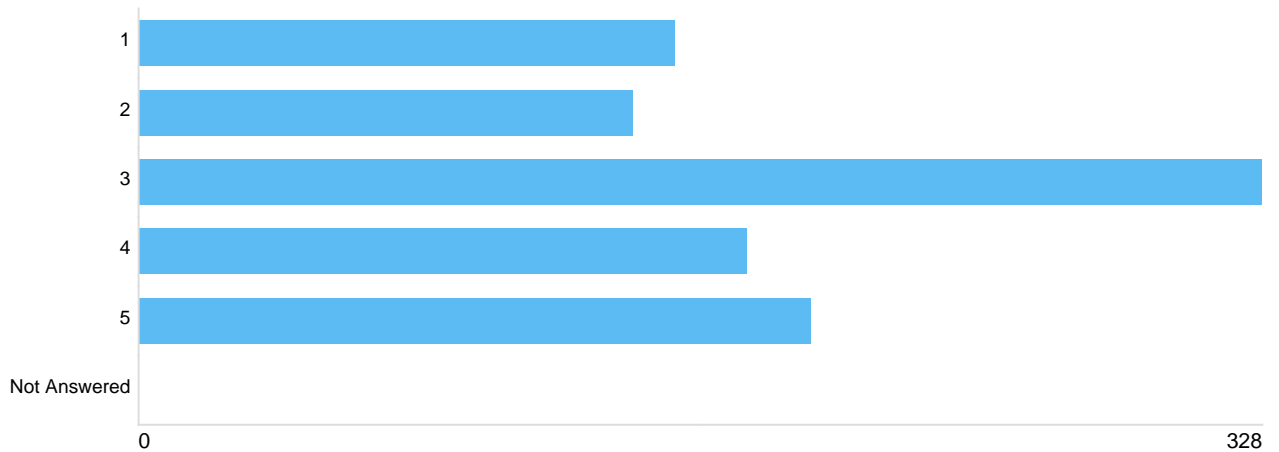
Support for tenants struggling to pay rent - With 1 being definitely disagree and 5 being definitely agree



Option	Total	Percent
1	65	6.49%
2	31	3.10%
3	115	11.49%
4	167	16.68%
5	623	62.24%
Not Answered	0	0.00%

Question 2: Do you think our approach to communicating with our tenants is clear?

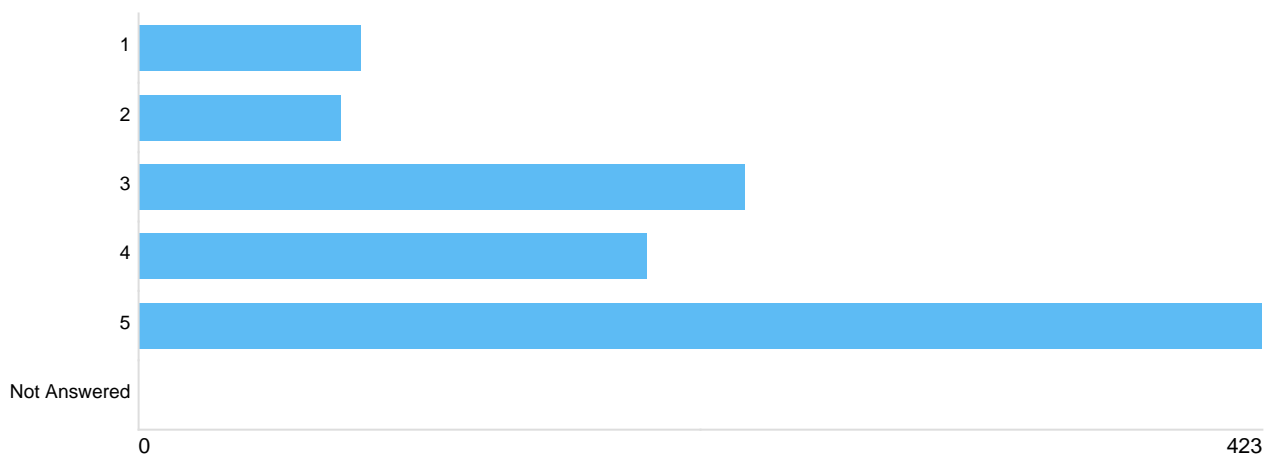
Clear communication - With 1 being definitely disagree and 5 being definitely agree



Option	Total	Percent
1	156	15.58%
2	144	14.39%
3	328	32.77%
4	177	17.68%
5	196	19.58%
Not Answered	0	0.00%

Question 3: Do you think contacting tenants in the first 2 weeks of their tenancy is the appropriate time?

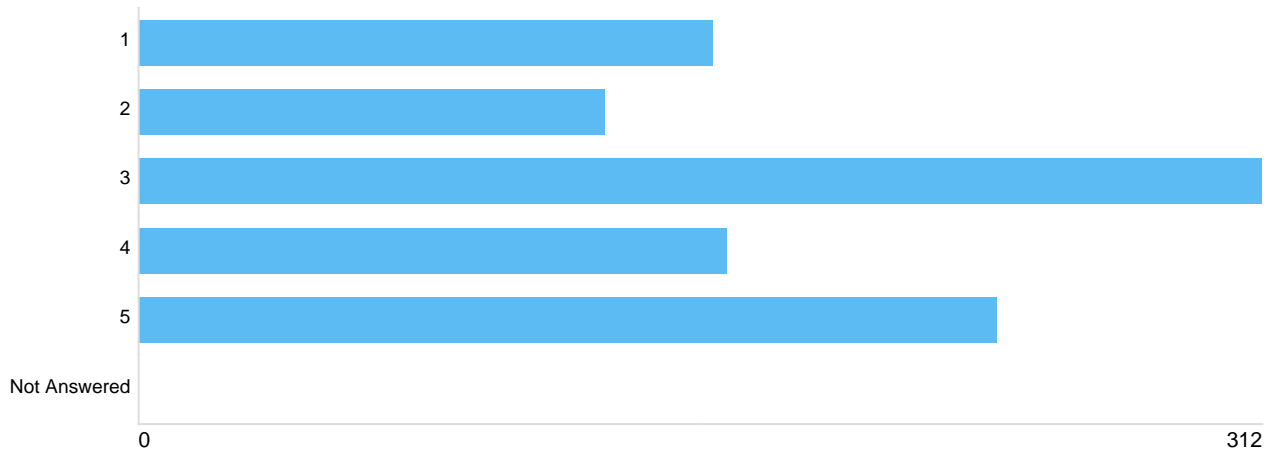
Contacting tenants - With 1 being definitely disagree and 5 being definitely agree



Option	Total	Percent
1	83	8.29%
2	76	7.59%
3	228	22.78%
4	191	19.08%
5	423	42.26%
Not Answered	0	0.00%

Question 4: Paying rent by Direct Debit is now a condition of tenancy. Do you think SCC promote this as well as we could?

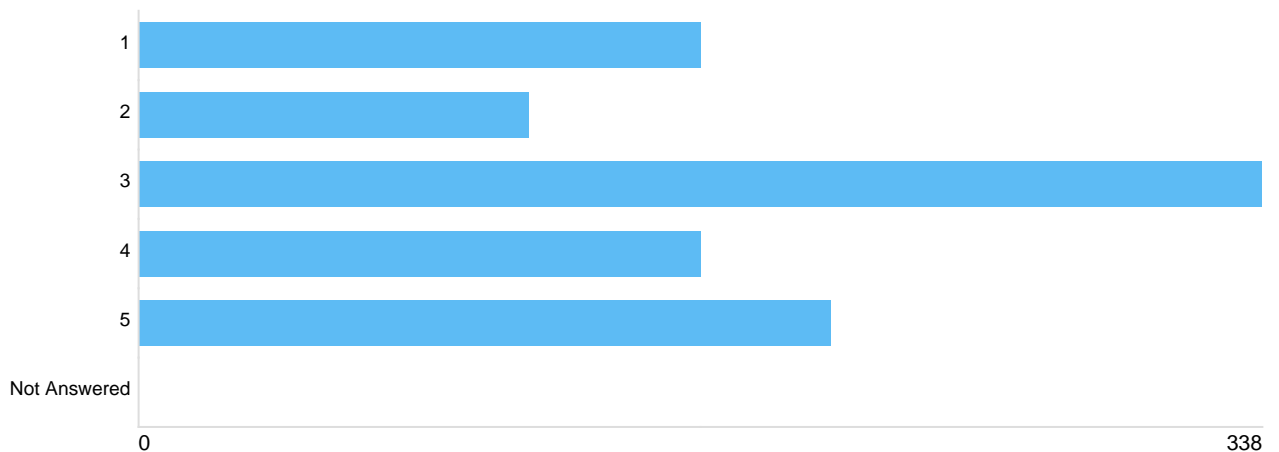
Promotion of DD - With 1 being definitely disagree and 5 being definitely agree



Option	Total	Percent
1	159	15.88%
2	129	12.89%
3	312	31.17%
4	163	16.28%
5	238	23.78%
Not Answered	0	0.00%

Question 5: Do you feel our approach to rent recovery and legal action is fair?

Approach to rent recovery - With 1 being definitely disagree and 5 being definitely agree



Option	Total	Percent
1	169	16.88%
2	117	11.69%
3	338	33.77%
4	169	16.88%
5	208	20.78%
Not Answered	0	0.00%

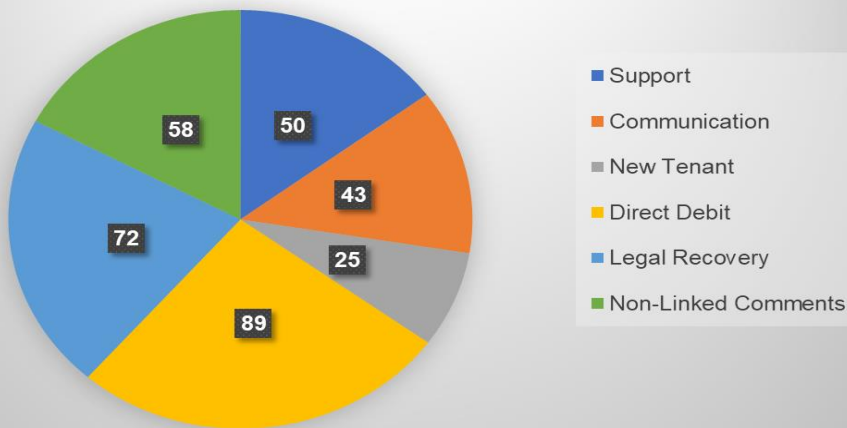
Question 6: If you would like to make any further comments, please do so here

Please explain your answer further

There were **390** responses to this part of the question.

Appendix 3 – Selected data from individual survey responses

Rent Recovery Policy - Survey comments response by question category



Comment category indicator	No.
Support	50
Communication	43
New Tenant	25
Direct Debit	89
Legal Recovery	72
TOTAL	279
Non-Linked Comments	58
Coments removed	135

Key word indicator analysis

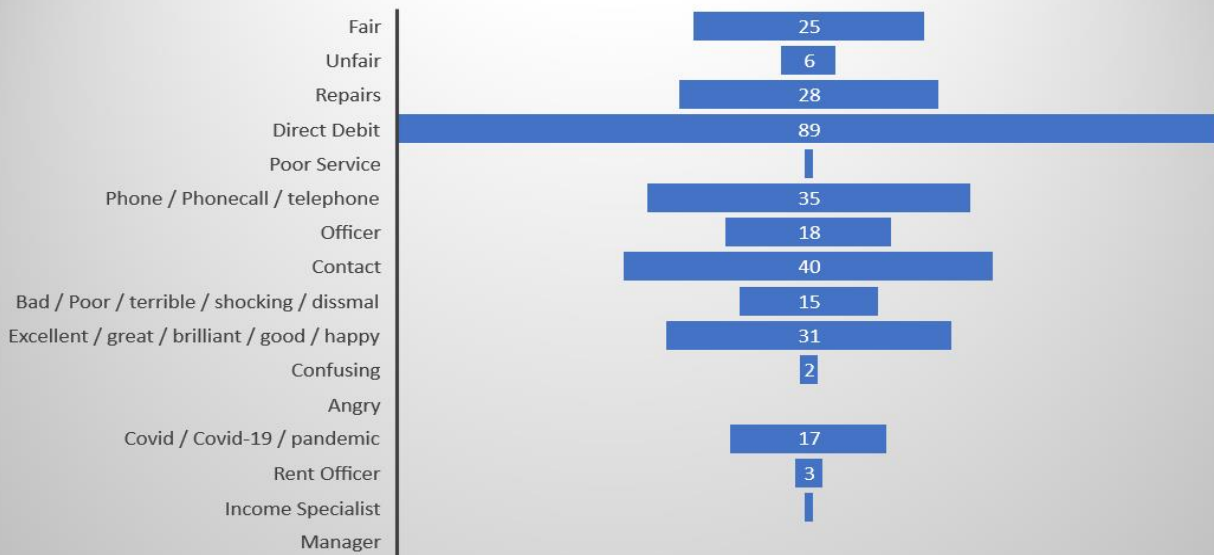


Table Key Word Indicator	No.
Fair	25
Unfair	6
Repairs	28
Direct Debit	89
Poor Service	1
Phone / Phonecall / telephone	35
Officer	18
Contact	40
Bad / Poor / terrible / shocking / dissimal	15
Excellent / great / brilliant / good / happy	31
Confusing	2
Angry	0
Covid / Covid-19 / pandemic	17
Rent Officer	3
Income Specialist	1
Manager	0

If you would like to make any further comments, please do so here - Please explain your answer further

1) I think annual instead of quarterly rent statements is not a good idea - tenants must be given as much information as possible to keep track of their rent situation.

2) I wasn't aware until now that a Direct Debit was compulsory - perhaps I missed that information. There are still a few people who do not have a bank account. As the Council has imposed this condition, surely it should offer help to those who need it in order to organise a bank account.

1. The info round DD seems contradictory - if direct debit is a condition of tenancy we need to be clear this is a requirement - if we then go on to accept by saying we will offer every other way to pay then tnts will not be taking this COT seriously and as an integral part of their tenancy agreement. (appreciate impact EA etc but then should it be a COT?)

2. contact at 2 weeks - do we have capacity to do this - agree with it. Further reminder at NSV at 4 weeks and also pre tenancy affordability call shows we are taking this matter seriously - and hence it being a COT.

3. Clarity around who to talk to - and who will be talking to them - they will be spoken to by a NO as well as IMFIT staff.

1. The rent recovery action letter sent to anyone who , say, is two weeks in arrears is unpleasantly threatening - certainly to older people.

2. Paying by Direct Debit is fine is there is enough money in the Debit Card account to clear the balance. If not the bank then becomes involved in return payments action.

4 weeks in my mind would be better to contact new tenants

A lot of families struggling people need more support and understanding

A very fair system.

A whole new approach is needed. Some area housing officers are very unprofessional, don't give advice nor leave appropriate professional comments on visits.

Some letters state "we came today to discuss your rent" when no discussion took place & the letters pushed through the letter box very silently! They say they attended the property but didn't.

access to rent account impossible code you send never work.

told you about this but unresponsive.

need no callers

All efforts must be made to collect rent as soon as it is not paid, the cost to the tax payers depends on the service being run competently and in a timely manner, Sheffield city council isn't generally known to do this, unless people are made to pay their rent on time it impacts on the fairness of all the Sheffield residents council tax bills which have been dreadful under the labour run council

ALTHOUGH TERMS OF DIRECT DEBIT IS NOW SET I BELIEVE IT SHOULD BE A CHOICE UNTIL A TENANT FALLS IN ARREAS EARLY THEN DIRECT DEBIT AND NO CHOICE

Although you offer advice on possible rent arrears, how are you going to help people like me who is too proud/stubborn to ask for help in the first place.

always pay every 2 weeks give readings dont like

being told payment due when in credit and already paid.

dont like that at all always keep up with payments

use in winter not when warm weather

ps please get my name right npower never got it right thanks.

D

Answer to Question 1: what support is available to tenants in financial difficulties, and how is this publicised?

Answer to Q3: I think it is important to contact tenants early on in their tenancy, but think that 2 weeks may be a little early while people are still getting settled in. Perhaps 4 weeks would be better.

Answer to Q6: when was the change made that direct debit is a condition of tenancy? In the last review prior to lockdown, it was suggested that direct debit should be compulsory and many tenants reps opposed it. It was at that stage left as the preferred method of payment. What further consultation has there been with tenants reps since then.

Direct debits do not suit people whose income varies in amount or in the dates when it comes in to the bank. Also, although people on Universal Credit should in theory receive their housing costs in their UC on a fixed date, there are so many errors and delays in payments experienced by people on UC, that Direct debits are not safe for them. People on low incomes cannot manage the additional cost of the bank charges that come if a direct debit fails.

Any rent should be payable direct to landlord as tenant are not able to manage the payment soon tenants receives 1 months rent or 2 months into there account they will be in arrears so tenants cannot pay to landlord and get in default so it causes bad references between landlord

As an Income Specialist there . I feel there has been too much of a swing and bias towards support. There is not enough emphasis on the responsibility of the tenant to maintain payments and the resulting legal action if tenants fail to pay.

As per Private landlords - rent should be paid in-front rather than in debit or a bond payable which less well off Tenants can apply for a governmental loan which is repaid at £3.75 p/w so that rent account is in credit. Then this can be credited back to Tenant at end of tenancy or pay any arrears left on quit.

It should be made clear to Tenants at sign up that dd is calculated to more than rent alone = rent plus £3.75 x 50 divided by 12, as many enquiries and complaints are rec'd re this when dd is more then the Tenant expected.

As well as paying rent by direct debit, please reinstate the option of paying by cash or cheque face-to-face. To facilitate this, please reopen the area rent offices that used to exist, eg the one at Upperthorpe. Thank you.

Be aware of the pandemic and how the hardship has affected some tenants

Being in arrears myself and struggling I feel the support offered was next to none, I'm on UC and working and I'm no better off than when I was on benefits. I'm supposed to get the housing element but due to my earnings of 1000 pounds it gets deducted, this means I am struggling more I've tried applying for any forms of support with my rent arrears to no avail. This is frustrating as I can afford my rent but trying to get out of arrears is proving tricky as I still have to live. I'm in so much debt that I don't want to have to take a loan and get into more debt to get out debt. The approach from the council was very intimidating as I've just come out of an abusive relationship. And I'm trying to play catch up with everything else too

Can be very confusing trying to sort things out with housing officer and rent officer if things go wrong.

Sometimes workers lack compassion when people fall behind in payments and sometimes too quick to jump on people who do pay regularly just not via direct debit.

Certain people get help with rent when there's some on the border line that don't get it , certain people can afford to run cars go out drinking , holidays , takeaways and drugs but get cheaper rent , I work but can't afford a car and the other things definitely no drugs . Then there's people who don't respect the property and their neighbours having numerous people living in a one bedroom flat these people should be on a points system if doing the above should be made to pay more . There are 2 flats opposite us that have had windows smashed people pulling up all the time doing drugs but they sleep all day we struggle to sleep at night up at 5 in a morning.

The yearly checks we used to get should be 6 months to give us chance to speak out because we can never get through on the phone to get people to listen , also more info should be available to who we really need to speak too a named person !

Change policy. Rent should be a priority. If tenant does not work with council to pay rent then enforce DD. Get this agreement signed in the beginning. Make it clear from start so people know where they stand. If in genuine need then yes make an action plan but those who evade for no reason block housing for those in need who would pay.

The process is key, being transparent is necessary.

Communication has been really difficult over recent years.
Communication is poor not only with tenants but within your own departments!!
Contact tenants a month after moving in - better timeframe for ensuring they've had chance to move and settle and identify any issues that exist
Re: contact regarding arrears - this is currently not intuitive - and makes me feel like a criminal when I haven't been able to pay due to your website being down. Sending threatening letters too quickly. Instead someone looking would easily show a tenants track record.
Contacting tenants as early as possible is advantageous.
This enables the tenant to come to an agreement as early as possible.
Getting tenants who are on uc or Hb at sign up to agree to give consent to contact Hb or u.c
Making DHP applications for tenants who are in arrears to mitigate the shortfall from HB
council dont care about aged people dont consult you on any changes council watchjng me send people round for bogus reasons.
DHP or something similar should be offered to people not on benefits but who can demonstrate hardship. Same with council tax.
Difficult to comment on your approach to rent recovery as I dont know what it is. I would hope you do make contact with anyone in arrears at an early stage to offer advice
Direct debit does not work for people who get paid every 4 weeks as if the money is sitting in their bank and they are broke they are going to spend it. Automated payments work better my opinion
Direct Debit is a good option for when you're paid on a monthly basis but you tend to be in arrears... Paying what you owe each month is better if affordable.. Assisting tenants who are experiencing financial difficulties is important so they able to manage their tenancy
Direct debit may not be suitable for everyone. Are exceptions allowed..
Direct debit may well work for council but not for poorer tenants. Basically you could be leaving them without money for food or fuel if they are having a financial emergency and are just doing it to guarantee you get your money before anything else does .Some tenants may not even have a bank account. Stop being greedy Sheffield Council and put your tenants first .If tenants could withhold rent until you catch up with outstanding repairs it would be good .Private landlords would never get away with what you do .Shocking
Direct debit should be encouraged and you say it is now a condition of tenancy, however, with unemployment and low incomes, with job insecurities too, direct debit can make things difficult for people, especially those with irregular incomes or sudden unemployment.
Direct debit should be mandatory but people should know about it sooner .
Direct Debit shouldn't be a condition of tenancy. As long as it gets paid, people should be free to pay their rent however they choose. Not giving people a choice is clearly unethical.
Direct debit shouldn't be the only method of paying rent. I understand its the cheapest option for the council but not everyone has the facility for direct debit and it is unfair to force everyone to pay this way
Direct debits are ok but for people like me that's on low benefits it's hard to leave the money in the bank and also hard having direct debits because there has been times I've not been paid (just to add I've never missed my rent on card payments), I also don't agree with the new universal credit way of paying people the rent money and then they pay yourselves, it's only a matter of time before "some" will be in bad debt because they have spent the money elsewhere but that wasn't your choice so not much you can do

Direct Debits can get tenants into further debt if they do not have enough funds to cover the full amount at the time it is being taken. In some cases a Standing Order would be a preferred method of payment as this would put the tenant in control of what date would be the best date to pay, such as on pay day, rather than a tenant having to leave money in their account, when other pressing things such as clothing, repairs or even food or other essentials may need paying. A Standing Order in certain cases could ensure the rent gets paid the day the tenant gets paid and that would be the first thing that gets paid.

Direct debits have got me in to trouble with bank charges as Husbands wage has fluctuated due to the pandemic. Also payment dates were erratic and not enough funds in bank led to unmanaged overdraft charges. I have had to opt to pay rent online by debit card the 24th of every month now as this gives me more control and avoids bank charges.

Do not make presumptions that remnants who fall in arrears are trying to avoid paying rent. Be considerate of individual circumstances especially where they have a good rent history.

Emphasis should be made to tenants that it is a requirement for rent to be paid on time. If they are experiencing difficulties then this needs to be addressed as soon as possible. The problem usually gets worse and the becomes unmanageable.

Enforcing Direct Debits discriminates against some disabled people, and people who are financially excluded. Encourage them by all means but enforcing them is exclusionary.

Ensure 'vulnerable' tenants are as stated and not simply skyving, immediate eviction of all proven anti social elements. provide full assistance to police in prosecution of criminal elements

Even if it costs more than the sum involved, back rent and rates need to be pursued all the way to court, bailiff's if necessary as it also sends out a message to others that you have a home your responsibility is to pay for it yourself

Everyone is able to pay rent.

You either have benefits or a wage/salary.

If people don't pay, it's a choice they make and should be come down upon like a ton of bricks.

If they genuinely can't afford it then there is help available.

Far too lenient on people who don't pay rent. Eviction should happen a lot sooner than it does. Because of their non payment the rest of the council tenants have to pay more.

Firstly we pay the rent every four weeks DD does not allow for this.

For many clients the first language is not English, they agree to repay their rent in the court even it they are struggle financially. Repayment amounts are to high.

SCC has own benefit officers which should support better tenants with benefit issues. Often rent arrears accrued due to benefit being suspended or stopped.

Forcing change how people manage is not appropriate not everyone wants are has a bank account and low income earnings and employment support is a very poor and hard way of living to much pressure creates homelessness. to many rules to much change never is a good thing

former tenants with arrears should be allowed back if they pay above the rent to pay off the arrears but must be direct debit

From day 1 of tenancy you need to be supporting all tenants. It's impossible to contact SCC if you have a problem not all have digital skills the website can be problematic telephone calls have long waits. Paying by direct debit does work for some but once you start to have problems these are cancelled. I'd encourage all to pay just a little bit extra to get in front a few pounds will soon build credit. There needs to be more empathy for those experiencing problems and a more helpful approach from SCC employees how can someone on a good wage that has savings and can manage money relate to having to choose either paying rent or money on fuel or feeding their family? Also longer repayment plans until they are in a better financial position. The problem is central government are not increasing the amounts of benefits in line with the cost of living making it impossible for those on benefits to budget. SCC needs to campaign at a higher level to ensure all have enough money to live on and then rents will be paid. If SCC actually wants to help and support tenants with problems they need to have a more practical approach ie not enough to sign post to CAB wait time are horrendous, in house advisors would be a start, not enough to sign post to a food bank actually provide an emergency food items. If you can not provide immediate support don't ask tenants to make immediate payments. A must is to have housing benefits paid directly to SCC this should never have changed. If direct debit is a tenancy condition then add having to have housing benefits paid directly to landlord. Also working poor need help they just might fall out of benefits but have little extra money.

From my experience of past neighbours, needs to be greater and faster effort to determine which tenants are in genuine need and which are "playing the system".

These two categories obviously then require quite different courses of further action.

Great to encourage Direct Debits. Excellent for those who can manage them.

Cash should still be accepted, while every effort is made to develop financial literacy. I realise this is the expensive option. But it helps protect the most vulnerable.

Having people pay by direct debit as a condition of tenancy is potentially discriminatory towards those that may not have a bank account (granted very few - but they exist), or who struggle to understand budgeting and tend to use cash to understand how much money they have etc.

Also, when a DD fails, the person incurs bank charges - which can add to their problem if they are struggling to afford their bills. While I agree that rent needs to be paid on time - the use of DD removes any flexibility you may allow, for those that contact you in advance to ask to pay a few days late etc. If people are in social housing, they may need extra support - and I'm concerned that this is lost to them, by a blanket DD policy of rent payment.

Helping people in financial difficulty as soon as possible may help prevent court action and possible eviction. Regardless of whether or not a tenant claims housing benefit or is in full-time employment, the goal should be to nip the problem in the bud before it escalates to the Council having no option other than court action. It also helps prevent tenants being placed in expensive temporary accommodation.

Hi, I think when rent arrears build up it can be hard to tell if it's a case of can't pay or won't pay. It seems right to start by assuming it's a case can't pay until / unless you find evidence to the contrary. I also think early messages about paying rent - and a reminder that as a tenant, you do actually get a place to live in exchange for your rent- are crucial. In my limited experience some tenants don't quite understand that, they seem to think that everything they pay for should be visible in a tangible sense, like a bag of shopping or a TV!


How can you arrange dd for rent when you don't know how much you are getting paid that month its not fair to put a person in this situation to do this

Should be a maximum £1000 arrears allowed where tenants agree knowing they will lose their home.

I always pay my rent and then some but seem to keep getting rent arrears letters, when I have spoken to staff in the past they have said it's the system that spits them out. So I would suggest making the system work better, unnecessary stress then put on tenants that don't actually owe rent.

I have also always find it hard to get through so a better contact system would be great.

I am unable to really comment on rent recovery as I don't know your procedures for this, however I do know that an increasing number of people are facing extreme financial difficulties.

I am very happy with sheffield city council one of my favourite city in the world 

I believe as a full rent paying client that people that abuse the system and aren't looking after the property should be looking at legal action quickly to make it a deterrent in abusing the system and property. I think that as a full rent paying client we should get more from Sheffield city council such as more support regarding moving properties etc as I think all the tenants that don't pay get too much support unless there is an actual good reason - made redundant, hospitalised should face legal action as soon as possible
I believe that if tenants are of working age and are able to work then their rent should be paid directly to the council from their benefits
I believe that when a person has paid rent without exception for their tenancy should be given a little leniency when it comes to times of hardship. By this I mean a telephone discussion rather than a letter stating legal action will be taken as this is a way of affecting someone who may have mental health problems
I believe threatening tenants with losing their home the way you do is aggressive when someone has rent arrears it should be clear that they require urgent help and support, not the added worry and extreme stress about losing their home as without support people can make the wrong choices attempting to get money to pay rent which can then lead them into more financial debt and worry. If they are on benefits make it compulsory to have their rent automatically paid and deducted from their benefit way before they end up owing thousands of pounds and to continue that way going forwards even once the arrears have been cleared. which then keeps them from falling back into arrears again. If they are in employment then maybe have it deducted from their pay or find a way to deduct it secretly as some people don't want anyone knowing their business and will feel ashamed. so if a direct debit isn't working find a way of having the rent automatically deducted from their pay without embarrassing them which just makes them feel worse. People need understanding and support when they have arrears that should be the first sign that they are struggling and need support asap
I certainly prefer to receive my rent statement every 13 weeks. I also prefer to receive it in a printed format. In general very happy with the housing service.
I didn't really know the answer to some of the questions , as I manage my rent without concern. I don't pay by DD though, (I pay each 4 weeks in advance by debit card via telephone payment system) and have never felt any pressure to do so. If that is important to you, you should give notice and make it compulsory. I would set T up without a massive issue TBH. I like the 2'free' weeks at Christmas and I don't think that you can do that with DD.I also like paying a little extra in advance each month, so often in December, I have no rent to pay. Just a few thoughts.
I disagree with direct debit for paying rent. I prefer the rent card and paying at pay points
I do not think tenants should be allowed to get into a high level of rent arrears . I think more effort should be made to recover rent arrears or understand why a tenant can't pay the rent, after a period of two months missed payments.
I do not want to go to direct debit i can not say when i will have money in my bank to pay it so i like to pay it my self then i know its right and paid
I don't agree with compulsory DD for rent payments. I get paid weekly on a Friday so I prefer to pay mine over the weekend either over the automated phone line or popping into a post office
I don't believe rents via direct debit only should be a policy, as you have been known to take random wrong amounts from people's account. I think people should be offered support with arrears and the council should recognise people are struggling right now and the cost of living is rising.
I don't know what your policy is. If they don't pay evict. If they are incapable then get them to get someone to help them
i don't think you should be allowed to pay rent arrears after a loved one passes away & a family member takes over a new tenancy called a succession like i am paying now when my late father passed.. i think it's wrong since i was still paying my fathers rent when he was still alive
I don't think you take enough time to consider peoples personal circumstances when it comes to rent arrears, its often not their fault that they fall behind in rent, and yet you send threatening letters after only 1 or 2 missed payments, don't you realise the amount of pressure and the guilt of the person probably trying so hard to sort it out? i appreciate that some people who are not bothered and try it on, but i think you maybe have to be a little more patient and understanding?

I feel it would be in the tenant and SCC if they approached tenants with a supportive attitude as soon as they fall into arrears. Advice should be given as to what options there are for payment plans for arrears and any financial support that is available such a discretionary hardship funding.
i feel that if people start to get into rent arrears or are are of any sort it could be that they are contacted after a couple of weeks and delt with before becoming any worse , i still feel that people on benifits should have there rents paied staight to the landlords so that there isnt a problem in that area which would help the council
I feel that it is the tenants responsibility to make contact when they are in financial crisis. I feel the letters are clear and when I've accessed help it has always been fair , non judgemental and consistent. I feel the system currently works for us.
I fully except recovery should be made, people should be encouraged to sort out a budget via Citizen Advice or other local charities. I had to before I got a couple of Chronic conditions. Though I have worked all my adult life from 16. That's my opinion we can't have all this money owed, it gets taken from important social services etc.
I have been a council tenant since 1995 and I still want to pay my rent with cash at the post office with my rent card; I do NOT want to pay by direct debit.
I have been in these circumstances and i was helped all along the way they are so good at that
I have had one month arrears since my tenancy started in 2018. Never been approached to repay this and I suspect I will have to pay it if/whenever I leave. I get a lot of duplicated mail from SCC in general, sometimes even quadrupled!!! The cost implications of this must be massive. Substantial cutbacks could be made here and invested for the benefit of SCC housing tenants. Just a suggestion 😊
I have no concerns for myself as I have been supported throughout the process of rent arrears right through to moving house to downsize plus to be closer to my family as I suffer with my mental health. (Rent department) has been so very very supportive and has helped to minimize my worries and anxiety. If it wasn't for him I don't know where I'd be now.
I haven't read anything about this rent arrears situation ,so based on my opinion I don't think you should let tenants get so far behind with the rent before something is done . at this stage where everyone is struggling to pay with the pandemic etc and most people cannot go to work and are worrying about prices of gas/electricity and food prices perhaps a little leeway is called for in certain cases .
I know I am in arrears with my rent and we have struggled these past couple of years and it had me worrying what may happen to us especially my son and husband as my son has adhd and asd and my husband has severe heart failure. But I have had support and she has been brilliant. I have been scared of losing our house and I have struggled. But hopefully the arrears or going down. I also want to thank u for being patient with us and support u have given us.
I know some people are struggling to pay rents. I missed one payment in 15 years and you was on my case within two days
I like my statements each 13 weeks to keep track, 12 monthly is no good
I like paying rent by taking rent card to post office and paypoint wouldn't want direct debit also I want to continue to get a rent statement every 3 months not once a year hope you continue to send rent statements every 3 months and pay by rent card at post office and pay point thanks
I pay by DR and do not have any problem,but there are individuals who do not have access to a bank account so consideration must be given.
I pay by my rent by phone account a month in advance and have done for several years with no problems. Would prefer to continue to do so.
I recently started working after a long time unemployed and money management was tight I tried to pay my rent on time over the phone but the agent was working from home and couldn't connect me to the payments line. Because of this my housing officer has sent an order seeking possession. I now have set up a direct debit as my finances are stable enough to cover the payments on time but am extremely worried about this court order
I still feel that direct debit in itself will be a struggle for people, even though I pay that way myself and find it convenient. I think it can attract the wrong kind of tenant, who is able to pay by D/D, but sub-lets the accommodation unofficially to others, even without needing to genuinely live there in person. It is open to abuse. Other than that, I do think SCC is an approachable landlord, communicating with tenants on an individual basis and helping them stay in accommodation.

I think 2 weeks to contact tenants is a okay but poss 4 so they can get used to their home.neighbours and rest of community
I think a more face to face approach would benefit to really understand the needs of your tenants and better understand the best forward approach. This also needs to be done in a timely manner. Tenants should also have the choice of directly paying rent from benefits.
I think a more personal approach is necessary if people are having problems. Since coronavirus there seems a lack of this.
I think after being taken to court for rent arrears and it's been paid back the council should advise tenants to go back and get the court order removed, I was never made aware of this and after paying back all my arrears found out a few years later as soon as I missed a rent payment that I'm still under the order getting threatened with eviction!!
I think arrears should be paid separately so people can see them going down which gives them a sense of acheivement of trying to get out of the situation instead of it rising so they can't see no difference on the account apart from a couple of pence
I think contact with tenants who look as if they are struggling with rent should be contacted sooner rather than letting there areas getting to bad. Cos the longer it's left the worse stress the tenants be are.
I think contacting customers weekly would help, some customers are allowed to get into arrears for weeks and then a letter sent out, a call before a letter would be better.
I think direct debit should be set up when a new tenant signs for their property
I think getting in touch earlier than currently when tenant's go into arrears so the amount is smaller, about paying direct from benefits would have helped my niece
I think if people are behind on rent call them and ask them there problems if they need support etc before sending out letters threatening court people may be having difficulties has bereavement etc and the threatening letters can put the person more into a bad state as then they having to worry of they are going to loose there home
I think it is crucial to work with tenants to reach realistic agreements and plans that are achievable and sustainable to ensure that arrears are repaid and tenancies are not lost. We need to be aware of the extraneous reasons, financial pressures and poverty that has impacted upon peoples lives...the threat of losing your home is the most awful and frightening thing that can happen to you.
I think it is possible to not write to tenancy people who owe a few pounds and write to them owing thousands
I think listening to individual tenants would help as people have different concerns and like myself some of us work and sometimes don't read the post everyday so that could cause a delay in a response.
I think more frequent rent statements. Every month. Also more guidance on understanding this statement.
I think people should have the option to pay their rent by card and not be forced to pay it by direct debit
I think rent officer should walk round like they used to
i think sheffield council approach to rent arrearsis good but unfortunately the wrong people get the support. I think genuine people should get all the support they need but people that could afford rent but choose not to pay it because they know sheffield council will let them get away with it. Why cant you do a check on peoples income and outgoings
I think Sheffield council has always had an aggressive policy on rent recovery. As a former debt adviser at CAB I always found that the attitude to previous rent arrears was to treat it as a priority debt when it should be a non-priority debt if you are no longer living in that home. Yet, council and debt recovery still insisted on repayments each week as if a priority causing massive hardship.
I think that before legal action a complete assessment of tenant financial and social circumstances should be undertaken to ensure a full understanding for both parties and that possible direct tenants experiencing difficulties are guided to appropriate support options. The number of people with literacy and numeracy issues could also be considered, can they understand when you write to them or present them with columns of figures stating the current condition of rent amounts.
I think that only providing rent statements once a year is too long. It makes the chances of errors too high.

I think that the water rates should be individual on water meters as I think £10 per week for water is very expensive in my last tenancy my water bill was £14 per month and now is £40!! Also as Sheffield Council are in favour of being 'Green' it would also stop people wasting water.
I think that you are having consultations with tenants and this is important as our opinions matter and will shape the future of housing.
Additionally would be good to have a survey also tailored for over 50's and those who work as our experiences vary and the impacts are different.
I think the rent statement should be abolished as by the time it is printed and posted it is no longer within date.
I think the rent system is easy, fair and understandable. I can't think of any real criticism in my opinion.
I think you need to be more sympathetic to people needs more and don't be horrible and threaten people over there arrears we don't want to be in arrears well I know a don't.
I was harassed by SCC when the pandemic hit, we were a few weeks behind with our rent and I had been made redundant. I was being told to make payment to avoid losing my tenancy. I feel this was unfair and the person didn't want to listen to my situation and just wanted payment!
I wasn't aware that you have to pay by direct debit. I don't because I like to pay several months in advance and as long as I can afford to do that I don't think it would be fair to make me pay monthly
I would prefer to pay by direct debit to be honest, but I won't because I use the 2 rent free weeks in December to cover my Christmas costs.
I would strongly recommend all tenants on universal credit have there rent deducted from universal credit and paid direct to s c c .this would prevent a big percentage of arrears .
I'm not 100%familiar with the new rules regarding paying by DD and retrieving rent arrears. Personally I think for people claiming benefits their rent should be taken out before any benefit payments are received by the recipient. The council should not be spending money chasing none payment from benefit claimants. However I'm fully aware that some people just can't manage their finances and this should be looked at from the very start not when hundreds are owed in rent arrears. Why aren't people paying? Choosing to eat instead? It's a sad world we live in. The whole picture needs to be looked at so the council is not wasting money trying to claw some back. It just doesn't make sense for the social housing sector.
If a new tenant is on benefits wouldn't it be better to agree to the rent being paid directly from the beginning
If a tenant is having problems with there rent a annual statement would not help.
If not paying their should be evicted asap and allow people who pay rent to their
If people can afford fancy cars and all the mod cons then they should be able to afford the rent need to start doing home visits to assess the situation
If people can't pay they're rent kick them out and rent to people who will look after and maintain the homes.
If people need help they can ask for it. In theory. Some people do not know what help may be available and some people are too afraid to ask.
If people no bank account how can they use direct debit or standing order some people need to pay cash at post office. Also some people especially older cannot access on line or e mails
If we pay our rent on time there is no need for a direct debit
We do not trust paying by direct debit either.
I prefer to pay my rent myself in person on line.
We should not be forced to pay by direct debit for anything. We do not want this action forced upon us.
I'm a relatively new tenant and had to wait for housing benefits. I found it reassuring that someone contacted me me to talk me through my arrears and helped me with a direct debit payment plan to suit me.
I'm classed as a vulnerable tenant who's been in my property now for a year and I know I'm in arrears with my rent but I've had no real communication from yourselves about it so at the minute your policies don't work for your vulnerable tenants once they are moved into your properties. It feels like we are just left to get on with it and deal with everything ourselves.
I'm in rent arrears and I'm scared to death of losing my home due to cancer and covid I think arrears should be paid separately to rent as seeing the amount not going down weekly et c causes people to lose hope

In my opinion, selective tenants do not feel that rent payments is their first priority. I also feel that the courts are extremely against SCC when taking legal action when tenants are grossly in rent arrears and do not attempt to 'make good' and other priorities take over.
In regards to paying rent. Why dont you pay standard monthly rent. Instead of having to pay weekly.
indeed vulnerable tenants need more help but not in terms of intimidation as in force also i feel strongly about again a form of force regarding direct debit this has always been a choice by responsible tenants as it should be not again force? checks are done as such and should be but to leave out choice is wrong if others? are not going to pay rent they wont d.d or not its not the answer checks vetted past history then look at situation not at all tenants as such
Instead of 2 weeks I would say 4 weeks
Is it going to be possible for tenants to see their rent account online, so they can see their balance, make payments etc.?
I think where possible the service should emphasise the need to keep free from arrears to keep tenants' future housing options as open as possible.
Is nothing to say because I like the service
It is important for tenants to understand that payment of rent is a priority and that without it there would be no social housing. Those with problems need to be made aware of how to manage their affairs in order that their rent is paid regularly.
It may be difficult for some tenants to pay by direct debit as not everyone has an appropriate bank account. Some accounts don't have this facility.
It would be great if the council actually stuck to all its policies and rules. They give tenants houses and then have lack of resources or ability to throw them out for breaking any tenancy conditions. Lack of paying rent. Should be a clear warning of rent arrears certain amount tenancy terminated . The council has no powers over anti social behaviour towards non council tenant and do not care. The tenants are given tenancy without having standards for keep too for the home. Waste of money doing these paper exercises as you don't implement anything
It's a difficult one, I guess the tenant though must take the most responsibility here, you know when you owe money and with the best will in the world, that person needs to reach out before it escalates further.
Leave rent statements at 13 weeks, please
Like we have a designated area officer for homes.. What about a named officer for rent issues so theres continuity if ongoing and a rapport built between recovery and tenant. Just an idea.
Little to no support for people with known disabilities and difficulties.
Make it easier to view the rent account on line
Make rent statements clearer
Make sure that rents and income management teams know what resources are available to refer client's for advice if they are in rent arrears. Affordability and budgeting checks and advice would be beneficial as an ongoing support for tenants now just in the first 2 weeks of tenancy.
Don't leave arrears to accrue to thousands of pounds that will never be repaid. Earlier intervention and support is vital to help people manage their money better and working in partnership with other organisations but make this meaningful and not just an exercise to pass tenants on.
Make talking to someone more accessible, it's ridiculous to have to react to letters from you and then wait on the telephone for 40 mins
Making direct debit mandatory is unfair to people who have disabilities, as it is often much easier for us to pay when we receive money rather than struggling to budget for future dates. Please allow us to pay via direct payments without punishment.

<p>Many people are not aware of how much rent they should be paying and fall into debt. Having quarterly statements would be better for people to keep a good record and will be able to check and make necessary amendments if needed.</p>
<p>Maybe look more into people's circumstances I work but on low wages and sometimes really struggle to pay Thank you</p>
<p>More help when there is 2 pay days in a month thus people on part time work or low income miss out on universal credit help towards their rent</p>
<p>more should be done to prevent tenants getting behind on their rent. more contact in the first months of a tenancy would help new tenants understand their responsibilities. the sanctions for late and unpaid rent should be more direct and aggressive to stop those who just don't bother about their tenancy and therefore the home they are responsible for.</p>
<p>More support for disabled and vulnerable adults</p>
<p>More support for the most vulnerable, ensure that support fixes a hb application straight away to avoid arrears. If it lapses, chase to fix rather than punishing the most in need.</p>
<p>Most people aren't aware of the Recovery Policy hearing almost zero about it until now! Also encouraging Direct Debit is a waste of time, they can still easily be cancelled. Whilst many are internet savvy, not everyone is or can easily access computers, tablets etc if they don't actually own one I feel that standing orders, via internet banking is really useful, opting to pay my rent this way over a direct debit. It can be amended for Xmas payments and rent increase changes etc. Also the older generation and people with cognitive impairments may not want, or be able to pay by direct debit... preferring options via the phone. Surely tackling missing payments in the earliest stages, ie missing 1/2 payments, offering help and support would be a better way forward than leaving to accumulate for weeks/months on end as there maybe a valid or unknown reason for this</p>
<p>Not clear on how you are going to contact people - what methods are you going to try? It is important that it is more than just in writing as many people ignore letters or don't understand them. Translation and interpreting is necessary to properly communicate with tenants. Alternative ways of paying or more help to set up bank accounts and DD's needed, especially for those who are living in poverty or in crisis.</p>
<p>Not everyone wants to pay by DD but still manage their account with no problem. Making it a condition of tenancy is wrong. I believe it's just a policy to make up for the councils inadequate collection procedures therefore making everyone pay by DD covers up the council failings. Making it easier to pay online would be a better way forward allowing people to have a choice. This policy is barbaric and will definitely come back to haunt the council through costly legal challenges cancelled DD charges etc.</p>
<p>Not everyone will receive your emails if not signed up</p>

Not really sure about rent recovery policies as I just pay by direct debit and always have in my thirteen year tenancy. Nor do I know about legal action re rent but it's surely got to be a headache.

I didn't know paying rent by direct debit was mandatory but I suppose you could promote it by saying it means it automatically goes out your account meaning you don't have to phone up each week to pay it which saves time. In that way it provides certainty to a higher degree as well - or rather decreases uncertainty as to whether people are going to pay or not which strengthens trust maybe and means people involved can do budgets better?

Contacting tenants after two weeks into their tenancy is probably good not least as some welfare benefits are paid fortnightly. But universal credit is once a month and I heard everyone is eventually moving to it so maybe contact after a month or four weeks?

Definitely agree with emphasizing support for struggling tenants because the risk of and experience of homelessness has got to be awful, stressful, and daunting.

Hope that helps with your survey.

On the whole I think the council offer support to tenants which although may be hard if tenants wont engage and we have just had the pandemic more face to face visits could be implemented.

Our tenants in every socially homes tenancy needs support and encouragement to maintain their home and pay their rent. Rent recovery will always be paramount in respect of the HRA but if they live in our city, their debt from arrears will always remain- even if they do lose their tenancy and fall into the hands of the unscrupulous, private sector landlord. This would need paying back despite any suspended possession order imposed and it would be far better to help them in our homes than in the private tenancies although I know that sector will improve for SCC.

Paying by direct debit only can cause issues when people change jobs and pay dates change I found it really hard to get hold of anyone as the phone lines are so busy , there should be options online account to change date of direct debit etc

Paying your rent is a priority as everyone knows the consequences there are no reason not to pay your rent first

People get into arrears for different reasons. I went from employment to unemployed and had to wait for a decision on HB for two months. I had paid rent by DD and was four months ahead. I informed the Council of my circumstances but was continually contacted for my rent. There were no funds available for someone in my position and it was very distressing/stressful. When I found employment it was part time/low paid and I worked to pay off so called arrears (I was still ahead by a month).

People that are more than 6 weeks in rent arrears should have home visits and see how the council can help, maybe getting smaller homes so rent is less. The ones that get benefits should have money taken out of benefits to pay rent and arrears. When I know of people saying it's ok not to pay rent they won't kick us out I have kids and they are in hundreds of pounds in arrears it's a joke, council needs to act on people that are in arrears. Some people are genuine some take the Mickey.

People who don't pay there rent end up being rehoused anyway council need to toughen up or more and won't pay their rent

people with rent arrears should be contacted sooner and evicted if they don t pay most have claimed their rent from some sort of benefit and just choose not to pay using children as an excuse !

Perhaps a slightly higher rent for new tenants to allow them to build up a credit of a couple of months so if they hit a difficult time the aria will not build up so quickly. Some kind of support package for people with learning difficulties or people who need to revisit basic household management. Perhaps making it a requirement as part of their tenancy that they should attend some kind of training

Perhaps it would be helpful to phone clients if they miss payment for 1 week and not.when the arrears mount up.ask if they need financial advice. A friend ly caring voice. And advice on who to contact with helpful information to there financial issues before the debts Mount up

Personally I wholeheartedly disagree with the direct debit condition of tenancy.
I have always paid by standing order and will continue to do so. It was not a condition of my tenancy at its start and therefore it is not applicable to my tenancy. Terms of a contract cannot be changed or amended after the contract has been made without consent and I do not and will not give my consent, nor will I change the method by which I pay my rent.

I do not like giving people the power or authority to take money from my bank account. I know Direct Debits are safe and secure but it is a principle on which I stand.

Please, let there be more support for vulnerable tenants. Thank you

Promote online payments too, most people are online at some stage during the day, either @ work or at home or both. When paying rent online, your not aware of an arrears position, you simply make a payment, you then have to log out and log into a different section to find your rent position. It would be beneficial to be able to see your arrears position when making an online payment, as the page where you check this often doesnt work, mostly at weekends, and the site certificate is consistently out of date, therefore you cant check your balance, normally for quite a few weeks until someone puts it right.

Provide access to an online portal so we can view our rent accounts.

Rent Advisers should be available at all in person access points because they are the specialists in that field and this would get better results, with people actually visiting to get help in person. Not all tenants are digitally savvy or have a smart phone.

Rent arrears maybe be helped by SCC to stop overcharging on the water rates. We pay far to much for water and i know that SCC are making money aswell as the rent amount. I think that tenants should pay the water bill the same as a home owner does as its far far more cheaper..

Rent arrears should be acted upon much earlier and help given to people who are genuinely struggling. Action should be taken after 4 weeks against people who choose not to pay rent and think they won't get evicted. Rent arrears should never be allowed to get into the £1000's

Rent arrears should be dealt with compassionately we have just spent two years in lock down and the Council have deployed numerous reasons why they have not met committments . Evicting people on the streets ultimately costs more in economic and human costs, this should only happen when all other help has been exhausted.

Rent management team members need more trading on how to be more aprochable and less forcefull in there mannerism.

People with rent arrears are not normally wanting to be in that situation but circumstances lead them that way and may be depressed they need support not threats of evictions

Also you hound people for 30.00 rent arrears but there's people out there with thousands in arrears

Prioritise better

Rent recovery and the way you deal with Renteria's could be greatly improved and attitudes of some stuff could be improved by retraining to give more empathy. If you are on benefits you'll get all the support you need if you are working it is sometimes very difficult to pay arrears as well as full rent.

The support you get from your housing officer once you become a tenant is appalling you need more ongoing contact especially if you work as it is not always possible to contact anyone during a break or it in an hour because it will take up most of that time contact longer the first two weeks is an absolute necessity and not just every six months

SCC has a very bad habit of threatening the good payers who sometimes might pay their bills a few days late. However the ones who are regulars for not paying their bills seem to get away with running arrears into the thousands. This has been the case for many years.

SCC needs to differentiate between tenants who genuinely struggle to pay their rent and those who choose to prioritise spending on lifestyle choices (drink, drugs, etc) which limits their ability to pay rent.

<p>SCC seem to be making this whole process a lot harder than it needs to be - then don't have the staff to deal with it adequately.</p>
<p>Having to 'renew' every year is an unnecessary stress for both SCC AND TENANTS - by all means make sure all info is up to date regularly but just have a button to click if it is up and no further action necessary.</p>
<p>scc tell you what you must do too much,more consultation with tenants need.</p>
<p>Sheffield needs strict enforcement with regard to littering/dog fouling.</p>
<p>More cameras on estates to protect vulnerable and innocent residents from incidents at atm machines, local shops/supermarkets. Also in areas used by fly tippers.</p>
<p>Re enforcement of knowledge re: communal behaviour such as laws re: garden fires and noise, litter, neglect of anyone and anything ie. hedges.</p>
<p>Care/protection of all buildings and green spaces.</p>
<p>An overhaul of council accounts to perform real housekeeping and perhaps finding where money is wasted or forgotten in past projects instead of raising council tax etc this should also be done on a national scale as per the govt</p>
<p>Should not make direct debit be only option . Bring back payment cards .Much better for tenants in low income to manage their money.</p>
<p>Shouldn't let tenants get so far into arrears before intervening.</p>
<p>Some people can't pay by direct debit because they don't always get paid on time or don't have another money to cover the direct debit . Have you thought about having a app for paying rent and checking your balance . It would be easier to pay through a app instead of online. It would be good if council tax did this 2 .</p>
<p>Some older people do not trust direct debit and have to be persuaded that it's a good thing.</p>
<p>People with rent arrears most probably ignore it as they are frightened because of the cost of living, bills and everything else they have to pay.</p>
<p>Wages won't stretch anymore they cover less and less.</p>
<p>Lots of information pamphlets are beyond some people they have to be reassured by humans that there is help out there before it spirals out of control.</p>
<p>Some people don't like direct debits myself included and I don't like the idea of being forced into something I don't want to do</p>
<p>Some people like myself don't want to pay by direct debit, we are never behind with our rent</p>
<p>Standing Orders should be reinstated because not only is it legal in the court of law. But at a set amount a month it is easier to budget. You can do standing orders over 51 weeks. Not leaving you in a lot of arrears and still pay the rent free weeks.</p>
<p>As some people are now on benefits you cannot expect them to pay by Direct Debit. Because they maybe overpaying on rent. And the DWP will not be giving the full AMOUNT you expect for rent. So they are dipping into their personal allowance, usually around £50 for rent. Personal allowance is meant for FOOD, Bills and Heating.Which you will see on the news is inflated at the moment. I have still known people paying by Direct Debit still in arrears. And from personal experience I don't like anyone dipping into my bank account for large amounts of money especially if its wrong and put me in further debt.</p>
<p>Support should always be given, but there are a sizable minority, will ignore advice and support, perspirant repeated warning and very slow action, is actually counter productive, people begin to believe the council will not take action. Speedy and decisive action is actually fairer and more productive.</p>
<p>Support should not just be given to vulnerable tenants. People fall on hard times regardless of vulnerability. Give support to all that need it there are many low paid families working really hard to keep a roof over their heads help them when they need it reach out to those not on benefits also and assist them with payment plans.</p>
<p>Take rent out of Tennant's benefits, as most rent payers are on benefits.</p>

<p>Taking legal action is broad term to use. In your statement, you have not given details of what action you propose.</p> <p>A simple letter of intent or to take the matter to court at the first indication of arrears.</p> <p>Each case should be judged on it's own merits and the position of the tenant.</p> <p>Rather than informing tenants with an annual statement, they should be kept informed of their credit or debit position on a monthly basis. Providing more information rather than less is surely for the benefit of everyone.</p>
<p>Tenants are individuals not standardised units and such should be treated as such.</p> <p>You create fear in tenants with guarded threats that can result in fearing contact.</p> <p>Use the mail addresses you have to reach out to individuals that may not be comfortable with other means of contact.</p> <p>Employ disabled and neurodivergent individuals as I'm guessing at least 5% of your tenants are in these vulnerable groups.</p> <p>You have no idea how these groups struggle in society and maybe that's a place to start with your outreach strategies?</p>
<p>Tenants have responsibilities to pay their rent on time and to prioritise this over less important spending on items</p> <p>Tenants know upon signing for tenancies they have to keep up their rents. Failure to do so and lack of recovery results in loss of income thus cuts in services for those that do pay rents. This goes for council tax too. A mortgage payer loses the property if payments not kept up tenants should too....they do get extra help</p>
<p>Tenants that are vulnerable must be paid quarterly visits to ascertain help they require.</p>
<p>The approach must be the same across the board. Every worker must apply customer service approach with intensive contact with vulnerable clients. And the client must follow payback set ups even if its £1a week. As long as both income and or benefits are paid into an account and will be taken out first. Before other payments. Both you and the banks need to work with the clients. Non payments must be high lighted quicker. And non vulnerable tenants not a herring to this should be put on notice. Also household income needs to be visible so you can work together. Ie some households have 2 to 4 top of range cars and wearing £200+ NEW clothing but can't pay rent or council tax. That needs to be addresses. As well as keeping there property as clean as possible. So especially the outside areas. More f to f contact so that is seen to be done and support put in place to help the vulnerable. Not the lazy. if so they can loose the right to council housing.</p>
<p>The approach to support those with financial difficulties rather than wait until the problem is too big for an individual to deal with is definitely well overdue. I agree most strongly as usually these are the people with many other difficulties in their lives.</p>
<p>The contact within two weeks can feel very invasive (as can the yearly check ups).</p>
<p>The easiest way to make sure you get paid for people that's not working is get the money paid direct from benefits as for workers being able to put an order on their wage packet to get your rent back is the only way the old way .</p>
<p>The harassment of tenants who pay their rent monthly is unfair, they get paid their wages in arrears and cannot pay in advance, not everyone gets benefits and are just getting by on minimum wages.</p>
<p>the old dont do things like direct debit along with some disability people who dont have the skills to do this</p>
<p>The option of paying rent online should still be available to tenants as not everyone receives their sources of income in tandem with the dates set out In Direct Debit, (DD.) This can lead to vulnerable tenants holding on to money, set aside for rent, and using it for more immediate essentials; e.g. food, energy bills, childrens' clothing etc. It would be a good idea to review the DD payment dates to allow more payment dates.</p>
<p>The service SCC provide is pitiable at best. Improve the services offered and treat your tenants fairly, then talk to me about rent arrears, because at the moment, the rent cost is a rip off and the Council fail to meet their contractual obligations almost universally</p>

The Sheffield City Council policy proposals fails to take into consideration their responsibility for the many occasions when the council is at fault for the rent arrears due to the delays in processing housing benefit and council tax claims. Any tenants who have been taken to court for non payment of rent or council tax in these circumstances need to have the possession order that continually sits against them, set aside at the cost of the council. It is only fair if the council recognises and accepts their responsibilities under their duty of care and the part they have played in unfairly taking tenants to court.

In my professional role I have supported many tenants throughout such circumstances and tenants do have a responsibility to pay their rent and council tax but the council also have a responsibility to prevent delays in processing claims that have taken so long to process that the tenant's outstanding rent/council tax accounts are so high that the council summons and take the tenants to court.

A discussion seriously needs to be had about setting aside possession orders for tenants that have experienced these delays in the past and are still being prevented from exercising their 'right to buy' their council properties

The tenants that will be in the worst arrears won't be reading your leaflets or emails and won't have any contact with you. I'm afraid the only way to claw back arrears will be through targeting their benefits.

The tenants you'll be harassing will be ones with genuine problems that need staff to help them get back on track and not sending threatening letters etc.

Direct debit may help you but there are many tenants that are working 0 hours and hoping they can get the work in to cover rent. But if not the direct debit may leave them overdrawn and thus causing bank charges and more problems.

SCC have some great patch officers that will know where the problems lay with problem tenants. And possibly know how to deal with getting payments/arrears when the letters, leaflets and calls have all failed.

The way you approach arrears is borderline harassment, we pay monthly and due to this we have been contacted for our rent being £42 in arrears and informed that if it is not paid immediately we will face eviction. We work and always pay our rent on time and to the biggest majority in front but yet I know of tenants who have hundreds of pounds worth of arrears and don't face the same scrutiny because they are on benefits.

There should be a more easier way to check your rent online especially for people who don't understand how to use it people with special needs or the elderly

There are people who are really struggling out there and the thought of losing your home is scary especially when u have children

There are some people who, like myself prefer not to pay my rent via direct debit.

I am in control of my payments without the need.

Making D/d a condition of tenancy seems over the top, but I can understand your need to get as many tenants as possible to pay that method.

While getting money in is obviously a priority, SCC seem to have lost their way and have allowed their properties to be neglected and under maintained. For example, when was the last time house exteriors were painted or even inspected?

There have been months where I have really struggled and didn't feel like there was any support at all. A short term payment plan to pay less one month. More another month, then payments as normal was all I needed and couldn't get any sort of support. Often there are extremely long wait times on the rent phone line, which has only worsened due to coronavirus and the closing of first points and working from home. By the time you get through to someone they often take your details then say the rent officer has gone home now and the only option is to wait and call again. It's okay advertising that there is support but make this accessible to tenants because at the moment it isn't.

There should be a way to pay your rent a day or so late occasionally when you are on direct debit.

<p>There will always be a proportion of tenants who do not wish to comply with the terms & conditions of their tenancy for no other reason than being anti-social or anti-establishment despite the offer of support and an over-lenient fair approach. Such hard-line behaviour requires a hard line no-nonsense response.</p> <p>Equally there are social groups who understand, support and comply to societal demands that are fair and just but find themselves financially disadvantaged either short or longer term. These groups need greater focused specialist support along with empathy, improved advice options inc specialist, unbiased debt counselling, flexibility of the rules / t&c's and more time to recover.</p>
<p>They only seem to be in touch when you rack up loads of debt and then expect you to pay it all back in a lump sum!</p>
<p>Think if you go down the legal route you need to know the tenant isn't suffering from mental health problems because it could tip them over the edge</p>
<p>This policy lacks the understanding as to why people struggle to pay rent. The focus is simply on getting rent out of vulnerable people who are not in a position to pay it. If SCC want to stop having to chase people for rent arrears go down the route of rent relief. The cost of living is starting to skyrocket which is going to impact the most vulnerable people of Sheffield. Instead of hounding people for money mindlessly, have some compassion and try to understand that this situation is only going to get worse as people are now forced to choose between food heating and rent</p>
<p>Threatened with eviction even though paying extra to arrears that occurred during covid-had no contact or told of any support available just a nasty letter dated 6 weeks before we received it!</p>
<p>To be reasonable with people struggling to pay there rent, if in genuine circumstances should be priority, not eviction</p>
<p>To my knowledge the housing department is quite fair and is quick to form and continue contact with council tenants.</p>
<p>To save money can the council please email tenants in stead of sending letters that arrive after the job has been done</p>
<p>Too many people seem to be allowed to run up arrears for to long .</p>
<p>Too much emphasis on paying rent by direct debit. Many cannot get bank accounts if on low income or benefits. Rent statements should be monthly automatically sent out.</p>
<p>We didn't pay rent over xmas period as we have always got 2 weeks free at that time... your automated system sent us warning letters stating you take further action to recover rent arrears which could involve court proceedings... which basically means you rent a room at the court house for a day and add over £1k in " court expenses " to an already large arrears, I had to go to a doorstep loan company to help my son out had dropped into arrears because your direct debit system was not taking the full rent he owed... but apparently that wasn't your fault and he had to find £500 plus the court fees to stay in his house with two kids both under 5 at the time.... you turned up at 6am at his house and forced screws into his door locks so he couldn't use them then when he opened the door you gave him 2 hours to leave the property.... there are people owing 1.000's upon 1,000's who still live in thier properties and you chase people down like criminals over a mistake made on your system... its been 3 years since this incident and they have just paid the loanshark off a couple of months ago... howe do you expect people to work down their rent arrears when you dump huge court costs on top of them and lock them out of their homes until they pay... not only did this make my son and family finacially bankrupt and forced a working family to use food banmks, but it also made my family struggle because we had to help them out with food and other bills until they could make repayment agreements with other companies(who didn't threaten court action by the way)</p>
<p>We have had problems with this aspect of rent arrears and we ended up having to go to court eventually & now have got it sorted.</p>
<p>The council was very good in the way they dealt with us & did give us the chance a couple of times to sort things out before we went to court. I am just sorry we got into that state & by the council asking its tenants to pay by Direct Debit is a good thing because then as you pay each month if anything wrong with your bank & the rent is not paid it can be sorted.</p>
<p>Thank you to the council for all the help they have given us.</p>

<p>We have paid our rent online every week. no direct debit.</p> <p>We always pay a little more than needed which has resulted in us being in credit by three weeks. If we are made to pay by direct debit we could quite easily fall into arrears if something untoward happened to our income. I believe this way of paying provides a safety net that would otherwise not exist.</p> <p>At no point has anyone said that we have to pay by direct debit.</p> <p>Please focus your attentions away from insisting on direct debits.</p> <p>Or at the very least enable a voluntary option for direct debits amounts to be increased by a small amount per week. Perhaps by £1 or £2?</p> <p>Hope this proves helpful.</p>
<p>What effective safeguarding approaches are being incorporated in this approach. How will you make contact with vulnerable tenants? How up to date will records be as to the issues individual tenants face. Will you ensure that correspondence is timely responded to. How will you tackle the continual problems tenants face when you say never received or no record of communications.</p>
<p>What would be the reason why people struggle to pay their rent?. If on social security I assume that it is paid through that. Otherwise if not on social security then direct debit would be the way forward. Maybe instead of asking council tenants banal and insulting questions as to whether they smoke or drink then time may be found to help the tenants that you profess that you want to help by advice about how to handle their finances, this by someone who knows about financial affairs.</p>
<p>When people can't pay their rent, why will the direct debt be the best solution.</p>
<p>When people end up in arrears they should be informed about coming to talk about their position. The council should take everything into consideration to allow them to get debt free.</p> <p>Not take legal action until they have actually been given the opportunity to do this in stages.</p>
<p>When tenants are behind in their rents then the council should be stepping in immediately to sort the issues out instead of leaving the amount to spiral out of control.</p>
<p>When you are on a very low income then some sort of reduced scale rent should be offered.</p> <p>I don't smoke, drink or take drugs. I haven't had a holiday of any sort since 2012 - not even a weekend somewhere.</p> <p>I am not extravagant and I am quite seriously disabled. I haven't had any support because I had no idea where to find help, plus I have worked all my life until I became too ill to do so, so asking for help or not trying to solve my own problems is like failure to me.</p> <p>I don't want to be a burden to society but I feel that I actually deserve some help for a change without being made to feel like a beggar.</p>
<p>When your people get in touch they are nasty and condescending . They don't listen to what you have to say . And are frankly just rude . They don't try and help I only owed £160 and after the way it was spoken too I felt more like not paying</p>
<p>With regard to question No1, support should involve advice, earlier intervention to prevent rent arrears and not the supply of more money.</p>
<p>Would like better access to my account- like online banking</p>
<p>yes some parents like me a single dad with 2 children not working can find it hard sometimes we need a roof over our heads but we also got 2 kids two feed and other expenses but don't want my children to think we failed them ...please can I get some additional help to get my arrears balance straight please</p>
<p>You could do better promoting direct debit as a convenient way to pay rent. Rather than coming across as a good way to budget, it seems more like a threat.</p> <p>Some of the most disadvantaged people in society are not very digitally aware and don't trust digital payments.</p>
<p>You don't give your employees the powers/support or backing to do their jobs properly and you want to babysit the tenants rather than actually enable them to sustain their tenancies independently. You should not rehouse people who are not owed a homeless duty if they have arrears regardless of the amount.</p>

You know who the persistent 'bad guys' are - the ones who play/con the system - you should be much much tougher on them!!!!

You need to be out on the estates knocking on doors at different times especially around teatimes time catch people in and talk to them personally.

Do regular weekly visits until you actually see the person, just doing a one off visit doesn't fit in with you current theme of 'doing more to help people financially'

Phone calls / letters are easy to ignore

especially when in other debts & those people come knocking

You Need to figure out the difference between the people who genuinely can't or struggling to pay to the ones who just don't want to pay obviously if a tenant has always paid and never had no arrears then suddenly stops paying there's a going to be a reason for that the rent recovery policy you currently have will be fair I'm guessing evicting tenants is the final straw when all else fails

You need to take payments out of benefits and help the working people, who are in the minority, and struggle the most

You offer no solutions just fob people off to citizens advice and more threats

you should take into consideration not only vulnerable tenants but as well tenants with vulnerable /special needs child/ren and they need more support.

You shouldn't force direct debit payments if the tenant pays without any issue.

Some people can't pin down a fixed pay date with how they are paid from their employers.

Your aim's & intentions should be put with the questions to make sure what people are rating is what you intend, unless what you intend is ambiguity to ensure you get the result you want

Your approach should be more approachable manor rather than just sending the aggressive, bullish style 'Reminder you send at present.

You're too quick to progress to legal action, with no consideration of the extra cost to the council through homeless applications and temporary accommodation. There's no joined up thinking between departments. Chasing pennies while wasting the pounds.