

Rent problem you need to crack this Easter?

We're here to help!



Most Dudley Council tenants pay their rent on time. Do you want to be the odd one out in your street?

If you are struggling to pay your rent, ring your rent arrears officer on 01384 811689. They are here to help and can even visit you at home to discuss your debt problems.

The earlier you contact them, the more options they have to help you, such as agreeing affordable repayment plans to pay back arrears or referrals to specialist organisations/ teams who can provide support for any other debt issues.

For independent advice, call Citizens Advice on 01384 816222. If you are on a low income, you may be eligible for Housing Benefit - call 0300 555 8100. To make a payment 24 hours a day, 7 days a week go online at www.dudley.gov.uk or call 0300 555 7000 (charges apply for credit cards).

Rent is a priority debt and if you choose not to pay, you are risking your family's home. More than one family in Dudley loses their home each week - don't let this happen to you!

Universal Credit is now live in the borough for single claimants

Should you need to make a new claim for benefits, or have a change of circumstances, you will need to make a claim for Universal Credit.

This replaces previous claims such as Job Seekers Allowance and Housing Benefit and it is important you inform your work coach at the job centre where you are required to pay rent so they can assess your claim correctly.

The other significant change is that your payment will be made monthly in arrears - you will need to manage your money carefully to ensure it lasts the whole month. If you make a claim, your rent element (which replaces Housing Benefit) will be paid directly to you and it will be your responsibility to pay your rent. You must maintain contact with your workcoach at the job centre as well as keeping us (your landlord) informed regarding your claim and dates you expect to receive your payment.

We recognise this is a major change in how you pay your rent and manage your money, but there is help and advice available. We can provide support in relation to making a claim, budgeting advice, debt management and claiming Council Tax benefit - just call us on 01384 811689 for help.

The rate of Housing Benefit in the social sector will also be capped at the same rate as is paid to those in the private sector, in order to make savings of £225m by 2020/21.

This will apply to tenancies signed from April and will affect Housing Benefit from April 2018 onward.

Council tax discounts

Dudley Council is encouraging people to find out if they meet the criteria to benefit from a reduction in council tax.

People who live alone or in households that meet other criteria could be eligible for a 25% discount off their council tax bill. A reduction may also apply to households where all, or all but one, of the people usually living there are students, severely mentally impaired, carers, apprentices or long term hospital/care home patients. Help is also available if someone with a disability lives in the property and needs an additional bathroom, kitchen or other room, or uses a wheelchair indoors.

For more information call 0300 555 8000, visit www.dudley.gov.uk (search council tax), email revenue.finance@dudley.gov.uk or write to Council Tax Section, Dudley Council, PO Box 3, Priory Road, Dudley, DY1 1HG.

Direct Debit - simply the best

Have you considered Direct Debit to make your housing payments?

Direct Debit is the preferred, cost effective, payment method for Dudley Council which ensures payment is made.

There are many benefits paying by Direct Debit can bring you. It's:

- Quick and easy: Once set up you don't have to worry about making payments or remembering dates as it's automatic
- It's guaranteed: Direct Debits come with a guarantee that you are automatically protected. If an error is made during the payment process it is your bank's responsibility
- You have control: If there are proposed changes to payment dates/amounts you will be informed in advance. You also have the right to cancel at any time
- Convenient: You can pick from four payment dates to ensure your rent is taken from your account on the most convenient day for you
- Saves you time: There's no time wasted by going through the monthly ritual to make your payment

To set up a Direct Debit simply call 01384 815024 or download a form from www.dudley.gov.uk/housing

Manage your payments the easy way by signing up to Direct Debit

Pay on the 6th, 14th, 21st or 28th of the month

Call our Direct Debit team now to be entered into our monthly prize draw

Terms and conditions apply, for details visit www.dudley.gov.uk/rents/



Lucky winners to date:

October 2015
Mr Price from Stourbridge

November 2015
Mr Ahmed from Brierley Hill

December 2015
Miss Chinyanga from Brierley Hill



Mr Ahmed



Miss Chinyanga

Dudley
Local Authority



Call now on
01384 815024



What should you do if you have debt?

You need to work out a plan and prioritise your debts accordingly.

The following is a quick guide which should help you:

- 1) Write down how much weekly/monthly household income you have coming in
- 2) Check you are getting all benefits you are entitled to: ring 0300 555 8100 to see if you are entitled to housing benefit. Citizen's Advice offer a free independent benefit check – call 01384 816222
- 3) List your regular weekly/monthly expenditure. By doing this you may see areas where you are spending far too much
- 4) List all of your debts with details of amounts owed
- 5) Pay priority debts such as rent first and if you can't to pay them in full, contact each of your creditors to work out a sensible, affordable payment. If you a Dudley council tenant call the rent arrears team on 01384 812667
- 6) Now do the same for any non-priority debt

Priority debts

Those debts where you could face eviction, or where you could have essential services cut off, should be dealt with first.

These items include your rent, council tax, magistrate court fines, utility bills (gas, electric, water), sewerage, insurance, television licence, maintenance arrears and telephone bill.

You also need to consider those expenses which may jeopardise your job, your health or wellbeing, for example, travelling expenses, clothing, housekeeping, but you should only spend a sensible amount.

Non priority debts

These debts tend to be related to credit and the sanctions tend to be less serious and have less immediate impact upon your daily life.

With these kinds of debts the creditor may take you to a county court to obtain a judgement against you, involving the repaying of the debt. These are items such as credit cards, bank overdrafts, unsecured personal loans, doorstep loans, finance companies, catalogues, credit cards, etc. Money owed to another person, eg family/friends is a non priority debt.