

Paying Bills Fair Debt Collection Charter

‘Making it easier for you to pay, helping you with money difficulties and chasing non-payers’



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Fair Debt Collection Charter. This charter sets out Crawley Borough council's commitment to collect money owed fairly and efficiently.

نہایت آسان اور آسانی سے رقم وصول کرنے کے لیے (Fair Debt Collection Charter) کا یہ چارٹر ہے۔ اس کا مقصد ہے کہ قرضے وصول کرنے میں آسانی اور انصاف کو یقینی بنایا جائے۔

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Regulamento sobre a Recuperação Legal de Dívidas ('Fair Debt Collection Charter')
O presente regulamento estabelece a responsabilidade da Câmara Municipal de Crawley na recuperação das dívidas, de um modo justo e eficiente.

قرضے کو آسانی سے وصول کرنے کا معاہدہ (Fair Debt Collection Charter) کا یہ چارٹر ہے۔ اس کا مقصد ہے کہ قرضے وصول کرنے میں آسانی اور انصاف کو یقینی بنایا جائے۔

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This document is available in other formats on request. Please contact us if you would like a translation or copies in large print, or on computer disk, or if you know anyone who would like copies in braille or on audio tape.

Please contact The Housing Service Development Team at Crawley Homes on 01293 438685 or e-mail housing.news@crawley.gov.uk

اگر آپ ان دستاویزات کو ترجمہ کی شکل میں حاصل کرنا چاہیں تو براہ کرم ہوسٹنگ سروس ڈیپارٹمنٹ سے رابطہ کریں یا housing.news@crawley.gov.uk پر رابطہ کریں یا 01293 438685 پر رابطہ کریں یا 01293 438685 پر رابطہ کریں۔

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Se pretender uma tradução deste documento, por favor dirija-se a "The Housing Service Development Team", em Crawley Homes, telefone 01293-438685 ou envie um email para housing.news@crawley.gov.uk

ने प्रदान किए गए दस्तावेज़ का अनुवाद चाहीदा वे 'The Housing Service Development Team' (Crawley Homes) से वापसिना सहायता डिपार्टमेंट टीम नाल 01293 438685 से संपर्क करें या housing.news@crawley.gov.uk से ई-मेल करें।

आपनि यदि एहि दस्तऐवज का अनुवाद चाहेते हन तहसे कृपे होमसेव डेवेलपमेंट टीमसे संपर्क करेते 01293 438685 नखरे योषायोग करन अथवा ईमेल करन housing.news@crawley.gov.uk

Court action

If the debt persists we will pursue it through the courts although we may be able to stop this if you contact us and keep to an agreed repayment plan. Bailiffs may also be used.

Court action taken against you may affect your credit rating. If you have rent arrears you may lose your home. If you are evicted from your home through the Court because of rent arrears, we may not re-house you whilst you owe us money even if you have children.

If you are in Council Tax arrears a Court Order may be made against you or in the worst case you may be sent to prison.

If it is likely that you will be entitled to Council Tax or Housing Benefit, we may consider suspending court action until a decision is made. If the benefit received clears the debt completely we will stop the court action and may stop any court costs depending on the circumstances.

If you want to find out more you can:

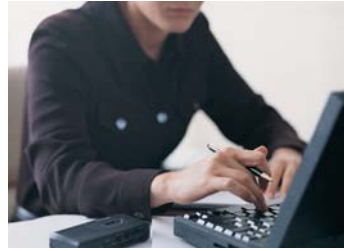
1. ring 01293 438611 for advice
2. email us at benefits@crawley.gov.uk.
3. come into see someone at the Revenue services reception, which is 9.00 a.m. to 4.30 p.m. Monday to Wednesday and Friday, and 11.00 a.m. to 4.30 p.m. on Thursday
4. ring 01293 438610 to make an appointment to see someone

Comments and Suggestions

We welcome your comments and suggestions. These give us the opportunity to improve our services and put things right where we can.

If you would like to make a comment or a complaint please either telephone or write to the Council section involved. For a copy of our procedure, please telephone 01293 438000 or call in to the Town Hall or visit our internet site at www.crawley.gov.uk.

This charter sets out Crawley Borough Council's commitment to collect money owed fairly and efficiently.



We will:

- send out bills on time
- make it clear when you are due to pay
- remind you of what you owe us before we take further action
- make sure all bills and letters are clear and understandable
- provide several easy ways of paying
- welcome any comments or complaints you have
- encourage you to contact us early if you are having difficulty paying bills
- allow you time to receive and act on independent money and debt advice
- treat you with courtesy, consideration and in absolute confidence
- take personal circumstances into account when deciding on a course of action
- pursue all money owed promptly
- seek to minimise the amount of debt owed to the Council

- actively chase debt so all residents pay a contribution for local services
- use court action to recover money owed

We need you to:

- keep us informed if you cannot pay
- notify us of any changes in your circumstances
- get independent money and debt advice if you are unable to clear your debt

Code of Practice

This code of practice:

- commits us to operate in a fair and equal way when recovering debts
- requires staff to work with you and your representatives to set realistic repayment amounts to help you manage your debt

Amount of money owed

Money owed to the Council stops us providing all the services for local residents we

would like to. We consider that residents and businesses have a responsibility to pay and that all debts must be met.

Flexible and convenient payment methods

We want to make it as easy as possible for you to pay your bills. We will include details of payment methods with each bill.

Current payment methods include:

- direct debit
- cash
- cheque
- standing order
- postal order
- bank giro
- debit and credit cards
- online
- through internet banking
- by telephone
- PayPoint

We aim to make your bills as convenient as possible by fitting in with your personal budgeting and by helping you to avoid

travelling just to pay bills. We continually review our current payment methods to make sure that you have the widest range of methods to choose from as possible.

Encouraging you to contact us

The best way of stopping debt building up is for you to contact us as soon as you are in difficulty.

We will work with you to:

- check whether you should be paying less
- check whether you are claiming all the benefits, discounts and exemptions we can grant
- negotiate a realistic payment plan
- advise you on where to get independent money and debt advice especially if you have more than one debt and allow you time to act on this advice

In setting repayment amounts, we will take into account:

- reasonable recommendations from recognised advice agencies
- any information you have provided on your overall debts, not simply the money we are owed
- your commitments to your dependents
- the reason the debt arose
- personal and financial circumstances

Alternatively, if you are not happy to talk to us, please contact the CAB. You do not need to wait until you receive a letter from us before you contact them.

Remember that if you are in financial difficulties they will not be solved by you doing nothing. Do something by talking to us.

Applying for benefits

If you are on a low income you may be entitled to help with paying your rent (Housing

Benefit) and/or your Council Tax (Council Tax Benefit).

These benefits are based on your (and your partner's) income, savings and household circumstances. You must make a written claim to the Benefits Service at the Town Hall and supply original documents to support and verify the information given in your claim. This includes proof of your identity and where you live, proof of any social security benefits you receive, wage slips if you are working, your National Insurance Number, rent and bank accounts. We will not be able to process your claim if you do not provide original documentation. When claiming benefits, you have an obligation to provide the information required to assess your claim.

If you make a claim and provide all the necessary documents at the same time we will aim to process your

claim within 14 days of receipt.

You need to tell us immediately your circumstances change as these may affect the amount of benefit you are entitled to.