

Rent Arrears Policy - General Needs

Scope of Policy

This policy sets out our approach to rent arrears management to protect and maximise our income. We use the rent and service charges we receive to maintain our services, carry out improvements to our homes, deliver services, and support our customers and communities.

We aim to collect our income in a consistent, fair, and sustainable way, and we expect our customers to pay their rent and service charges in line with their tenancy agreement or licence.

This policy does not cover our approach to leasehold service charges, shared ownership rent and service charges, garage, or former tenant arrears as these are covered by separate policies.

Applicability

The policy applies to all members of the Group.

1. Policy Statement

- 1.1 We aim to minimise the amount of rent and service charge arrears. We will apply this policy consistently and fairly and will always ensure that we act in a reasonable manner, and that our actions represent a necessary and proportionate response.
- 1.2 We will ensure that our approach represents current good practice and meets all legal and regulatory requirements. We will monitor our performance to ensure that this continues to be the case.

2. Our Approach to Rent Arrears Management

- 2.1 To effectively manage our rent arrears, we will:
 - Be clear with customers as to how much they should pay and when.
 - Offer our customers a range of ways to pay their rent and service charges and promote the use of direct debit as the primary method for payment.
 - Ensure customers are aware of all self-service payment platforms which include the customer portal, apps and automated telephony payment services.
 - Make sure customers understand what will happen if they do not pay their rent or charges as agreed.
 - Work with customers to prevent arrears developing.
 - Make early personal contact with customers who fall into arrears through text messaging, automated telephony contact, email and letter.
 - Be flexible and supportive and agree to reasonable and affordable agreements within any constraints within which we may have to work.
 - Consider legal and enforcement action where we have exhausted and failed to secure payment.

- Make best use of all remedies available and take possession action as a last resort.
- Ensure all relevant pre-action protocols are followed where legal action is proposed or undertaken.
- We will notify the relevant local authority when enforcement action is being taken, where we have a commitment to refer.
- Consider any vulnerabilities and support needs of our customers.
- Ensure our people are trained to deliver an excellent rent arrears service.

3. Our Support and Advice Offer to Customers

3.1 We recognise customers may sometimes experience financial problems, which affect their ability to pay their rent. We are committed to working with customers so they can access a range of support and avoid the build-up of arrears. We will:

- Make effective use of our Successful Tenancy Advice Team to provide advice and support to customers who need it.
- Offer support and advice to customers to enable them to maximise their income.
- Help and support customers to make claims for Housing Benefit, Universal Credit, and other benefits.
- Work with customers to build resilience and sustain their tenancies.
- Signpost and refer to external agencies where appropriate.
- Collaborate with partner agencies to ensure customers receive support.

4. Compensation and Damages Payments

4.1 If, for whatever reason, we need to make a compensation payment, any outstanding debts will be deducted before the payment is made. The exception is out of pocket expenses incurred by the customer such as extra cost for temporary heating.

5. Equality and Diversity

5.1 We are committed to fairness and equality for all regardless of their colour, race, ethnicity, nationality, gender, sexual orientation, marital status, disability, age, religion or belief, family circumstances or offending history, as referred to in our relevant Group policies. Our aim is to ensure that our policies and procedures do not create an unfair disadvantage for anyone, either directly or indirectly.

5.2 Equality and data protection impact assessments have been undertaken in respect of this policy and which identified no negative impacts on any person/group with a protected characteristic. We will monitor action taken to tackle arrears to ensure that there is no adverse impact because of implementation of this policy.

6. Complaints

- 6.1 We aim to meet the needs of our customers by providing an excellent service. However, it is acknowledged that occasionally things go wrong and customers may wish to complain. Should the need arise to make a complaint, please refer to the Group's Complaints, Comments and Compliments Policy.

7. Monitoring and Review

- 7.1 This policy will be reviewed every 2 years or earlier as required.

8. Associated References

8.1 Associated Group Policies

- Safeguarding Children, Young People and Adults at Risk Policy
- Former Tenant Arrears Policy
- Complaints, Comments and Compliments Policy
- Data Protection Policy

8.2 Relevant Legislation

- Housing and Regeneration Act 2008
- Housing Act 1985
- Housing Act 1988
- Protection from Eviction Act 1977
- Equality Act 2010
- Human Rights Act 1998
- Welfare Reform Act 2012
- Housing Act. 1996, Part VII
- Pre-Action Protocol for Possession Claims by Social Landlords
- Pre-Action Protocol for Debt Claims

Author:	Martyn Dyer
Document type:	Policy
Version 3:	Final
Version 3 Approved by: Approved date: Release date:	Executive Risk Committee 01/02/2024 05/02/2024
Version 2 Approved by: Approved date: Release date:	Performance & Risk Forum 16/09/2021 14/10/2021
Customer Experience Panel:	Yes 19/01/2024
Next review date:	12/2025
DPIA completed:	Yes
EIA completed:	Yes