

# **Rent Arrears Policy - General Needs**

## Scope of Policy

We rely on rent and service charges to keep our homes in good condition, improve services, and support our communities. That's why it's important that everyone pays their rent and charges on time. We aim to collect rent in a way that's fair, consistent, and sustainable. If you have a tenancy or licence with us, we expect you to pay your rent and service charges as agreed.

This policy sets out the approach adopted by all members of Platform Housing Group (the Group) in relation to our approach to rent arrears management. It does not cover leaseholder service charges, shared ownership rent and service charges, garage rent, or debts from former tenants— 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.

We will ensure that our approach represents current good practice, is aligned to our group values and meets all legal and regulatory requirements. We will monitor our performance to ensure that this continues to be the case.

### 2. Context

- 2.1 This policy is set within the context of relevant legislation and regulatory guidance which includes:

- Equality Act 2010
- Housing and Regeneration Act 2008
- Housing Act 1985
- Housing Act 1988 (as amended by Section 101 of the Housing Act 1996)
- Human Rights Act 1998
- Homelessness Reduction Act 2017
- Protection from Eviction Act 1977
- Safeguarding Care Act 2014
- Regulator of Social Housing – Consumer Standards 2024

### **3. Aims and Objectives**

#### **3.1 Aims:**

- Provide a high-quality and proactive income collection service.
- Keep Current Tenant Arrears (CTA) to a minimum.
- Ensure customers receive access to support and advice services to maintain rent and service charge obligations.

#### **3.2 Objectives:**

- Collect rent, service charges and arrears owing to the Group in a way that is fair, consistent and sustainable.
- Make early contact to reduce arrears and avoid enforcement.
- Refer internally for money advice, budgeting and income maximisation.
- Support and facilitate timely onward referrals and signposting to external partners and agencies where appropriate.
- Follow pre-action protocol for legal proceedings.
- Use technology (AI, machine learning, behavioural insights) to improve arrears collection and customer engagement.

### **4. Policy Outline**

#### **4.1 Our Approach to Arrears Management**

- Provide clear payment details (amount and due date) and promote Direct Debit as the preferred method.
- Offer multiple payment options, including self-service channels (portal, apps, phone, SMS, QR codes).
- Communicate non-payment consequences transparently and accessibly.
- Engage early with customers in arrears using varied communication channels.
- Use AI and technology to improve decision-making and outcomes.
- Ensure staff training for delivering a high-quality rent arrears service.
- Be flexible and supportive, agreeing to reasonable, affordable arrangements within constraints.
- Consider customer vulnerabilities and support needs throughout arrears management.
- Use discretion when deciding recovery actions.
- Apply for Department for Work and Pensions (DWP) direct payments and arrears deductions where appropriate.

Payments from customers with multiple debts are allocated in this order:

1. Current rent
2. Current account court costs
3. Other current sundry accounts

4. Rechargeable repairs (current)
5. Former rent account
6. Former account court costs
7. Rechargeable repairs (former)
8. Other former sundry accounts

#### 4.2 **Legal Obligations**

- Pursue legal or enforcement action only as a last resort, following all pre-action protocols.
- Notify local authorities where referral commitments exist when enforcement occurs.
- Comply with Breathing Space protections during moratorium periods.

#### 4.3 **Customer Obligations**

- Pay rent as agreed to avoid arrears, including if receiving benefits.
- Notify us early about payment difficulties for timely support.
- Report changes in circumstances to the local authority and Department for Work and Pensions (DWP).
- Apply promptly for Housing Benefit or Universal Credit when moving or circumstances change.
- Provide written consent if nominating someone to act on your behalf.
- Work with us on a repayment plan if full payment isn't possible.

#### 4.4 **Our Support and Advice Offer to Customers**

We understand financial challenges can impact rent payments and are committed to providing support to prevent arrears and sustain tenancies. We will:

- Provide tailored advice and support through internal services.
- Help customers maximise income and claim Housing Benefit, Universal Credit, and other entitlements.
- Support customers to build financial resilience to sustain tenancies.
- Refer or signpost to external agencies and work with partners for comprehensive support.
- Assist in exploring additional funding options.

### 5. **Equality and Diversity**

- 5.1 We are committed to fairness and equality for all regardless of 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.

We are committed to delivering services that are inclusive, accessible, and compliant with the Equality Act 2010. As part of this commitment, we will proactively ask customers about any specific communication needs and provide information in alternative formats where required.

## **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 our Complaints, Comments and Compliments Policy.

## **7. Monitoring and Review**

- 7.1 This policy will be reviewed every three years or earlier as required. The monitoring or performance will be regularly analysed, with targets set against benchmarking performance data.
- 7.2 Approved documents are valid for use after their approval date and remain in force beyond any expiry of their review date until an updated version is available.

## **8. Associated Documents**

- 8.1 List of documents - associated policies, procedures and publications:
- 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
  - Regulator of Social Housing – Consumer Standards 2024
  - Data Protection Policy
  - Safeguarding Children, Young People and Adults at Risk Policy

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