Garage Rent Arrears Policy

Scope of Policy

This policy sets out the approach of Platform Housing Group (the Group) to garage rent arrears management, to protect and maximise income owing to the Group.

We aim to collect income due in a consistent, fair, and sustainable way. We expect customers to pay their garage rent in line with the terms of the licence issued upon commencement of the agreement.

Applicability

The policy applies to all members of Group.

1. Policy Statement

1.1 We aim to minimise the amount of arrears owing for customers renting garages. 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. Scope

2.1 The Group has a number of garage sites and/or individual units across the operating area. Garage licences can be issued to applicants who have no prior connection to the Group in addition to those who have an existing relationship via residential accommodation and associated Tenancy Agreement.

2.2 This policy does not include or outline the availability or how new garage applications are assessed or offered to any interested parties. This policy will, however, outline the approach taken to ensure collection of garage payments due are effectively collected and recovered when owed to the Group.

3. Our Approach to Garage Arrears Management

3.1 To effectively manage garage arrears we will:

- Request one month’s rent in advance to reduce the risk of non-payment and arrears building up on the account as a result of changes in customer circumstances.
- Be clear with customers as to how much they should pay and when.

- Offer customers a range of ways to pay their garage rent and promote the use of direct debit as the primary method for payment.
- Ensure customers are aware of all self-service payment platforms which includes automated telephony payment services, payment cards and the allpay app.
- Make sure customers understand what will happen if they do not pay their rent as agreed.
- Be flexible and supportive and agree to reasonable and affordable agreements within any constraints within which we may have to work.
- Consider terminating the licence agreement via service of an NTQ (Notice to Quit) where we have exhausted all contact options and have failed to secure payment.
- Consider vulnerabilities and support needs to ensure we are sharing garage rent arrears information with customers in a meaningful way that is clear and understood by the customer.
- Ensure our people are trained to deliver an excellent rent arrears service.

4. Our Support and Advice Offer to Customers

4.1 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:

- Work with customers to prevent arrears developing through timely contact and early intervention.
- Consider and make use of appropriate contact options when engaging with customers who fall into arrears which may include text messaging, telephone calls, email and letters via post to the corresponding garage address.
- Signpost and refer to external agencies where appropriate.

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.

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.

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.

7. Monitoring and Review

7.1 The next policy review is scheduled for June 2025 and then every three years thereafter.

7.2 Approved documents are valid for use after their approval date and remain in force beyond any expiry of their review date until a new version is available.

8. Associated Documents

8.1 List of documents - associated policies, procedures and publications:

- Complaints, Comments and Compliments Policy
- Data Protection Policy
- Former Tenant Arrears Policy

Author:	Natasha Morris
Document type:	Policy
Version 1:	Final
Version 1 **Approved by:** **Approved date:** **Release date:**	 Performance & Risk Forum 03/07/2024 09/07/2024
Customer Voice Panel:	No
Next review date:	07/2027
DPIA completed:	No
EIA completed:	No