



# Rent Arrears Policy

## Introduction

1. Our mission is to improve the quality of life for our residents.

This policy sets out our approach for proactively preventing and managing rent arrears.

## Purpose

2. To minimise rent arrears through fair and firm action. To enable tenants to maximise their income, providing advice and support at every stage of the tenancy.

## Scope

3. The policy applies to all rented, owned and managed property to meet regulatory and partner Registered Providers' requirements. There is a separate policy covering service charges.

## Policy

4. Rent Arrears Policy:
  - To provide effective pre-lettings counselling to educate and engage with tenants, in preventing arrears.
  - We will separate Housing Benefit and personal arrears. Action in both areas will help to maintain payments for a clear rent account.
  - A firm but supportive approach to arrears recovery. Offering support and guidance to tenants to increase their ability to pay, to manage debt and to

reduce arrears. A range of payment methods will be offered, as well as referral to external organisations for help.

- Continuous monitoring to take action via personal contact, ensuring debts do not escalate, specifically acting on any changes in rent payment patterns.
- Providing information and advice to maintain tenancy conditions and offering additional help and support to vulnerable tenants. We will agree sustainable payment plans based on a full and accurate assessment of individual circumstances.
- To take legal action after all requirements of the rent arrears protocol have been met, pursuing eviction only after all possibilities have been exhausted.
- To prevent homelessness by making use of all available remedies to collect rent due using eviction only as a last resort.
- To ensure staff are trained and supported in all areas of income recovery.

### **Responsibility**

5. The board and Chief Executive have responsibility for ensuring that this policy complies with regulatory and legislative requirements.
6. All staff involved in income collection activities are responsible for implementing this policy to best practice standards.

### **Monitoring, Review & Evaluation**

7. The board and SMT will monitor performance on rent arrears and court action arising from arrears.

**This policy will be reviewed in three years.**