



## **Rent Collection and Arrears Policy**

<b>Issue No</b>	<b>6</b>
<b>First Approved</b>	<b>14 May 2002</b>
<b>Last Reviewed</b>	<b>October 2017</b>
<b>Date of Next Review</b>	<b>October 2020</b>
<b>Review Requirement</b>	<b>3 Years</b>

## **Rent Collection and Arrears Policy**

### **1. POLICY STATEMENT AND AIMS**

The aims of this policy are:

- a) To maximise rental income by ensuring that rent is collected on time.
- b) To ensure that rent collection and arrears management is linked directly to, and used in conjunction with the Rent Collection and Arrears Service Standard Agreement.
- c) To ensure that tenants can choose a rent payment method suited to their individual needs.
- d) To ensure that prompt, effective action is taken to prevent tenants getting into arrears.
- e) To ensure that tenants are aware of benefits for which they may qualify.
- f) To ensure that all arrangements for voluntary repayment of arrears are appropriate to the circumstances of individual tenants.
- g) To encourage tenants to seek appropriate specialist advice for their debt problems.
- h) To pursue legal action for recovery of possession and repayment of arrears of rent only as a last resort.

### **2. RESPONSIBILITY**

- a) The Management Board - has responsibility for ensuring that this policy complies with regulatory and legislative requirements and meets the Association's Business Plan and budget objectives.
- b) The CEO – has responsibility for ensuring that this Policy is applied to ensure compliance with regulatory and legislative requirements and meets the Association's Business Plan and budget objectives.
- c) Housing Manager – has responsibility for ensuring that appropriate support and monitoring arrangements are provided to the Management Board, Management Team and other relevant members of staff.
- d) Housing Manager – has responsibility for ensuring that all procedures relating to this Policy are being used appropriately and comply with regulatory and legislative requirements.
- e) Housing Officer – has responsibility for the day-to-day dealing with rent collection and arrears action and should operate at all times within approved policy procedures.

## **BUSINESS PLAN AND RISK MANAGEMENT**

Our Business Plan depends significantly upon generating revenue from the properties that we rent. We therefore seek to mitigate against business risk through minimising our rent arrears. Managing arrears in an efficient, effective and economic manner should minimise our rent loss through non-payment of rent and provide value for money for all our tenants.

## **EQUALITIES AND HUMAN RIGHTS**

In dealing with rent arrears, we will be mindful of the need to ensure equality of opportunity to all across the nine protected characteristics outlined in the Equality Act 2010: Age, Disability, Gender reassignment, Marriage and civil partnership, Pregnancy and maternity, Race, Religion and belief, Sex and Sexual orientation.

In particular:

Where a tenant is vulnerable or at risk, we will endeavour to identify this at an early stage so that we can provide appropriate advice and support to avoid the need for legal action that could result in the tenant becoming homeless.

We will be mindful of the Disability Discrimination Act 1995 and relevant updates within the Equalities Act 2010, taking account of behaviours that may be related to a disability and making sure that any enforcement action is appropriate and proportionate to the individual circumstances.

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