

Rent Collection & Arrears Recovery Policy

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Version control

Version	Date	Author	Change Description	Approved by	Date approved
1	September 2016	Income Collection Team Leader	No Changes	Leadership Forum	September 2016
2	October 2019	Income Collection and Tenancy Sustainment Manager	Amends to Section 3	Leadership Forum	October 2019
3	April 2023	Head of Income	Changes to job titles	Assistant Director of Housing	April 2023
4	July 2026	Assistant Director of Neighbourhoods	No Changes	Customer, Colleague and Culture Committee	

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TWO RIVERS HOUSING: Rent Collection and Arrears Recovery Policy

1. Statement of Intent

- 1.1 Two Rivers Housing (TRH) aims to collect the maximum amount of rental income and other charges due from its tenants and former tenants and it intends to collect this income promptly in order to safeguard the provision of its services.
- 1.2 TRH aims to prevent tenants getting into arrears and then assist tenants to reduce outstanding arrears. TRH will take prompt action with a reasonable and consistent approach to the recovery of rent arrears or any other debt owed to TRH. It will make realistic and affordable repayment arrangements with its tenants and former tenants.
- 1.3 Where rent arrears persist, TRH will take the relevant legal action at the appropriate stages in its rent arrears recovery process in accordance with the court pre-action protocol and, in the case of current tenancies, repossess the property if necessary.
- 1.4 TRH will ensure it complies with all relevant government legislation and its own procedures in the implementation of this policy.

2. Payment of Rent

- 2.1 TRH will advise its tenants of their obligation to pay the rent and of the various payment methods available to them. Tenants will be advised about their eligibility for housing benefit and other benefits or, if appropriate, directed to other agencies that can provide advice. If necessary, tenants will be assisted with their application for housing benefit or Universal Credit.

TRH will advise tenants of any change to the rent payable promptly and in accordance with the terms of its tenancy agreement and/or any statutory notice periods. Rents and service charges will be set in accordance with the rent setting and service charge policy. Tenants can request a rent statement at any time or obtain a rent statement on-line from the TRH website address www.tworivershousing.org.uk

- 2.2 TRH recognises that a tenant's personal circumstances can sometimes make it difficult to maintain rent payments and will assist and advise tenants how to maximise their income by claiming the appropriate benefits and seeking debt advice.
- 2.3 When tenants are in arrears with their rent TRH will act quickly to prevent arrears increasing. It will send correspondence, make personal contact with tenants and take the necessary legal action to ensure that the arrears are paid.

3. Credit Balances

- 3.1 A clause within your tenancy agreement states that your rent and other charges are due in advance, due to this your rent account should always show a credit balance.
- 3.2 TRH does not monitor current tenant credit balances and refunds will only be actioned if a request for one has been received. At this stage, point 3.1 will be considered before any refund is authorised.
- 3.3 Former accounts credit balances are monitored, and action taken as applicable.
- 3.4 If a tenant's current or former account shows a credit, TRH will:
 - a) Calculate the balance, taking into consideration rent in advance, the amount of rent in advance is based on frequency of rent payments.
 - b) Liaise with the relevant Local Authority's Housing Benefit Department, to make sure there are no outstanding adjustments or overpayments due.
 - c) Check for any other outstanding balances with TRH, if any debts are identified the credit balance will be used to clear / reduce this amount in the first instance.
 - d) Make payment of refunds by BACS (bank transfer) or cheque, 10 days should be allowed for payment to be received by BACS and up to 20 days for cheque.

4. Implementation

- 4.1 TRH has detailed procedures for the collection of rent and the recovery of rent arrears and other debts for current and former tenants and non-tenants.
- 4.2 It is the responsibility of the relevant TRH employees to ensure that this policy and the procedures related to it are correctly applied.
- 4.3 TRH will provide training in rent collection, arrears management and related issues to ensure that this policy is implemented by experienced and qualified staff.
- 4.4 TRH will ensure this policy is implemented in accordance with TRH's Customer Satisfaction Strategy.
- 4.5 TRH will ensure this policy is implemented in accordance with TRH's Equality and Diversity Policy.

5. Monitoring

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- 5.1 The Income Team Leader is responsible for monitoring this policy to ensure it is correctly applied.
- 5.2 TRH will ensure that all of the relevant details about each rent arrears case and any actions taken, are recorded routinely and accurately.
- 5.3 On at least a quarterly basis, an analysis of the information held will be done to check that actions that have been taken are reasonable and consistent, in line with this policy.

6. Review

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- 6.1 The Head of Income is responsible for ensuring that reviews of this policy are carried out.
- 6.2 TRH will undertake a review of this policy whenever there are relevant changes to legislation, case law or good practice that may impact it.
- 6.3 In the absence of any other trigger for a review, the policy will be reviewed after the first year of operation and then at three yearly intervals or other such period as the TRH Group Board may from time to time determine.
- 6.4 The controlled procedures relating to this policy will be maintained and periodically reviewed, taking into account any operational issues that arise, and the need to maximise the amount of rent collected from rent that is due