

Rent Collection and Arrears Policy

Harrogate Housing Association Limited aims to provide housing of a high standard at affordable rents to local people in housing need.

To achieve this it is important that our rents are collected efficiently and on time. Our tenancy agreements make clear that rents should be paid regularly, on time, and in advance.

It is our practice to keep customers informed of the state of their rent accounts and to explain our expectations of them, and any actions that we may take to keep individual rent accounts up to date.

Rent Collection Policy

We will:

- Offer convenient options for the payment of rent.
- Promptly collect rent due.
- Maintain accurate and up to date account records for each tenancy and make these available upon request.
- Provide customers with regular, accurate information about their rent accounts.
- Provide customers with assistance in determining their eligibility for Housing Benefit, and encourage customers in receipt of housing benefit to arrange for the benefit to be paid directly to the Association.
- Maintain a clear, fair and helpful approach to recovery of rent arrears and will act quickly to prevent arrears from accumulating.

Rent Arrears Policy

The Association will: -

- Make every effort to maintain personal contact with those customers whose rent account are in arrears; and will offer advice and support to enable them to make realistic repayment arrangements.
- Take into account customers' personal circumstances when recovering rent and assist them to establish their benefit entitlements.
- Assist wherever possible in the completion of Housing Benefit claim forms and proof of entitlement evidence.

- Where appropriate, seek the customer's consent to consult with other agencies where those agencies may be able to assist in rent account management.
- Ensure that customers are aware of the help and advice available from other agencies and how to access it.
- Ensure that Joint Tenants are aware of their individual responsibilities and obligations under the terms of the tenancy, including responsibility for rent arrears.

Procedure for arrears recovery

- Rent account balances will be reviewed every week. When a weekly payment is missed we will bring this to the customer's attention. If it is not possible to do this in person, a letter mentioning the missed payment will be sent.
- Two weeks later and if a further payment has been missed, a second letter will be sent, together with a rent statement. This will be closely followed by a home visit by a housing officer, who will attempt to find out the reasons for non-payment, will attempt to get an arrangement to pay, and will offer help with an application for Housing Benefit and other benefits, where appropriate.
- Unless an arrangement to pay has been made, a summons for possession of the property will normally be served at the earliest available date.
- Other than in exceptional circumstances the court will be asked to grant a possession order postponed on condition that the current weekly rent is paid, plus an amount each week to clear the arrears.
- Once a postponed possession order has been granted an eviction order will normally be applied for the first time that a weekly payment is missed, after an arrangement to pay has been broken.
- Where court action has been initiated the court will normally be asked to award costs against the customer.
- If during the process of repossession, the customer clears the arrears, then the Notice of Seeking Possession will be annulled and court action discontinued, provided that legal costs incurred to the date of the repayment are met by the customer.

Associated Policies and Documents

- Rent Setting Policy
- Assured Tenancy Agreement
- Equal Opportunities Policy