

## **Current and Former Rent Arrears Policy**

### **1.0 Policy aim**

To maximise the recovery of rent that is due in order to cover the Associations business commitments.

### **2.0 Principles**

As a registered social provider working under charitable rules, and to comply with the Regulator of Social Housing standards we seek to prevent arrears arising by;

- Ensuring that early intervention and pre action contact is a priority,
- Provide support and advice on welfare benefits entitlement signposting where necessary,
- Encourage compliance with reasonable repayment agreements,
- Use a staged approach to ensure that the management of arrears are resolved without the need for court proceedings in preventing un-necessary evictions,
- Consider other practical approaches to debt recovery for example downsizing,
- Make provision for bad debt in the Association's Risk Management Plan and Business Planning processes,
- Offer support and advice to tenants affected by welfare reform and universal credit,
- Recover former tenant arrears through an agreed process involving tracing agencies and small claims courts.

The Association believes that this approach provides the best possible service to tenants whose income may be limited, who are faced daily with alternative payment priorities and for whom the prospect of serious or enduring debt threatens.

### **3.0 Related Procedures and Guidance**

This policy should be read in conjunction with the following:

- Orwell Housing Association's Rent Arrears Procedure
- Orwell Housing Association's Tenancy Conditions Policy and Procedure.
- Orwell Housing Association's Lettings Policy and Procedure.
- Rent Setting Policy