

LANGSTANE HOUSING ASSOCIATION LIMITED

ARREARS CONTROL POLICY

1. AIMS

Langstane Housing Association is committed to the provision of affordable rented housing and endeavours to ensure that rent levels should not exclude any individual from applying for housing with the Association.

The Association is also committed to ensuring that all tenants are given every opportunity to sustain their tenancy. Tenants who persistently and/or willingly withhold rent or other payments due to the Association will be subject to the Arrears Control Policy.

The Association's Arrears Control Policy and the procedures that are in place to manage arrears control form part of the Association's Homelessness Strategy which includes a commitment to minimising homelessness through debt.

2. OBJECTIVES

- To minimise the level of both current and former tenants arrears and sundry debts effectively and efficiently whilst being sensitive to the circumstances of each case.
- To contain current tenants net arrears to agreed an agreed target percentage which will be reviewed annually
- To contain former tenants arrears to agreed an agreed target percentage which will be reviewed annually
- To ensure that staff are aware of the diversity of customers and ensure that all customers are treated equally
- To ensure that all communication is clear and unambiguous and in a format consistent with the tenants requirements and monitor this by, for example, annually inviting appropriate partner organisations to review by written communications, opening hours, etc
- To pursue small claims actions to avoid actions for repossession
- To ensure that all tenants receive early intimation of debt
- Eviction for rent arrears must only be used as a last resort
- Demonstrate a strong commitment to arrears prevention, which will include:
 - Pre-tenancy advice and assistance
 - Working to Service Standards designed to ensure that staff are working to provide positive outcomes for tenants in arrears (Appendix 1)
 - Promotion of a payment culture, including information on income maximisation via Housing Benefit, etc.
 - Service Level Agreements with partner agencies which specialise in debt management to ensure that tenants with multiple debt problems are in receipt of the best advice and have access to appropriate financial services

3. PROCEDURES

The Association will ensure that tenants have information about their debt at the earliest stages, including account management advice at the point of signing for the tenancy, and that any action taken to manage the debt is within a specific timescale which is realistic and manageable for the tenant.

Procedures to be followed by staff are held, both on paper and computer format. Leaflets highlighting the content of the Procedures document are available to tenants as part of the Tenancy signing package, as part of the Arrears Control process and on request.

4. **STAFF RESOURCES AND TRAINING**

The Policy is implemented by specialist Account Management staff.

Training includes:

- Regular ongoing training in the legal framework affecting arrears control, including Equalities legislation, Data Protection and Human Rights as well as Housing and Debt related legislation
- Regular ongoing training in Housing Benefit Regulations, including Benefit fraud
- Summary Cause and Small Claims Procedure and process
- Interview skills
- Dealing with difficult situations
- Debt Counselling and Welfare Advice

Staff are encouraged to study for formal qualifications, for example –

- Institute of Revenue, Rating & Valuation
- Chartered Institute of Housing Accreditation
- Higher National Certificate/Higher National Diploma

5. **MONITORING AND REVIEW**

The Arrears Control process is monitored and reviewed in order to identify positive outcomes, and to identify patterns and trends. This in turn allows working practices to be tailored to improve performance in relation to the objectives of the arrears control policy.

The Arrears Control process is monitored weekly and reports include assessing the Organisation's performance against internal targets and the performance of other Organisations, comparisons of trends in arrears, a review of control mechanisms, and external constraints, for example Housing Benefit administration. Reports are made on a monthly basis to the Director of Customer Services and to each cycle of the Tenants Services Sub-committee and the Committee of Management.

Right to Complain

In the event you are not satisfied with the service you have received, please contact the Association for a copy of our Complaints Policy, which can also be viewed on our website.

Approved by Tenants' Services Sub Committee: 31 July 2009

Review Date: 3 Years

Account Management Service Standards

We will:

1. Offer you a choice of payment methods and range of dates to pay by Direct Debit.
2. Contact you by letter, phone, e-mail, or mobile text message within two weeks of your rent account falling into arrears.
3. Offer you professional support early so that you do not get behind with your rent payments and help you to reduce any rent arrears including visiting you within one month of your tenancy beginning.
4. Offer you money and debt advice through our independent partners with whom we have entered into Service Level Agreements to provide you with the best service.
5. Send you a rent account statement quarterly and monthly for those accounts in arrears.
6. Escalate recovery action against you when your rent account arrears either have increased or stayed static because you have failed to maintain the arrangement to reduce outstanding debts.
7. Only ever use eviction as a last resort.
8. Offer incentives to encourage you pay your rent by a quarterly prize draw, open only to those who have paid regularly and consistently throughout the period.

Performance against these standards will be measured and the results used to shape future service provision.