Rent Collection and Arrears Policy
(Ref: HM01)

Purpose of Policy: The purpose of this Policy is to outline how the Association deals with collection of rent and how it responds to non-payment of rent and other charges.

Policy Monitoring Details	
Department:	Housing Management
Author:	Alasdair Fraser
Status:	Association
Date Approved by SMT	1 April 2025
Updated:	
Planned Review Date:	1 April 2029
Regulatory Outcomes being achieved:	Scottish Social Housing Charter **Outcome 1 Equalities** *Social landlords perform all aspects of their housing services so that: Every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services* 2 Communication 9 Housing Options 11 Tenancy Sustainment 13 Value for Money 14/15 Rents and Service Charges
Tenant Consultation Required:	No
Equalities Impact Assessment	Initial
Adherence with the Associations Values	This policy supports all the Association's values.

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1 Introduction

1.1 Manor Estates recognises the importance of maintaining appropriate procedures to ensure income maximisation, and to deal effectively and promptly with non-payment of rent.

1.2 This Policy is also crucial to achievement of the Association's Mission to 'provide excellent quality, affordable homes and services that create safe, resilient and inclusive communities' and the associated objectives.

1.3 This Policy complies with the provisions of the Housing (Scotland) Act 2010 and other relevant legislation, regulation and guidance.

2 Equalities Statement

2.1 The Association is committed to equal opportunities. The Association's Equalities Policy and associated action plan, outline what the Association is doing to promote equality for all.

2.2 A summary of this Policy can be made available in other languages or formats on request.

3 Aims and Objectives of the Policy

3.1 The overall aims of the Policy are to:

- Maximise collection of rent;
- Minimise the loss of rental income through sensitive, prompt, and effective recovery of rent arrears;
- Support tenants to maximise their income; and
- Act promptly, in a firm and fair manner, as soon as any form of debt accrues.

3.2 The key objectives are:

Income Maximisation and Arrears Prevention

- To ensure all tenants are fully aware of their responsibility to pay rent, and the implications of failure to do so;
- To offer a range of payment methods and to ensure these are widely publicised; and

- To prevent arrears arising in new tenancies by offering advice, information and support to prospective and new tenants.

Management of Arrears

- To establish personal contact with tenants, taking account of individual circumstances as soon as arrears are identified; and
- To ensure that all tenants have access to appropriate welfare benefits and debt counselling advice; and
- To ensure tenants have access to energy advice support to maximise income; and
- To establish and maintain good relationships with tenants to help them address problems that may impact on their ability to maintain regular rent payments.

Enforcement Action

- To take enforcement action as a last resort for the recovery of the rent arrears where appropriate;
- To take legal action against tenants only when all other options have been exhausted; and
- To economically pursue former tenant debts.

4 Policy

Rent Payments

4.1 Rent is payable monthly in advance on or before the 1st of every calendar month. Consideration is given to tenants who wish to pay weekly but again payments must be made in advance.

Income Maximisation and Arrears Prevention

Pre- Tenancy

4.2 The Association will conduct detailed interviews with applicants for housing, prior to a tenancy offer being made. This will include information and advice on paying rent and the consequences of non-payment**.**

Sign-Up

4.3 Information about paying rent or the consequences of non-payment of rent will be re-iterated at signup.

Post Allocation Visit

4.4 The Housing Officer will carry out a post-allocation visit to all new tenants within 6 weeks of tenancy start.

Former Tenant Arrears

4.5 The Association will pursue all cases of former tenant arrears and other debts that remain outstanding at the end of the tenancy, unless the tenant is deceased and has no estate from which the debt can be recovered.

4.6 Where the former tenant fails to respond to contact regarding outstanding debts or where no forwarding address is available, cases will be referred to a debt recovery agency for tracing.

Write-off of Irrecoverable Debts

4.7 The Association will write off those debts that are deemed to be irrecoverable. In the main, this will relate to former tenant debt and sequestrated arrears only and write off will only be considered when all available options for recovery have been exhausted or are not permitted.

4.8 Write-off will take place annually in accordance with the Association's Financial Regulations.

4.9 The Association will also write off former tenant credit balances annually where is has not been possible to establish the whereabouts of the tenant.

Performance Monitoring and Reporting

4.10 The Housing Manager monitors the performance of staff who are responsible for managing rent collection and arrears.

4.11 The Housing Manager will ensure compliance with prescribed performance targets.

4.12 The Housing Manager is responsible for submitting monthly reports to the Housing Management Director for discussion and scrutiny to identify where remedial action or alternative approaches may be necessary.

4.13 Information regarding the Association's performance on rent collection is provided to tenants through the Annual Report.

5 Publicising this Policy:

5.1 This Policy will be available on the Association's website and hard copies will be provided on request.

5.2 On request, the Policy can be made available in alternative formats or languages.

5.3 The Policy will be promoted through the Association's newsletter.