

<b>Rent Collection and Arrears Recovery Policy</b>	
<b>Approved by</b> Executive Leadership Team	<b>Issue number 10</b>
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	<b>Executive Sponsor</b>  Executive Director of Housing
<b>Previous Version</b>  N/A	<b>Responsible Officer</b>  Head of Housing

<b>1.</b>	<p><b>Aims and Objectives</b></p> <p>Preventing and managing rent arrears plays a very important part in Hightown's commitment to sustaining tenancies, and to avoid evicting people into homelessness. Effective rent collection processes assist in maximising the resources available to Hightown to deliver services to customers and invest in homes.</p> <p>Hightown provides a confidential, supportive and knowledgeable rent collection service to encourage customers to communicate with us if they experience difficulty in paying their rent.</p> <p>The policy sets out a firm and supportive approach for collecting rent and arrears , in line with best practice. The overall aim is to collect the rent due in the financial year plus additional payments to reduce the rent arrears figure, meeting targets set for the year.</p>
<b>2.</b>	<p><b>Definitions and Scope</b></p> <p>This policy applies to all staff in the Housing and Care and Supported Housing directorates who are involved in the collection of rent.</p>
<b>3.</b>	<p><b>Information for customers</b></p> <p>We provide information about rent accounts and our rent and arrears collection processes through a range of leaflets, our website, in newsletters, and via the customer portal, MyHightown.</p> <p>We actively signpost customers to sources of support and information regarding their finances, including external advice agencies and our in-house Tenancy Support Service..</p> <p>Our published information can be translated into different languages or provided in different formats, such as Braille or large print upon request.</p>

	<p>Customers are sent rent statements quarterly, and at any other time upon request. Customers can also access their rent account online at any time through the MyHightown portal.</p> <p>During office hours, customers have access to staff who will be able to advise them regarding their rent account. Customers can communicate with staff through visits, letter, telephone, email or text message.</p> <p>We contact all new General Needs customers prior to the start of their tenancy to explain our rent policy and signpost them to sources of assistance and support where appropriate.</p> <p>The Housing Team visits General Needs customers around 6 weeks after the start of their tenancy to discuss any issues that have come up since they moved in, including rent payment and benefit applications where applicable.</p>
<b>4.</b>	<p><b>Preventing Rent Arrears</b></p> <p>All new General Needs and Intermediate Rent customers are required to pay four weeks or one month's rent in advance of the tenancy start date.</p> <p>Where a General Needs customer's circumstances prevent them from paying four weeks in advance, we may agree to a lower advance rent payment and make a payment plan to bring their account into credit by their payment frequency over an agreed period on a case by case basis.</p> <p>We encourage new customers to establish a regular rent payment pattern to avoid rent arrears accruing. We signpost them to apply for any benefits which they may be entitled to, providing support with applications where needed.</p> <p>We monitor payments and act quickly to notify customers of any debt on their rent account, however small, to prevent it increasing and becoming unmanageable. We monitor repayment agreements and ensure that missed payments are followed up.</p> <p>We review our arrears recovery procedures in line with legislative changes and best practice.</p>
<b>5.</b>	<p><b>Staff training</b></p> <p>Staff with responsibility for managing rent accounts and arrears recovery are trained in best practice procedures and are knowledgeable about how to assist people to obtain advice and support.</p>
<b>6.</b>	<p><b>Rent Payment Methods</b></p> <p>We offer customers a wide range of methods for paying rent which are publicised to our customers.</p> <p>We encourage customers who receive benefits or income direct to their bank account to pay their rent by direct debit.</p>

<p><b>7.</b></p>	<p><b>Housing Benefit and Universal Credit</b></p> <p>We recognise that welfare benefit applications can be complex and difficult to complete. We support customers to submit applications when applying for benefits where needed.</p> <p>We signpost customers to online welfare benefit calculation services to obtain an indication of their potential benefit entitlement.</p> <p>Using our Trusted Partner status for Universal Credit, or with the agreement of the customer in relation to Housing Benefit, we liaise with the Department of Work and Pensions or Local Authority regarding the customer's benefit entitlement for housing costs.</p> <p>Rent arrears can arise through changes in welfare benefit entitlement. We seek to assist the customer to resolve any outstanding benefits issues prior to pursuing tenancy enforcement action.</p>
<p><b>8.</b></p>	<p><b>Support for customers with arrears</b></p> <p>We recognise that coping with financial difficulties or debt can be an anxious time for our customers and also that some customers have vulnerabilities which mean they need additional support to sustain their tenancy.</p> <p>We make agreements for the repayment of the debt that are reasonable, taking the individual customer's circumstances into consideration. Such agreements minimise the risk of missed payments.</p> <p>We follow the Pre-Action Protocol for Possession Claims by Social Landlords. Where we are looking to pursue Court action due to rent arrears, we will attempt to contact the customer to understand their reasons for non-payment, and carry out an Income and Expenditure analysis before making a formal repayment arrangement.</p> <p>We offer support and help through welfare benefit information and signposting to debt and money advice services. Where customers have vulnerabilities which mean they need additional support we will refer them to a support agency, where available, with their agreement.</p> <p>Where appropriate, our Tenancy Support Service supports General Needs customers to maximise their income through identifying welfare benefits they may be entitled to, and supporting them to query and challenge benefit decisions and with formal appeals.</p>
<p><b>9.</b></p>	<p><b>Recovery action</b></p> <p>We encourage customers to maximise their income through applying for any welfare benefits to which they may be entitled and will attempt to maintain communication with the customer to prevent increases in rent arrears and other debts.</p> <p>We may apply for direct deductions from the welfare benefits of customers in rent arrears where the prevailing criteria are met. This helps ensure that possession action is used as a last resort, generally where customers fail to make contact with</p>

	<p>or do not provide information to benefit departments, or fail to keep to an agreed repayment plan.</p> <p>We will seek possession of a property (eviction), including the use of Ground 8 where appropriate, where other reasonable attempts to recover the debt have failed.</p> <p>We may consider other methods of recovery such as the small claims court process and attachment of earnings where appropriate.</p>
<b>10.</b>	<p><b>Monitoring</b></p> <p>Monthly Key Performance Indicator management reports include the monitoring of rent collection and arrears recovery; relevant Board sub-committees receive performance information on the recovery of rent debt.</p> <p>We monitor the ethnicity and gender of tenants who are evicted to check that our procedures are being operated fairly.</p>
<b>11.</b>	<p><b>Former Tenant Arrears</b></p> <p>Former customers who accrued arrears during their tenancy with Hightown are still required to repay those arrears and we will seek to recover the debt, using, where necessary, the assistance of an external debt collection agency.</p>
<b>12.</b>	<p><b>Legal/Regulatory Background</b></p> <ul style="list-style-type: none"> <li>• Schedule 2 of the Housing Act 1988</li> <li>• Pre-Court Action Protocol for Possession Claims by Social Landlords</li> <li>• Regulator of Social Housing's Consumer Standards</li> <li>• Renters Rights Act 2025</li> </ul>
<b>13.</b>	<p><b>Other considerations:</b></p> <p>An Equality Impact Assessment has been carried out by the Head of Housing in the review of this policy</p>
<b>14.</b>	<p><b>Role and Responsibilities/Authority</b></p> <p>This policy applies to all staff in the Housing and Care and Supported Housing directorates who are involved in the collection of rent. Specific roles and responsibilities are outlined in associated procedures listed below.</p>
<b>15.</b>	<p><b>Policy/document References:</b></p> <p>This policy should be read in conjunction with:</p> <ul style="list-style-type: none"> <li>• General Needs Rent Recovery Procedure</li> <li>• Care and Supported Housing Arrears Recovery Procedure</li> <li>• Intermediate Rent Arrears Recovery Procedure</li> <li>• Starter Tenancy Procedure</li> <li>• Insolvency Procedure</li> <li>• Ground 8 Possession Procedure</li> <li>• Former Tenant Arrears and Rent Credit Procedure.</li> <li>• Garage and Parking Arrears Recovery Procedure</li> </ul>

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|  | <ul style="list-style-type: none"><li>• Home Ownership Debt Recovery Procedure</li></ul> |
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