

NORTH VIEW Housing Association

North View is a registered Scottish charity – charity registration number SC032963

POLICY

RENT ARREARS

Passed:-	14/12/2022	Review Date:-	November 2027
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All North View policies and publications can be made available on tape, in Braille, large print and in other languages.

For further details please contact us on 0141 634 0555 or email us on enquiries@nvha.org.uk

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1.0 INTRODUCTION

- 1.1 The prevention and effective management of rent arrears is crucial to maximise rental income available to North View Housing Association to provide services and improve and maintain its stock. The Association also seeks to support tenants to avoid rent arrears debt and the potential risk of tenancy termination.
- 1.2 Rent arrears may be just one of many debts that a tenant has. Supporting tenants to pay their rent and managing arrears effectively, therefore, involves good liaison with other support services such as the Department for Works and Pensions (DWP), Debt Counselling and Advice Agencies and various agencies of the Health and Social Care Partnership (HSCP).
- 1.3 The strategic aim of our Rent Arrears Policy is to support tenants to sustain their tenancies. The emphasis of the policy will, therefore, be a preventative approach to rent arrears.

2.0 RESPONSIBILITIES

- 2.1 The Association wishes to ensure that Staff and Committee responsibilities in relation to the Rent Arrears Policy are clear. The Committee is responsible for agreeing Policy and evaluating performance. Housing Management staff have overall responsibility for delivering and monitoring the Rent Arrears Policy.
- 2.2 Implementation of this Policy will be the responsibility of the Housing Manager and appropriate members of the Housing Management team. The Housing Manager will also be responsible for rent arrears performance monitoring and reporting this to the Management Committee (see section 14.0).

3.0 POLICY AIMS & OBJECTIVES

- 3.1 The main aim of the Rent Arrears Policy is to support tenants to pay their rent and maximise rental income.



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3.2 The Association specifically aims to:

- Comply with current regulatory and legal requirements when managing arrears;
- Adopt a firm but sensitive approach to arrears recovery;
- Advocate early action to prevent arrears arising or increasing;
- Aim for personal contact with every tenant as soon as arrears arise, by telephone or home/office visit;
- Take a staged approach in which action is targeted and recorded;
- Take account of vulnerable tenants;
- Make use of all available remedies and use eviction only as a last resort.

3.3 In terms of our objectives, the Rent Arrears Policy will ensure staff:

- Increase our tenants ability to pay and manage debt;
- Ensure our tenants are provided with information and support in relation to welfare benefits and other means of financial support, either through our Welfare Rights Advice service or through media campaigns in for example our newsletter, website or social media channels;
- Establish strong referral links to debt counselling, advice and money advice centres where they exist;
- Establish an effective working relationship with Glasgow City Council's Financial Services (Housing Benefit) and the Department for Works and Pensions (DWP) in relation to Universal Credit (UC);
- Ensure Managed Payments are in place for UC claimants for the housing cost entitlement to be made direct to the Association;
- Request rent arrears deductions from UC entitlement for tenants with at least 2 months' rent arrears and no repayment plan in place;
- Apply to the DWP for Third Party Deduction payments to be deducted from other benefits;
- Work in accordance with the protocol with Glasgow City Council's Social Work Services to prevent evictions and homelessness (Section 11 Notice).



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4.0 EQUALITIES

- 4.1 The Association is committed to quality and diversity and will not discriminate in the operation of this Policy on the basis of age, gender, race, colour, ethnicity or national origin, language, religion or political belief, marital status, family circumstances, sexual orientation or disability.
- 4.2 We will ensure our rent collection and debt recovery methods are flexible and take into account the individual needs of our tenants and their households. Where required, appropriate arrangements will be made for communicating and supporting tenants with particular special needs.
- 4.2 This complies with Scottish Government's Scottish Social Housing Charter Section, Equalities which states that social landlords must 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.” (Outcome 1: Equalities).*
- 4.3 The Association has carried out an Equalities Impact Assessment of this Policy to ensure that it promotes both equality of opportunity and to help embrace diversity within its customer base.

5.0 REGULATORY & LEGISLATIVE FRAMEWORK

The Rent Arrears Policy will comply with regulatory, legislative and good practice requirements of the Scottish Government and the Scottish Housing Regulator.

5.1 Regulatory Standards and Outcomes

North View Housing Association is regulated by the Scottish Housing Regulator (SHR) on behalf of the Scottish Government. As part of the regulatory framework, we are required to provide performance information



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based on the Scottish Social Housing Charter to the SHR in the Annual Return on the Charter (ARC).

The Scottish Social Housing Charter includes the following standards and outcomes that the Association will take cognisance of in relation to rent arrears:

Outcome 11: Tenancy Sustainment. This emphasises our obligation to provide support to help tenants maintain their tenancy, including those at risk of rent arrears, stating:

- *tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.*

Standard 13: Value for money / Social landlords manage all aspects of their businesses so that:

- *Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.*

This standard covers the efficient and effective management of services. It includes minimising the time houses are empty; managing arrears and all resources effectively; controlling costs; getting value out of contracts; and giving better value for money by increasing the quality of services with minimum extra cost to tenants, owners and other customers.

Outcomes 14 and 15: 'Rents and Service Charges.' These outcomes emphasise the importance of taking into account the affordability of rents and providing information to our tenants on how the money generated from rents is spent. In addition, it highlights the Association's legal duty to consult tenants and other customers about rents and service charge setting.

5.2 Legal Framework

The Policy has been developed to take account of relevant legislation, including the Housing (Scotland) Act 2001, the Housing (Scotland) Act 2010 and the Homelessness (Scotland) Act 2003.



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Schedule 2 of the Housing (Scotland) Act 2001 and section 155 of the Housing (Scotland) Act 2010 provides the legal framework in relation to rent and arrears management. The 2001 Act outlines the grounds in which we can initiate legal action to recover possession of a tenancy, including for rent arrears. The 2010 Act sets out the pre-action requirements that we must satisfy before serving a notice and raising legal action. The 2010 Act also clarifies the Association's position following the court granting a decree for eviction.

6.0 ELEMENTS OF POLICY

6.1 The Association's Rent Arrears Policy has three distinct features which seeks to reduce rent arrears debt and will evict only as a last resort. Its key elements are:

- **Arrears Prevention;**
- **Arrears Management;**
- **Arrears Recovery.**

7.0 ARREARS PREVENTION

7.1 Rent Payment Methods

We will provide a range of convenient and flexible rent payment options to maximise opportunities to pay. These options will be reviewed periodically to ensure they are suited to our tenants' needs.

7.2 Pre-tenancy

We will provide clear information relating to our tenant's obligations to pay their rent from the earliest stage possible. This includes discussion during the housing application and thereafter at the application home visit stage.

Where issues are identified, information will be provided of local agencies to contact for assistance. Full and complete details of the tenancy obligations to pay rent will be confirmed in the offer letter and accompanied viewing.



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7.3 New Tenants

All new tenants will receive an introductory interview at the sign up of the tenancy. Comprehensive and clear information relating to the contractual terms of the tenancy agreement will be provided. This will include the obligation to pay the rent or any other financial charges which may occur as part of the tenancy and rent payment methods.

All new tenants are offered an appointment with the Welfare Rights Officer prior to the sign up and made aware of the service provided by the Association.

New tenants will receive a settling-in visit within 6 weeks of the start of their tenancy. As part of the visit, our staff will assess the rent payments made and ongoing ability to pay. Where problems are identified, we will offer support. Follow up appointments or visits will be arranged to assess progress.

7.4 Incoming Tenant Strategies

Tenancy assistance and counselling will be offered to all prospective tenants. This will include:

- Explaining what the rent is and the tenant's responsibility to pay, where and when;
- Provide welfare benefit advice on Housing Benefit and Universal Credit eligibility and the importance of completing a claim form and keeping Glasgow City Council or the DWP informed of changes in circumstances;
- Check for former tenant arrears and where necessary agree a repayment plan.

All housing applicants (with the exception of those applying under the Association's Aspirational Policy) will receive a Housing Options and Solutions Interview. As part of this process, a financial assessment is carried out and the responsibilities associated with a tenancy (including rent payment) are also explained to the applicant.

As part of the tenancy sign up process, rent payments, Housing Benefit, Universal Credit housing costs and the Association's Rent Arrears Policy will be discussed and recorded on a check list document.



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All incoming tenants will also be offered an appointment with the Association's Welfare Rights Officer to assist in the completion and submission of a Housing Benefit and/or Universal Credit claim.

With the agreement of the incoming tenant, home visits will usually be made within 6 weeks of their moving into the property ('settling-in visit'). The tenant's rent account will be discussed and the Association's Welfare Rights Service will also be promoted at this visit.

7.5 Current Tenants

Housing Management staff will establish and maintain personal contact with existing tenants wherever possible to help sustain tenancies and manage rent arrears effectively. Staff will promote a rent payment culture and focus on arrears prevention by providing a range of payment methods and discussing the importance of paying rent.

Promoting the involvement of the Welfare Rights Officer will be a key feature in arrears interviews and home visits. The promotion of Housing Benefit Direct Payments and Universal Credit rent arrears deductions will also be a priority for staff, where appropriate.

Information about our performance in rent arrears management will be provided to tenants, for example through the annual report.

8.0 ARREARS MANAGEMENT

8.1 Housing Database System

North View utilises a fully integrated IT based arrears management system, (HomeMaster), which interfaces directly with rent accounting and tenancy management systems. That means all payments to rent accounts or changes to tenancy are automatically reflected in arrears balances.

The arrears management IT system is designed to assist staff to manage an arrears caseload. It, therefore, provides information to the Housing Officer to



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facilitate monitoring and early action. Its key features can be summarised as follows:

- Maintains a payments history for each tenant;
- Easy to update with stage of action;
- Capacity to generate standard letters;
- Provides operational, management, and performance data.

8.2 Housing Management

The Housing Management Section is responsible for managing current and former tenant rent arrears, with a focus on prevention of rent arrears happening in the first place.

Staff will work to encourage a rent payment culture by promoting the message that paying rent is critical to sustaining a tenancy from the pre-tenancy stage, at sign up and throughout the term of the tenancy.

Housing Officers will deal with the day to day management of current and former tenant arrears, working closely with the Welfare Rights Officer to ensure there is a focus on income maximisation. Help will be offered at all times throughout the tenancy to assist in claims for welfare benefits, particularly Housing Benefit and Universal Credit.

Housing Officers and the Welfare Rights Officer will work together to monitor the progress of the Housing Benefit and/or Universal Credit applications using the GCC landlord portal and/or the DWP portal.

Staff will give consideration to any support needs our tenant may have, including difficulty in reading or understanding information. Reasonable steps will be taken to make sure information is communicated in a way that is easy to understand. This may include communicating via a support worker where permission has been given by the tenant.

The Association will publicise its Welfare Rights Service to tenants in its newsletters and co-operate with Glasgow City Council and DWP regarding publicity and campaigns.



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Housing Management staff will comply with the Rent Arrears Policy and related Procedures.

9.0 ARREARS RECOVERY

9.1 Housing Management

Where arrears which are the responsibility of the tenant become evident, prompt action will be taken.

The early intervention/identification of arrears is a key expectation of the Association's approach to arrears recovery.

The Housing Management team's focus at the early stages of arrears recovery is to:

- Establish contact and build up an effective relationship with the tenant;
- Conduct a full arrears counselling interview with the tenant, in private at home or at the office;
- Assess and support with the application for welfare benefits and any other streams of financial support available;
- Refer to support agencies available to help with financial and other issues;
- Establish the reasons for non-payment;
- Seek agreement for direct payments;
- Make a formal arrangement to pay signed by the tenant and a copy issued to them;
- Advise tenant of consequences of failing to adhere to this agreement;
- Confirm the strict monitoring arrangement that will be put in place to confirm adherence;
- Check for and note any qualifying occupiers should further action be required.

Staff will adopt a firm but sensitive approach to arrears recovery. Interviews with tenants may reveal other issues such as low income, multiple debts, illness, harassment or relationship breakdown.



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9.2 Housing Options

Housing Management staff will offer a Housing Options Tenancy Sustainment (HOTS) Interview to tenants who are persistently in arrears and struggling to maintain payments, and to every tenant prior to a Notice of Proceedings for recovery of the property being served.

The HOTS Interview involves a financial assessment of the tenant's circumstances and provides an opportunity to discuss and agree a repayment arrangement.

The HOTS interview helps to identify if a tenant is vulnerable and if any specialist financial or other personal support is required to help sustain the tenancy.

The Welfare Rights Officer, debt counselling services, community or voluntary groups, Health and Social Care partnership (HSCP) and/or mental health teams, can provide advice and support to both the tenant and Housing Officer when such a need is identified.

Housing Management staff will ensure that where external advice or support is required, information on where and how to access such support is given to the tenant. Where possible, staff will assist in arranging access to these support services.

9.3 Section 11 Notice

The Association's solicitor will, on behalf of the organisation, make Glasgow City Council's Health and Social Care Partnership (HSCP) aware of legal action being taken against tenants (through a Section 11 Notice) to encourage the provision of support to those tenants who are in arrears of rent.

9.4 Notice of Proceedings for Recover of Possession

Where arrears continue to escalate and when all reasonable attempts to recover the rent arrears have failed, the Association will, as a last resort, raise proceedings for recovery of possession of the house.



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9.5 Pre-Action Requirements

The Housing (Scotland) Act 2010 established the requirement for Association to meet a number of conditions, which are referred to as Pre-Action Requirements, before a Notice of Proceedings for Recovery of Possession can be served. In order to comply with these, the Association has been able to demonstrate that it has carried out the following:

- Provided clear information about the tenancy agreement and outstanding financial obligations;
- Made reasonable efforts to provide tenant with advice and assistance on eligibility for Housing Benefit and other types of financial assistance;
- Provided information about sources of help and advice in relation to the management of debt;
- Made reasonable efforts to agree a reasonable repayment plan with the tenant;
- Considered the likely result of any application for Housing Benefit that has not yet been decided;
- Considered other steps the tenant is taking which are likely to result in payment within a reasonable time;
- Considered whether the tenant is complying with the terms of an agreed plan for future payments;
- Encouraged the tenant to contact Glasgow City Council.

Compliance with these Pre-Action Requirements will be clearly recorded by Housing Officers and will be specified in the Notice of Proceedings documentation. Letters will be used to provide tenants with the necessary information required under the legislation.

9.6 Qualifying Occupiers

To comply with the provision of the Housing (Scotland) Act 2001, landlords must serve the Notice of Proceedings on the tenant and any qualifying occupiers of the house. Housing Management staff must, therefore, make enquiries to establish, so far as is reasonably practicable, whether there are any qualifying occupiers of the house, and if so, their identities. Qualifying Occupier means:

- A member of the tenant's family aged at least 16 years;



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- A person assigned or sub-let the house with the landlords consent;
- A person whom the tenant has, with such consent, taken in as a lodger.

The action would be raised under Ground 1, Schedule 2, Part 1, of the Housing (Scotland) Act 2001:

'Rent lawfully due from the tenant has not been paid, or any other obligation of the tenancy has been broken.'

The Association's solicitor has to convince the Sheriff that the ground is established and that it is reasonable to evict. Clear and detailed records will be kept at all stages of arrears cases as this is vital to proving reasonableness.

9.7 Payment Arrangements

No reasonable offer of repayment will be discounted. At Court action stage, the tenant will be advised that in order to prevent legal action they should make a substantial payment to reduce the arrear. Instalment plans are acceptable at any stage of recovery action and should reflect the tenant's ability to pay.

Before agreeing to any payment plan, Housing Management staff will consider the background to the case, the tenants income and ability to pay, and the tenant's payment history. If the tenant has failed to adhere to previous agreements, Housing Management staff can decide not to enter into a further agreement with the tenant and proceed with the legal action to seek a decree to evict.

If the tenant is prepared to enter into an agreement with the Castlemilk Budgeting Service, Castlemilk Law Centre, or a similar organisation, to allow that agency to manage their financial affairs, the Association will not proceed with legal action if the arrear is not unreasonable. The use of this service should be encouraged to ensure the tenant is being supported to maintain payments.

Under section 195 of the Housing (Scotland) Act 2010, the Association must provide accurate information in the Notice of Proceedings for recovery of the



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property in relation to several Pre-Action Requirements (PAR): see section 5.2 and 9.4). This includes PAR7 which states

“Consideration has been given to whether the tenant is complying with the terms of an agreed plan for future payments;”

This means that a legal notice for repossession cannot be served if the tenant is maintaining an agreed arrangement. If the arrangement fails, staff will discuss any change of circumstances which could impact ability to pay. Reasonable time will also be given to make up a missed payment.

10.0 LEGAL ACTION AND EVICTION

10.1 Legal Action

We will recover rent and arrears up to and including legal action for the termination of the tenancy and recovery of the property. We will take a staged approach from as soon as there is a missed payment of rent and we view eviction as a last resort.

Whilst legal action is ongoing, contact with the tenant will still be pursued. The aim is to encourage the tenant to make an arrangement and support them to adhere to that arrangement.

If arrears continue to increase, a decree for eviction will be sought. This will only take place when North View Housing Association is serious in the intention to evict the tenant for non-payment of rent, because all else has failed.

10.2 Court Action and Eviction

Tenants will be kept informed of every stage in the legal process, up to and including court action and the date of the eviction. Staff will continue to pursue the debt throughout the legal process. If no satisfactory offers are made to repay the arrears, we will request the courts grant a decree for eviction.



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10.3 Decision Making

Authorisation to instruct a Notice of Proceedings and pursue Decree will be presumed to rest with the Housing Manager and will be decided on the recommendation of the Housing Officer managing the case.

The Housing Manager is authorised to instruct the Association's solicitors to seek a decree for ejection, payment and expenses.

The Management Committee or Housing Management Sub-Committee will receive a report on the case and this will be discussed. These cases will have previously been reported by the Housing Manager to the Housing Management Sub-Committee in the 'Legal Action' report.

The reporting of cases will be by tenant references and household composition only in order to maintain anonymity.

If the Association is granted a Decree, the Management Committee or Housing Management Sub-Committee members will be advised.

The Housing Management Sub-Committee or Management Committee will take the decision to implement the decree.

In the event that the Management Committee or Housing Management Sub-Committee is unable to meet within the required timescales to discuss a case, the Housing Manager will convene an Officer Bearers' Group Meeting. In this situation, the Office Bearers Group has the authority to implement the decree.

Given that eviction action is considered a last resort, the Association will only not carry out an eviction in a rent arrears case if the tenant clears the full rent balance due, together with the legal expenses awarded by the Court.

There may, however, be exceptional circumstances in which the Association may decide not to proceed with the eviction and these would be considered by the Management Committee, Housing Management Sub-Committee or Office Bearers Group (where necessary) on a case by case basis.

10.4 Decree for Eviction

If the court grants an order for possession of the property for rent lawfully due as per section 16(5A) of the 2001 Act, we will end the tenancy on the date we



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recover possession of the property. This provides a final opportunity for an agreement with our tenant to resolve the arrears right up to the date of the actual eviction.

The decree for eviction is valid for six months. Where a tenant offers to clear the rent balance to avoid eviction, this will be accepted. The Housing Manager will negotiate any offers made to pay a lump sum less than the outstanding balance and agree a suitable repayment arrangement. The agreement will be based on the tenants' personal circumstances, previous repayment arrangement history, and ability to pay.

10.5 Post Decree

The extract decree is usually received from the Court within 28 days. Thereafter, however, for the eviction to proceed, the Sheriff Officer must be instructed to serve a 'Charge' on the tenant and occupiers providing at least two weeks' notice of the date and time of the eviction.

10.6 Legal Costs

In all cases, the Association will request that the Sheriff awards legal expenses to the Association.

11.0 FORMER TENANT ARREARS

11.1 Approach

Housing Management staff will work towards putting a repayment arrangement in place to pay any outstanding monies due from former tenants.

At end of tenancy, Housing Management staff will identify if there is an outstanding debt owed to the Association for rent arrears, rechargeable repairs and/or legal costs and provide written confirmation to the former tenant, including the amount owed and the reason for the debt.

11.2 The Use of Debt Collection Agencies

The Association will use debt collection agencies in the pursuit of collecting former tenant arrears where the former tenant has failed to respond to requests to contact or repay the outstanding amount, or has failed to agree to



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or adhere to an affordable repayment agreement. The service will also be used to trace former tenants who have an outstanding debt and have failed to provide a forwarding address.

When considering passing individual account to debt collection agencies the Housing Officer will consider the individual circumstances of the case. Debt will not be pursued if the former tenant arrear is less than £100 and/or the former tenant is considered to have a condition where pursuing the debt would be unreasonable, for example poor mental or physical health or where there is a record of domestic abuse.

11.3 Disputes

If the former tenant disputes the liability or the amount owed, a verbal explanation of the situation will be offered and a written breakdown of the debt provided.

All disputes will be considered by the Housing Manager and if the matter cannot be resolved, the former tenant will be advised of the Complaints Handling Procedures for further escalation of the matter.

11.4 Inability to Pay

Where the former tenant has indicated an inability to pay the full amount of monies owed, the Housing Officer will consider a repayment arrangement, the details of such will be recorded. Confirmation of all agreed repayment arrangements will be confirmed in writing by the Housing Officer.

11.5 Further Legal Action

Where there is a realistic chance of recovering any money owed through other legal routes, the Association will seek the advice of its solicitor and proceed to take further legal action.

For instance, consideration will be given to further enforcement action if bank account details or details of the former tenants' employers are known. The Housing Manger will approve all cases of wage or bank arrestment that are being considered.



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11.6 Bad Debt and Write Offs

Former tenant arrears write-offs will be considered annually. Authority to write-off former tenant arrears rests with the Management Committee. Recommendations to the Committee will reflect the age and recovery prospects of any debts recommended for write-off.

12.0 BAD DEBT PROVISION

12.1 A bad debt budget and bad debt provision are set within income and expenditure accounts for each financial year when the annual budget is approved by Management Committee.

12.2 The Association shall provide for bad debts annually on the following basis:

Level of Arrears	Percentage Applied
Up to 1 Month	5%
Between 1 Month and 2 Months	10%
Between 2 Months and 3 Months	25%
Between 3 Months and 4 Months	50%
Greater Than 4 Months	75%
Former	100%

13.0 SHARING OWNERS

13.1 In the earlier stages, the principles and most of the procedures for rent management for shared ownership will follow those which apply to our tenanted properties. We will ensure that our sharing owners have access to the same quality of advice and assistance as applies to our tenants, including benefits advice.



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- 13.2 The Housing Manager will contact the sharing owner's mortgage lender and work with them in cases deemed appropriate. A Co-operation Agreement with lenders will normally be in place, which lays down the principles for joint working in pursuing mortgage and rent arrears. This includes joint working with the lender in relation to court action regarding serious arrears of mortgage and/or rent.
- 13.3 Before commencing court action, a Default Notice must be served. Following this, legal advice will be taken regarding the most appropriate legal remedy. As in the case of our tenanted properties, legal action will be taken as a last resort when all other attempts to pursue the debt have failed.

14.0 LEASED PROPERTY

- 14.1 North View will work to prevent rent arrears in leased properties by working with the lease holder to prevent arrears accumulating. These cases will be managed individually. Legal advice will be taken regarding the most appropriate legal remedy, and in the case of our tenanted properties, legal action will only be taken as a last resort when all other attempts to pursue the debt have failed.

15.0 PERFORMANCE MONITORING & REPORTING

- 15.1 North View will put in place a system to monitor and measure the organisation's performance in relation to rent arrears.
- 15.2 The Management Committee are provided with a monthly performance proforma, including an update on the level of gross rent arrears.
- 15.3 The Housing Manager will include the following information in the quarterly reports to the Housing Management Sub-Committee:
- Comparative information from previous quarters on the number of arrears cases by value, broken down to cases under £1000, £1000-£1500 and cases over £1500;



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- Comparative information on overall performance in relation to ARC Indicator 27, gross rent arrears calculated as a percentage of the total rent due in the financial year;
- Comparative information from previous quarters on the value of gross rent arrears broken down into:
 - Current tenant rent arrears
 - Technical balances (or payment calculated as due to be paid or overpaid from Housing Benefit or UC)
 - Former tenant (FT) rent arrears;
- Confirmation of current gross rent arrears performance against the annual Key Performance Indicator set by the Management Committee and the most recently available Scottish average gross rent arrears figure provided by the Scottish Housing Regulator.

- 15.4 An annual report will be provided by the Housing Manager to the Management Committee summarising performance as outlined for the financial year and including comparative information on North View Housing Association's gross rent arrears performance against the performance of other local RSLs arrears information as available, in addition to a request to write off of former tenant bad debt (see section 11).
- 15.5 Rent arrears performance figures are reported annually to the Scottish Housing Regulator in the Annual Return on the Charter. The same information is made publicly available to all of our tenants in the annual landlord report.
- 15.6 As part of the overall performance management framework, the Management Committee will set a key performance target annually for rent arrears.

16.0 CONFIDENTIALITY

- 16.1 All information given by tenants in relation to this Policy will be treated as strictly confidential and will not be discussed with third parties without their permission. North View will comply with the requirements of the Access to Personal Files Act 1987 and the Data Protection Act 1998. Individual cases referred to the Committee will be treated in the strictest confidence and information should be provided in such a way that it is not possible for the identities of individuals to be revealed.



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17.0 COMPLAINTS

- 17.1 The Association's aim is to get it right first time, however, the Association has a Complaints Handling Procedure. This procedure can be used where there is dissatisfaction with this Policy or its operation. The Complaints Handling Procedure is available on our website or by contacting the office, and can be made available as a separate document on tape, in Braille, in large print or in translation.
- 17.2 North View Complaints Handling Procedure was developed by the Scottish Public Services Ombudsman (SPSO). Any tenant who feels that there has been a failure to correctly apply our Rent Arrears Policy can submit a complaint to us and if they remain unsatisfied with our response, escalate the complaint further to the SPSO.

18.0 LINKS WITH OTHER POLICIES

- 18.1 This Policy has links to the Tenancy Agreement and a number of other Policies including the Rent Policy, Allocations Policy, Data Protection Policy and Equal Opportunities and Human Rights Policy.

19.0 POLICY REVIEWS

- 19.1 North View will review this Policy every five years. More regular reviews will be carried out where, for example, there is a need to respond to new legislation or guidance. Reviews will consider legislative, regulatory and good practice changes.

A copy of this Policy will be provided on request.

End of Policy



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Policy established: 27/7/22

Amendments:

14/12/22:

1. Moved sentence: “A bad debt budget and bad debt provision are set within income and expenditure accounts for each financial year when the annual budget is approved by Management Committee” from section 11.7 to section 12.0.
2. Removed sentence “Where there is no forwarding address or contact details for the tenant, we will not pursue debt that is less than £100” from section 11.7 as repeated from 11.3.
3. Added section 12: Bad Debt Provision



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