

<p>Radian Housing Group</p> <p>Radian Rent Arrears Management & Prevention Policy</p> <p>Version: V1</p> <p>Approved: 2nd June 2009</p>	
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1. Statement of Intent

- 1.1 We are committed to the efficient, effective and accountable recovery of rent arrears owed by Radian customers. We aim to provide a service which is firm but fair and in accordance with statutory and regulatory guidance. We will aim to reduce the level of uncollected rent for the organisation and increase the prominence of our 'preventative' role on prevention of arrears as well as looking to maximise income for all our customers and seek to obtain appropriate support for those who are vulnerable.
- 1.2 We are committed to ensuring the equality of opportunity in all our areas of operation in line with the Single Equality Standard. We also recognise value and encourage the need for diversity and are committed to ensuring that we assist in its evolution locally.

2. Definition

- 2.1 This Policy sets out how the Radian Group will approach management and the prevention of current tenant rent arrears where they have a landlords responsibility to do so. All references to the Group in this Policy include all Housing Associations which form part of it.

3. Policy

- 3.1 We will ensure that our actions reflect our policy and procedures by monitoring performance and compliance.
- 3.2 We will assist our customers to maintain their tenancies and will seek to sign post those that have been identified as 'vulnerable' (including those on low incomes) for the appropriate support. This may include referrals to the Citizens Advice Bureaux, local floating support services, internal and external support and advocacy agencies.
- 3.3 Cost effective methods of rent collection are offered and we will emphasise, at every opportunity, the importance of making rent payments.
- 3.4 All available remedies to collect rent owed will be used including legal remedies (e.g. direct deductions from benefits & attachment of earnings where deemed appropriate). Eviction will only be used as a last resort once all other reasonable steps have been taken.
- 3.5 We will involve customers, staff and other stakeholders in setting service standards and also to monitor and review compliance with the pre-court protocol to ensure continuous improvement takes place. We will report on the performance of the

collection of arrears to the Group and Subsidiary Boards, customers and other stakeholders.

- 3.6 We will liaise with other relevant organisations and where appropriate link with other strategies, for example on anti poverty and homelessness prevention and our own affordable warmth strategy.
- 3.7 Where a customer has been awarded compensation or decoration allowance we will seek to offset any such entitlement against any outstanding debts. In addition any payment made by a customer will be allocated in line with the Allocation of Payments Policy.
- 3.8 Rent accounts will be maintained and kept up to date with all payments promptly credited to the customer's accounts. We will record all action taken, with regards to the recovery of arrears.
- 3.9 We will always seek to recover any arrear resulting from an overpayment of housing benefit where it has been passed on to the organisation. In addition we will seek to recover costs arising as a result of a referral to court.
- 3.10 Appropriate staff will receive training on the Rent Arrears Management & Prevention Procedure and on where to sign post customers to for support and money advice.
- 3.11 All information we store regarding the recovery of rent arrears will be kept in accordance with the Data Protection Act 1998.
- 3.12 We will assess customer satisfaction with the rent collection and arrears service through regular surveys.

4. Legal & Regulatory Framework

- Civil Justice Court pre action Protocol
- Data Protection Act 1998
- Housing Acts 1985, 1988 etc

5. Links to other Policies

- Equality & Diversity Policy
- Allocation of Payments Policy
- Aligned to the values & requirements of the Single Equality Scheme

6. Related Procedures

- 6.1 This policy does not detail the practical advice and assistance that should be provided, nor the actions to be taken by staff, when dealing with the issues of rent management. Any such advice, action and assistance will be covered in the following procedures
 - Radian Rent Arrears Management & Prevention Procedure
 - Radian Shared Ownership Arrears Procedure
 - Radian Former Tenant Procedure

7. Responsible Officer

Housing Manager/Income Manager

8. Review Details

Approved by (including date of approval)	20 th April 2009
Review Cycle	Annual
Date of next review	20 th April 2010

9. Associated Documents

- 9.1 Radian Rent Management Procedure
- 9.2 Radian Shared Ownership Arrears Procedure
- 9.3 Radian Former Tenant Procedure
- 9.4 Radian Leaseholder Arrears Procedure

10 Appendices

None