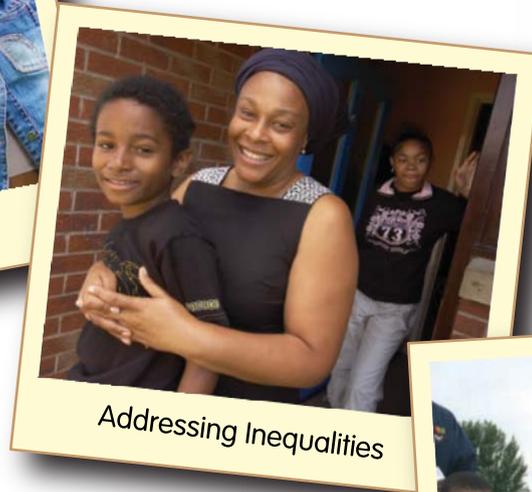


Providing Choice



Addressing Inequalities



Improving Life Opportunities



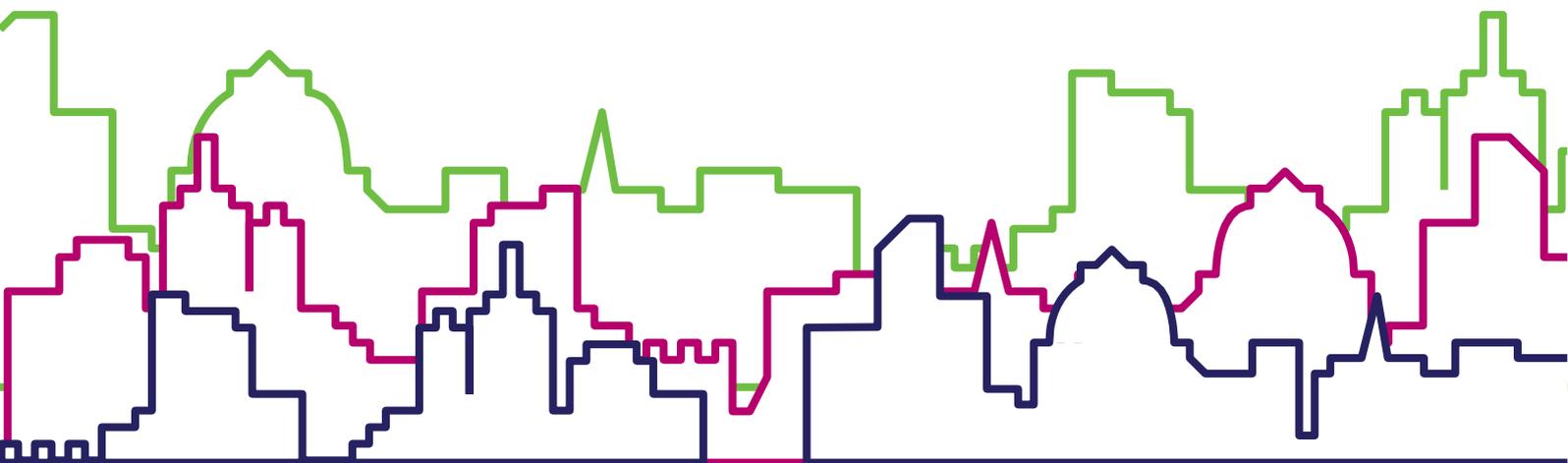
Former Tenant Arrears Policy

2017

Type of document: Policy Statement

Document group: Income Management

The purpose of this policy is to set out our approach to the collection of former tenant arrears and other former tenant debts.



1. Purpose & Scope

1.1 The purpose of this policy is to set out our approach to the collection of former tenant arrears and other former tenant debts.

1.2 This policy covers the management of former tenant arrears and debts and reflects the need to balance the cost of recovering debts against the amount owed. A set of detailed former tenant arrears procedures will ensure the practical implementation of this policy.

2. Policy Objectives

2.1 Our aim is to ensure the minimum level of former tenant arrears and reduce the amounts written off by developing a consistent, co-ordinated and effective approach to former tenant arrears management.

2.2 Unity will pursue all former tenant debts unless it is not possible to locate the debtor, the debtor is able to demonstrate an inability to repay the amount due or it is not cost effective to pursue the debt. Former tenant debts that are deemed to be irrecoverable will be written off promptly.

2.3 Unity will avoid re-housing former tenants with debts.

3. Service Standards

3.1 We will adopt a sensitive but firm approach to former tenant debt collection. We will:

- Provide information about monies due to Unity as soon as we are advised by a customer that they intend to end their tenancy
- Offer a wide range of payment options to make it as easy as possible for former tenants to pay off their debt
- Allow former tenants to pay by instalments
- Respond to specific enquiries about former tenant arrears within 10 working days

4. Legislation & Regulation

4.1 In recovering former tenant arrears Unity Housing Association will have regard to all relevant legislation, regulation and good practice.

There are no specific HCA regulatory requirements relating to former tenant arrears. However, the effective operation of this policy will have a positive impact on the Value for Money Standard by:

- Achieving lower debt levels and amounts written off
- Reducing legal fees from more effective interventions
- Conducting closer reviews of our performance
- Selecting debt recovery agents with the highest recovery rates

5. Unity's approach to former tenant arrears recovery

5.1 General principles

Unity will work with customers to ensure that arrears and other debts are cleared before they leave their tenancy. In all cases customers will be asked to provide a forwarding address. Our approach will be firm but fair when former tenants owe us money. We will always act in a sensitive manner appropriate to customer's individual circumstances. Where efforts to contact former tenants fail we may use the services of a specialist debt collection agency to trace former tenants. We will only use agencies that are members of the appropriate regulatory body.

5.2 Vulnerable former tenants

Any action to recover former tenant arrears will take account of a customer's personal circumstances. We may not pursue recovery of debts where exceptional circumstances exist which may include severe mental or physical health issues and recovery of the debt would have an adverse effect on the former tenant.



5.5 Enforcement

Unity will provide former tenants with an opportunity to agree a repayment plan. However, if a former tenant debt persists or a customer is unwilling to make an agreement Unity may take legal action to recover the debt.

6. Consultation

Unity recognises the importance of working in partnership with our customers to develop and continuously improve our services. We will consult with customers and key partners from time to time on the content and operation of this policy.

7. Complaints

Unity will seek to resolve any complaint from customers over the operation of this policy at the first point of contact. If this

cannot be done complaints will be dealt with through our formal complaints procedure.

8. Responsibility

Overall responsibility for this policy and its implementation rests with the Housing Services Manager. The Housing Services Manager will ensure that staff receive the appropriate training and support to effectively achieve the objectives of this policy.

9. Monitoring & Performance

9.1 Monitoring of the implementation of this policy and associated procedures will be the responsibility of the Operations Committee.

9.2 We recognise the need to continuously improve the collection of former tenant arrears. As a result, we will set targets for former tenant arrears and bad debts on an annual basis. Progress against targets will be reported to the Operations Committee and Senior Management Team. Unity may benchmark our performance against comparable housing associations and continue to learn from best practice.

9.3 This policy will contribute directly to helping us achieve the following corporate objective:

- 2.1 Continue our drive to reduce rent arrears and develop best practice

10. Equality & Diversity

An Equality Impact Assessment was carried out in respect of this policy in August 2013. The EIA concluded that this policy is not directly or indirectly discriminatory

11. Associated Policies

- Income Recovery Policy
- Allocations Policy

- Repair Recharges Policy
- Complaints & Compensation Policy
- Equality & Diversity Policy

12. Policy review summary

Policy title	Former Tenant Arrears Policy
Policy group	Income Management
Date created	August 2013
Person responsible	Housing Services Manager
Version	2.0
Approved by	Operations Committee on: August 2017
Authorised by	Operations Committee on: August 2013
Review period	3 years unless required sooner
Date of last review	n/a
Date of next review	August 2020

