



**VENTURE HOUSING
ASSOCIATION LIMITED**

**RENT MANAGEMENT
POLICY**

Document History

<u>Date</u>	<u>Author</u>	<u>Comments</u>
01/04/2005	C Williams	Policy drawn up
27/02/2007	J Askey	Title change from rent arrears to rent management policy Insertion of reference to all tenants Removal of PayPoint outlets from methods of payment Rent statements now sent quarterly

1. Introduction

Venture's principal objective is to ensure that all tenants pay their rent and keep their home. It is therefore imperative that all tenants are made aware at a very early stage, of their responsibility with the Association of ensuring the correct rent is paid on time.

Within the Housing Management Department the Rent Payment Team operates solely to deal with rent accounts.

All tenants can expect the following level of service:

- Support, help and advice on any aspect of their rent account i.e. Housing Benefit claim forms, payment advice etc.
- Provision of rent statements quarterly, as well as on request by tenants.
- Comprehensive advice covering both Housing Benefit entitlement, as well as general Welfare Benefit advice, including referral to our independent Welfare Rights Advisor.
- Tenants are able to contact the Team by Freephone on 0800 389 4438

Officers of the Association have been trained by the Housing Benefit Office to correctly verify Housing Benefit claims. Assistance will be given to tenants with the completion of a Housing Benefit form and with the collection of information relating to their claim. Information received will be hand delivered to the Housing Benefit Office. A signed Consent Form allows the Association to pursue Housing Benefit claims on behalf of tenants.

2. Payment of rent

Whilst the Tenancy Agreement specifies that rent must be paid weekly in advance, Venture recognises that for some tenants this would be unrealistic. Therefore, with discretion and prior agreement with the Rent Payment Team, the team will also allow tenants to pay either, fortnightly, 4 weekly or calendar monthly, with payments ultimately being made in advance.

Tenants are offered a number of methods of rent payment, including, but not limited to:-

1. Direct Debits
2. Direct payments from the Housing Benefit Office
3. Payments at the Office
4. Payments by post
5. Payments using payment cards at various outlets such as:-
 - Post Office
 - Payzone
 - E-pay
6. Payments can also be made via the telephone to allpay.net Limited
7. On-line through www.allpay.net

Payments by Direct Debit are promoted on rent statements, as well as on letters sent by the Team, as it remains the most cost-effective method of collection.

3. Venture's Approach to Rent Arrears

Venture Housing Association takes a firm but fair approach to rent collection. Any tenant whose rent account falls into arrears will be notified in writing as soon as the debt appears. Our policy emphasises early contact with each tenant, and they will be given the opportunity to contact the Rent Payment Team to discuss the problem. The Rent Payment Team will always discuss payment options, either a payment in full or an acceptable affordable regular payment schedule, which does not exceed 3 years.

Should no contact be made to the letter, a home visit and/or telephone call, again the tenant will be given the opportunity to resolve the problem amicably.

The Team will also use other means of contact to resolve the problem, including mobile phones, text messaging, emails, and letters sent to the tenant care of next of kin etc.

Where arrears arise as a result of delays in the processing of Housing Benefit claims, the Team will be understanding, but will require the tenant to provide adequate proof that a claim for Housing Benefit has been correctly made. Reminders to the tenant will be sent approximately every 4 weeks so checks can be made with the Housing Benefit Office.

4. When Arrears Persist

Board approval is obtained before any stage in the legal recovery process, and the local Homeless section kept fully advised. It is usual that Venture will apply for a Postponed Possession Order. Even up to the Court hearing, every opportunity is given to the tenant to agree an acceptable payment schedule.

A breach of the Postponed Possession Order means that Venture will have to apply for an Eviction date. Again Venture will keep the local Homeless Section advised.

Tenants retain the right of appeal to both Venture Housing Association and the County Court at each appropriate stage.

It cannot be stressed too greatly, that as a caring Landlord, Venture aims to keep tenants in their homes. It is our policy to re-gain possession only as a last resort, after having made numerous attempts to ensure that rent payments are made regularly.