



Rent Collection Policy

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Committee		Service Delivery Sub Committee	
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Angus Housing Association Limited - Registered Charity Number SC020981

Scottish Social Housing Charter	Outcomes
This policy has been developed with reference to The Scottish Social Housing Charter	2 Communication 11 Tenancy Sustainment

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Department	Housing Management

Board Approval Date	August 2024*
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Notes

Policy drawn up with reference to:

Housing (Scotland) Act 2001

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Reviewed: August 2014

Reviewed: August 2019

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ANGUS HOUSING ASSOCIATION LIMITED
RENT COLLECTION POLICY

1. Introduction

The purpose of this policy is to explain how Angus Housing Association will collect rent from tenants.

2. Statement of Intent

The purpose of this policy is to outline Angus Housing Association's aims to collect rent due promptly from tenants to sustain tenancies and protect the provision of services. The key aims are therefore to maximise income collection and minimise bad debt while also making it as easy as practically possible for tenants to access this service.

3. Rent Collection Methods

Rent is payable monthly in advance in accordance with the terms of the Association's Tenancy Agreement. Tenants will be able to pay their rent by the following range of methods.

- (a) Payment cards
- at any Post Office or PayPoint outlet
 - via Secure Internet Service
 - via Automated Telephone Service

- (a) By Debit/Credit Card in person at the office
- (b) By telephoning using a Debit/Credit Card
- (c) By Direct Debit
- (d) By Standing Order
- (e) By cheque or Postal Order

3.1 Tenants will be actively discouraged from sending cash by post or from inserting cash in the letterbox of the Association's offices. No responsibility will be accepted for cash sent in this manner.

3.2 Equally, no responsibility will be accepted for payments given to any third party, i.e. anyone other than the staff of the Association.

3.3 All the above information will be a regular feature in the Tenants Newsletter, website and is included in the Tenants Handbook.

4 Rent Collection Procedures

4.1 Regularity of Payments

Rent accounts will be debited monthly on the first of each month. The Association expects rent accounts to be paid on or by the seventh of each month. Tenant may agree an alternative agreement with their Housing Officer, but the agreement must include the tenant working towards their rent account being clear on the first of each month.

4.2 Housing Benefit

All tenants will be encouraged to have any entitlement to Housing Benefit paid directly to the Association.

Where, however, there has been any known history of benefit fraud, recoveries of overpayment and continual overpayments, the Association will reserve the right to insist that the tenant receives their benefit entitlement directly and accepts responsibility for promptly settling the balance due on the rent account.

4.3 Universal Credit Housing Costs

There is a housing cost element Included within Universal Credit. As a result the responsibility to pay rent and other housing costs lies with the tenant.

Universal Credit Housing Costs – Scottish Choices

The Universal Credit Scottish choices give people living in Scotland the option of:

- Being paid Universal Credit twice a month rather than monthly
- Having their Universal Credit housing element being paid directly to their landlords.

All tenants will be encouraged to have any entitlement to Universal Credit Housing Costs paid directly to the Association.

If a tenant falls 2 months or more behind on their rent or is vulnerable, the Association can apply to have the housing cost element of Universal Credit paid directly to them through an Alternative Payment Arrangement (APA).

The Association has Department Of Work and Pensions (DWP) Trusted Partner Status (TPS). Landlords with TPS are allowed to exercise their own judgement on whether a particular claimant meets the qualification criteria for an APA. As a TPS the Association does not need to provide evidence to the DWP in each individual case. However, the DWP will expect the Association to apply the same qualification criteria as it would.

4.4 Returned Cheques and Direct Debits

Should a tenant's bank fail to honour any cheque, direct debit or standing order on more than two occasions, the Association will reserve the right, through authority delegated to the Housing Officer, to withdraw these methods of payment and insist on alternative methods of payments at all times.

4.5 Rent Statements

Statements are sent out with arrears letter and tenants can request a statement at anytime.

5. Equal Opportunities Implications

In developing and implementing policies covering all aspects of our work, Angus Housing Association will ensure that our strong principles and commitment to equality of opportunity are evident. In line with the Housing (Scotland) Act 2001 the Association operates in a manner which encourages equal opportunities and observes the equal opportunity requirements described in Section 106 of the Act. The Association also takes account of all applicable legislation, including the Equality Act 2010 and relevant Codes of Practice issued by the Equality and Human Rights Commission -

Our Policy recognises the protected characteristics as defined by the Equalities Act

- Age
- Disability
- Gender reassignment
- Marriage and civil partnership
- Pregnancy and maternity
- Race
- Religion or belief
- Gender
- Sexual orientation

In line with this commitment to equal opportunities, this policy and any summary or information leaflet can be made available free of charge in a variety of formats including large print, translated into another language or on audio tape.

6. Risk Management

The Committee of Management will consider the Risk Management factors of rent arrears recovery including:

- Financial risk through potential failure to ensure that enough income is collected to cover operation costs.
- The setting of charges that are not affordable resulting in increased arrears.
- Increased legal costs resulting from a high number of serious arrears cases.

Given the importance of these risks it is recognised that these must be effectively managed. This will be achieved through the cyclical review of the housing management policies and procedures, including rent management, to ensure compliance with all legislative requirements and

regulatory and best practice guidance. The Association will also consult with tenants as a key element of this review.

7. Complaints Procedure

Any tenant may submit a complaint, using the Association's Complaints Policy if they feel that the Association has failed to correctly apply this Rent Management Policy.

8. Confidentiality

The confidentiality of information provided to us will be respected at all times. Information will be processed and passed on in accordance with our registration with the Information Commissioner. The Association is registered under the Data Protection Act with the Office of the Information Commissioner and we are the Data Controller for the purposes of the Data Protection Act.

The Association's Fair Processing Notice (FPN) explains what information the Association collects, when it is collected and how it is used. For further information please refer to the Association's FPN.

9. Policy Review

The Association will review the Rent Management Policy in November 2027, or as required following a substantive legislative or regulatory change.