



MARKETING & SALES LEASHOLDER'S RENTS ARREARS POLICY

Purpose

The purpose of this document is to detail the association's policy in dealing with rent arrears in leasehold properties. To ensure the effective collection of all rent monies due in accordance with the lease, and to prevent as far as is practically possible the repossession of leasehold homes and potential homelessness.

Objectives

This policy aims to meet the following objectives;

- To ensure that leasehold rents are collected in accordance with the terms of the lease and Gloucestershire Housing Association's procedures
- To support the strategy which ensures the correct identification between those who cannot pay and those who will not pay rent.
- To ensure the efficient take-up of housing benefit where appropriate.
- To provide a referral service for those leaseholders identified as requiring additional support through a change in their personal circumstances.
- To ensure as far as is practicably possible that applicants approved for Low Cost Home Ownership Schemes are able to maintain the tenure in the long term
- To assist in the provision and development of sustainable communities
- To effectively monitor our performance with a view to continuous improvement
- To provide a service which is transparent, open and fair

Collection of rent within terms of the Lease

In all cases before embarking on arrears collection, reference will be made to the individual's lease and will be in accordance with the current Arrears Procedures.

Identify correctly those who are unable to pay and those who do not wish to pay.

Arrears will be monitored regularly to identify cases before the amounts are allowed to build up. Leaseholders will be contacted in the first instance to advise that arrears need to be cleared immediately, unless the leaseholder is experiencing a change in their circumstances which makes payment difficult. In instances where it has been established that the leaseholder is experiencing difficulties in meeting rent payments, agreements for gradual repayment of the debt may be set up in accordance with the procedures.

Ensure the effective take up of benefit and referral service

Where appropriate a financial assessment will be made to ensure the leaseholder is applying for adequate government support. In certain cases the Marketing and Sales Team will call on the services of the Welfare Rights Officer or relevant Supported Housing Team Member to ensure that wherever possible leaseholders undergoing severe financial difficulties are able to remain in their home.

Maintain Shared Ownership in the long-term

As identified in the Allocations Policy, the association will undertake a strictly defined financial assessment of individual applications to ensure affordability in the long term.

Where leaseholders undergo a change in their financial circumstances, provision may be made for leaseholders to apply for reverse staircasing, subject to the availability of funds and in accordance with the Flexible Tenure Policy.

The Association will work in partnership with the relevant lender to ensure that all possible avenues and solutions are explored, before a decision is made by to repossess the property.

Open & Fair without Discrimination

All rent arrears decisions will be dealt with in accordance with the association's Rent Arrears Procedures and Equal Opportunities Policy, to ensure that all applications receive equal consideration regardless of their disability, sex, sexual identity, race, religion, colour or nationality.

Applicants who are dissatisfied with their treatment under the Arrears Policy may appeal to the Head of Marketing & Sales for a review of their case. If applicants are still not satisfied an appeal may be made to the Management Board.

Continuous Improvement

The association is committed to continuous improvement of service delivery and welcomes comments/complaints from participants in our schemes. We are actively involved in up-dating and reviewing our services and procedures on a scheme by scheme basis.

A monthly report on Shared Ownership arrears will be provided to the Management Board, which will details the level of arrears, serious arrears and instances where agreements have failed.

Procedure

This document should be read in conjunction with the following policies & procedures;

- Allocations Policy
- Sales Procedure
- Resales Procedure

Relating Documents:

- Equal Opportunities Policy
- IT Policy & Procedures
- Rules of the Gloucestershire Housing Association Limited (Model G 1989)

Board

Approvals: This policy and the Rent Arrears Procedures will be reviewed annually by the Board.
Delegation: Board to Executive (Development Director)

If you require a copy of this document to be translated into another language, or if you require the services of an interpreter, please contact us.

إذا أردت هذه الوثيقة بلغة أخرى أو بطريقة أخرى، أو إذا كنت بحاجة إلى خدمات مترجم، فنرجو أن تقوم بالاتصال بنا.

যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান অথবা যদি আপনার একজন ইন্টারপ্রেটারের প্রয়োজন হয়, তাহলে দয়া করে আমাদের সাথে যোগাযোগ করুন।

本文件可以翻譯為另一語文版本，或製作成另一格式，如有此需要，或需要傳譯員的協助，請與我們聯絡。

Si vous souhaitez obtenir ce document dans une autre langue ou sous un autre format ou si vous avez besoin des services d'un interprète, veuillez nous contacter.

જો તમને આ દસ્તાવેજ બીજી ભાષા અથવા રચનામાં જોઈતો હોય, અથવા જો તમને ઇન્ટરપ્રિટરની સેવાઓ જોઈતી હોય તો, કૃપા કરી અમારો સંપર્ક સાધો.

यह दस्तावेज़ यदि आपको किसी अन्य भाषा या अन्य रूप में चाहिये, या आपको आनुवाद-सेवाओं की आवश्यकता हो तो हमसे संपर्क करें

本文件可以翻译为另一语文版本，或制作成另一格式，如有此需要，或需要传译员的协助，请与我们联系。

This document is also available in large print, audio tape and Braille on request.

Revised January 2006

Board Approval February 2006

Gloucestershire Housing Association is a registered Housing Association within the meaning of Par 1 of the Housing Associations Act 1085. As a result of this status, the association is accountable via its Committee of Management to the Housing Corporation, as supervisory body which monitors and controls the performance of all registered housing associations.

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(Hindi)
(Mandarin)