



Arrears Policy

Introduction

We are committed to ensuring all our customers know their responsibilities for paying their rent or other charges.

This policy explains how we work with customers to ensure they don't fall into arrears. It also details what actions we take if customers do fall into arrears.

Objectives

The objectives we've set will help you to ensure you understand what your responsibilities for paying rent and other charges. It will also help you to understand how we can support you if you are facing financial difficulty. In addition to what may happen if you are unable to pay.

We've split each objective into two sections to make it easier to understand. These are what we'll do and what that means for you, the customer.

Policy

Arrears Prevention

What we'll do	What this means to you
Be committed to maintaining affordable rents and other charges on our homes. We review our rents each year in line with the Government's Rent Standard.	We'll only ever increase your rent once a year. You'll be given at least 28 days notice if your rent increases.
Work to proactively identify any customers who may be struggling financially.	We acknowledge some customers may have difficulties making regular payments. We can offer support to help you.
Make rent statements available anytime via request.	Your statements are available online via your "My GUHG" account. Or you can contact us anytime to request a statement.
Encourage new customers to set up direct debits and request payments in advance at the start of new tenancies.	We can help you set up a direct debit. You'll be made aware of any advance payments before your tenancy starts.
Provide all customers with easy access to our support services	We'll help you get advice from our payment support, debt, and benefits advisors. We can also support you in seeking independent advice e.g. Citizens

	Advice Bureau, National Debtline and other free services. This can help you to maximise income and get help with the management of your tenancy and finances.
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Dealing with current arrears

What we'll do	What this means to you
Consider customers personal situations, benefit entitlements, benefit payment dates and income changes when assessing arrears. We may ask for your housing costs to be deducted from your benefits and paid direct to us.	We'll work with you to understand your current financial situation and ensure you have all the information you need regarding benefits or income changes. You can contact our payment support team on 0333 015 2191 or paymentsupport@guhq.co.uk .
Endeavour to work with our customers to agree payment plans, to clear the arrears, that works for them.	We'll ask for your cooperation and discuss with you any proposed payment plans.
Ensure all customers are informed about our benefits, debt and other support services.	All information is available on our website and should be explained to you before your tenancy starts.
Ensure our arrears procedures comply with the Pre-Action Protocol for Possession Claims by Social Landlords.	We'll proactively reach out to customers who have fallen into arrears. We'll support you with seeking appropriate financial wellbeing advice.
Consider serving a Notice Seeking Possession for persistent rent arrears.	You may lose your home if you are consistently falling into arrears and fail to meet your agreed payment plan.
Consider not renewing a tenancy or extending a starter tenancy where the customer has a history of rent arrears.	You may lose your home if you are consistently falling into arrears and fail to meet a set out payment plan.

Other related legislation/documents

- Housing Act 1988 (as amended)
- Pre-Action Protocol for Possession Claims by Social Landlords

Other related policies

- Allocations Policy
- Anti-Fraud Policy
- Anti-Money Laundering Policy
- Rent Policy

Customer consultation

We consulted customers via Voice.

Monitoring

This policy will be reviewed in accordance with the policy review programme.

Person responsible for review: Director of Housing Health & Wellbeing

Supported in the review by: Successful Tenancies Manager

Ratified by: Customer Experience Committee Nov 2024

Date of review: November 2024

Date of next review: November 2026