

Service Standards – Rent Arrears



Tai Ceredigion's mission statement

"To be a first class bilingual landlord and employer that puts tenants first, provides quality homes and benefits communities and the local economy".

Standard

Tai Ceredigion will seek to keep arrears to a minimum and support tenants in meeting their tenancy obligations.

Tai Ceredigion aims to:

- Support a rent payment culture where rent collection is a high priority
- Adopt a 'firm but fair' approach towards tenants in rent arrears
- Provide a tailored and responsive services, linked to tenants needs
- Support vulnerable tenants and ensure the service is accessible
- Support individual tenants in taking responsibility for their own solutions
- Help tenants to maximise their income and ease the impact of Welfare Reforms
- Intervene early to rent arrears rising or worsening
- Take an over view and offer (facilitate) appropriate support
- Work to develop trust and positive relationships with tenants and our partners
- Use technology to assist arrears recovery
- Target resources, where possible, towards those tenants most at risk of rent arrears
- Communicate effectively and ensure our service is accessible
- Provide a fair approach to arrears recovery, built on clear procedures that allow for flexibility, as appropriate
- Follow legislation and Court protocol for possession cases
- Ensure former tenant rent arrears are dealt with promptly

Payment methods

Tai Ceredigion prefers tenants to pay their rent by **Direct Debit** but a range of other payment methods are also available, such as:

TŷFi Self Service portal App

Using an All Pay payment card at an outlet displaying the Pay Point logo,

Via Tai Ceredigion website www.taiceredigion.cymru

By phone – 0345 606 7654

Cheque in the post

Advice and Support

Tai Ceredigion aims to identify any support needs for new tenants prior to them signing their tenancy agreement. Rent is due on the first day of their tenancy and prospective tenants advised of the need to pay a full weeks rent in advance. Tenants will have a home visit within 2 weeks and, if necessary, be offered a finance check by the in-house Tenancy Sustainment Team.

This service will also be offered to existing tenants who are identified as needing additional advice and support.

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Arrears management

Where necessary the rent arrears procedure will be used.

For low level arrears this means sending standard letters, e-mails and phone calls. If this is unsuccessful direct contact methods will be used.

Where a tenant is failing to respond to offers of advice and support and does not accept responsibility, or if repayment agreements are not kept, then appropriate warnings and further action will be taken.

Legal actions will not begin, if total rent arrears are less than four weeks gross rent, but will be taken if the tenant has failed to:

- Make contact with Tai Ceredigion
- Co-operate in reducing the debt
- Maintain a repayment agreement to clear the outstanding debt

Making agreement with tenant's in arrears

Tai Ceredigion will seek to establish reasonable repayments based on tenants income and outgoings, with the aim of clearing the debt, as soon as possible.

We may also arrange for the Department of Works and Pensions to deduct rent arrears from a tenants Welfare benefits.

Former tenant arrears

This is any debt left owing to Tai Ceredigion by a tenant who has ended their tenancy, such as rent arrears, rechargeable repairs, and court fees. This debt will be actively pursued until such time as it is considered irrecoverable or uneconomical to pursue. Legal actions will be taken, if it is considered appropriate.

Staff training

Staff will be given the relevant training in order to help them make reasoned and informed decisions regarding rent arrears. This may be both on a formal and informal basis, and support will also be offered by line managers.

A copy of our Rents Arrears Policy and Procedure is available upon request on 0345 606 7654 or email post@taiceredigion.cymru

These Standards will be reviewed regularly, at least every three years

