



Barcud Service Standards – Rent Arrears

Standard

Barcud will seek to structure and resource rent arrears management services to keep arrears to a minimum and support tenants in meeting their tenancy obligations.

Barcud 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 prevent rent arrears rising or worsening
- Take an holistic approach and offer (facilitate) appropriate support
- Work to develop trust and positive relationships with tenants and our partners
- Use technology to assist arrears recovery
- Target our limited resources, towards those tenants most at risk of 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
- Take enforcement action where it is reasonable and proportionate
- Adhere to legislation and follow the Pre-Action Court Protocol for possession case
- Ensure former tenant rent arrears are dealt with promptly

Payment methods

Barcud preferred method of payment is by **Direct Debit** and tenant will be encouraged to pay by this method. However, in the promotion of a positive payment culture a range of other payment options, which are accessible, convenient and effective are offered and seek to provide value for money.

Barcud will continue to review the range of payment options available in conjunction with tenants.

Advice and Support

New tenants

Barcud aims to identify any support needs a tenant may need prior to them signing the tenancy agreement and will endeavour to put appropriate arrangements in place at the earliest opportunity.

Rent is due on the commencement of tenancy date or from the following Monday, as set out in the terms their tenancy agreement. Prospective tenants will be advised of the requirement to pay a full weeks rent as of that day (or the amount calculated and not covered by Housing Benefit or Universal Credit) This payment must be made prior to the sign up and release of keys, as this will encourage and promote prompt payment of rent from the commencement of tenancy.

New tenancy visit

A Housing Officer will arrange and endeavour to complete a home visit within 2 weeks if the commencement of tenancy to discuss the rent account and other housing related matters. The tenant will be offered and Income and expenditure check to help them stay in control of their finances, which will be undertaken by Cynnal the in-house Tenancy Sustainment Team.

Current tenants

Barcud will make available an accessible range of advice and support services e.g.

- Benefit advice to maximize income
- Referrals to support services, if required
- Liaison with Social Services, educational welfare etc as appropriate

Information on how to get help will be included in arrears letters, on rent statements, in the Tenants' Newsletter and on the website. These can be available in accessible formats on request.

Barcud understands that some tenants may require more help than others and will aim to identify these tenants at an early stage and provide flexible advice and support services in response to their need.

Arrears management

Where necessary the rent arrears procedure will be used. For low level arrears this means sending standard letters, text messaging, 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 Barcud
- Co-operate in reducing the debt
- Maintain a repayment agreement to clear the outstanding debt

Making agreement with tenant's in arrears

Barcud will seek to establish reasonable repayments based on tenants income and outgoings, with the aim of clearing the debt, as soon as practically 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 Barcud when a tenancy has ended. It can be rent arrears, rechargeable repairs, court fees or other sundry accounts. All former tenant debts 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 trained in how to make reasoned and informed decisions in order to implement in full, all parts of the Policy and its associated procedures. Training will be on both a formal and informal basis, and support will also be offered by the relevant line managers.

A copy of our Rents Arrears Management Policy is available upon request on 0300 111 3030 or email post@barcud.cymru



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