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| **RENT COLLECTION**  **POLICY** |

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| **FIRST PRODUCED: August 2009**  **REVIEWED: August 2014**  **REVIEWED: August 2019**  **REVIEW DATE: August 2024** |

COMMON/POLICY/HOUSING MANAGEMENT/RENT COLLECTION

Angus Housing Association Limited - Registered Charity Number SC020981

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| **Scottish Social Housing Charter** | **Outcomes** |
| This policy has been developed with reference to The Scottish Social Housing Charter | 2 Communication  11 Tenancy Sustainment |
| Activity Standards | Number(s) |
| Housing Management | 1.8 |
| Property Management |  |
| Property Development |  |
| Homelessness |  |
| Services for Owners |  |
| Gypsy Travellers |  |
| Wider Action |  |

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| Written By | Linlay Anderson |
| Department | Housing Management |

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| Approval Date by Committee | 14 August 2019 |

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| **Notes**  Policy drawn up with reference to:  Housing (Scotland) Act 2001 |

**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 in order 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 from all tenants 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

1. By Debit/Credit Card in person at the office
2. By telephoning using a Debit/Credit Card
3. By Direct Debit
4. By Standing Order
5. By cheque or Postal Order
   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.

* 1. Equally, no responsibility will be accepted for payments given to any

third party, i.e. anyone other than the staff of the Association.

* 1. All of the above information will be a regular feature in the

Tenants Newsletter, website and is included in the Tenants Calendar/Handbook.

1. **Rent Collection Procedures** 
   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.

* 1. 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.

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.

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

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

All tenants will be issued with a rent statement twice annually to coincide with the tenants newsletter. This will allow tenants to confirm their balance and make any enquiries about their account.

Although statements will be sent out, tenants can request a statement at anytime.