



## Haig Housing Rent Arrears: Our Policy

Haig Housing takes rent arrears very seriously and we expect all tenants to comply with their tenancy agreement and pay the rent that is due, in advance.

We believe that the best way to prevent rent arrears becoming unmanageable is through early intervention.

This leaflet is a summary of Haig Housing Rent Arrears Policy – a full copy of the policy is available from Haig Housing – please see over for details.

**Remember!** By keeping in contact and communicating and co-operating with us, no tenant should ever be in the position where they lose their home through non-payment of rent arrears.

Haig Housing is here to provide housing for the ex-Service community – we do not want to make our tenants homeless unless absolutely necessary - we would use eviction only as a last resort.

Only if we believe that rent arrears are being incurred deliberately and with no intention or co-operation on the part of the tenant to pay them off, would we seek to reclaim the money or repossess the home through Court procedures. We will also seek to recover the costs if court action is necessary

## TO ENABLE TO YOU TO PAY YOUR RENT WE WILL:

### Let you know:

- The amount of your full rent
- When to pay your rent
- Your service charges (if appropriate)
- Options for payment to pay (standing order etc)
- Your entitlements to Housing Benefit and help complete claim forms or referral if necessary.

### Make it Easy to Pay your Rent in advance by:

- The Post Office Payment System operated by Girobank.
- A standing order from your bank or building society account
- Direct debit
- Online through BillPay via [www.haighousing.org.uk/how-to-pay-your-rent-online](http://www.haighousing.org.uk/how-to-pay-your-rent-online)

### Provide Information about your Rent including:

- Regular rent statements
- Confirmation of all agreements for repayment in writing
- Letting you know if we don't receive a Housing Benefit payment

## RENT ARREARS RECOVERY PROCEDURE

**The Trust will recover arrears, costs and any other charges through fair, firm, efficient and caring action. We will:**

- Contact you as soon as your account goes into arrears
- Give you every opportunity to discuss your situation and options
- Involve the help and advice of other relevant support organisations
- Arrange to carry out rent arrears visits and interviews at your own home
- Always give you the opportunity of discussing your situation with your Housing Manager or an Income Officer before serving notice or taking action

## YOUR RIGHTS

**The Trust will ensure that:**

- Your support needs are dealt with appropriately
- All tenants receive equal and fair treatment in accordance with the Trust's Equality and Diversity Policy
- You are provided with support to help maintain your tenancy
- All information held about tenants and applicants is kept confidential in accordance with the Trust's Data Protection Policy