

Rent Collection Policy

WHAT ARE WE TRYING TO DO?

To minimise loss of income from rent and other charges by collecting rent and other charges promptly and in a way that makes it convenient for tenants to pay. The Association seeks to protect its interests and the provision of services to its customers.

HOW WILL WE DO IT?

The Association will:

- offer a range of rent payments methods to tenants;
- issue all tenants with quarterly statements of their rent, service charge and supporting people accounts;
- ensure that tenants have access to benefits advice and debt counselling in order to maximise their income and manage any debt;
- seek to provide vulnerable tenants with appropriate advice and support, recognising that the approach taken may differ from that of other tenants, in order to meet their individual circumstances.

HOW WILL WE KNOW IF IT IS WORKING?

The Association will

- report performance management to the Board at regular intervals;
- monitor the payment methods used by tenants;
- carry out periodic tenant surveys to determine their experience of the Association's Rent Collection service ("Tenant Satisfaction Survey");
- work with its own tenants to measure satisfaction with relevant services;
- carry out a thorough review of its Rent Collection Policy every three years, consulting with tenants and other partners and comparing best practice around the country.

WHO TO CONTACT IF YOU NEED TO USE THIS SERVICE:

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WHO TO CONTACT TO COMMENT ON THIS POLICY:

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NEXT REVIEW DATE: February 2009

1. Statement of intent

- 1.1 The Association aims to minimise loss of income from rent and other charges by collecting rent and other charges promptly and in a way that makes it convenient for tenants to pay. In doing so, the Association will seek to protect its interests and the provision of services to its customers.

2. Detail

- 2.1 Rent details are provided to prospective tenants when they are offered a property.
- 2.2 The Association makes it easy for tenants to pay rent and other charges by making a range of payment methods available, including by:
- Direct Debit;
 - Standing Order;
 - Allpay (at any Post Office, or store / petrol station with Pay Point or Pay Zone facility);
 - telephone;
 - the internet.
- 2.3 A Direct Debit is an instruction from a customer to a bank or building society authorising an organisation to collect amounts (variable) directly from their account, as long as the customer has been given advance notification of the collection amounts and dates. Every Direct Debit is protected by three main safeguards: an immediate money back guarantee from the bank or building society if an error is made, advance notification if the date or the amount of the Direct Debit changes and ultimately, the right to cancel the Direct Debit at any time.
- 2.4 A Standing Order operates in a similar way to a Direct Debit, but only the account holder can change the Standing Order instructions. There is some risk of arrears caused by failing to adjust payment and the bank charges are higher than for Direct Debit – this affects the Association's ability to use rent income for better services.
- 2.5 Tenants can use the Allpay card to make payments at any outlet displaying one of the following signs.



Pay at any Post Office™ with cash, cheques or debit cards.



Pay by cash at any local store or petrol station displaying the Pay Point logo.



Pay by cash at any local store or petrol station displaying the PAY zone™ logo.

- 2.6 Tenants can pay their rent over the Internet. The service is available 24 hours a day, seven days a week. Tenants simply need to log on to www.sarh.co.uk and pay on-line by using a credit or debit card. Alternatively, tenants can telephone the Customer Service Centre at S&RH, where staff will enter their payments on the on-line system on their behalf.
- 2.7 Rent accounts are up-dated on a daily basis.
- 2.8 Rent is payable in advance over 48 weeks (or 49 weeks in a leap year). The Association identifies 4 “no collection weeks” every year where tenants with clear rent accounts are not required to pay.
- 2.9 The Housing Support Services Charge is collected over 52 weeks, because this is required by Staffordshire County Council, which administers Supporting People charges and benefits.
- 2.10 The Association will issue all tenants with quarterly statements of their rent, service charge and supporting people accounts.
- 2.11 The Association encourages tenants to maximise their income by claiming all benefits to which they are entitled, including housing benefits and welfare benefits. Advice on benefits is available through the Association or by referral to another agency.
- 2.12 When new tenants sign for a tenancy, the Association will provide information on rent payment methods and default action and – as appropriate - provide early advice about benefits and budget management.

3. Specific Needs

The Association will take into account the specific needs, which may arise, of younger, older and vulnerable people, people with disabilities and Black and Minority Ethnic groups, in a manner that promotes equality and inclusiveness.

4. Responsibility

The Director of Neighbourhood Services has overall responsibility for the implementation and monitoring of this policy.

Policy: Rent Collection

5. Author of policy

Ian Philp, Head of Housing Management

6. Review date

February 2009