

SOUTHSEA SELF-HELP HOUSING CO-OPERATIVE

RENT ARREARS POLICY

NB: If at any time during this procedure the Tenant clears the arrears, they MUST inform the Rent Officer (R.O.) immediately.

1. Rents and agreements will be reviewed twice a month.
2. When a Tenant is THREE weeks in arrears according to the rent records, the R.O. will issue a reminder, **LETTER No 1**.
3. If the following review does not show an improvement the R.O. will issue: -
 - a. A sterner reminder – **LETTER No 2**.
 - b. A printout of the Tenant's rent account.
4. If the next review does not show an improvement the R.O. will issue **LETTER No 3**.
The Tenant may then, either: -
 - a) Make an agreement at a rent surgery meeting.
 - b) See the R.O. with an alternative proposal.
 - c) Pay off the arrears in full.
5. Should the Tenant fail to make an agreement or keep the agreement Made the R.O. will issue the **FINAL WARNING – LETTER No 4**, where the Tenant is given a date by which an agreement must be made and a specified amount must be paid.
6. If, by this specified date, this final warning has been ignored or the agreement has been breached the R.O. will notify the Management Committee and request a Notice To Quit be issued. The Management Committee will authorise the Finance team to Instruct our Solicitors to act on Our behalf.
7. **Once a NOTICE TO QUIT has been issued, no further agreements can be entered into and the Co-operative will enforce possession through the Courts.**

NB:- In the event of arrears due to Housing Benefit delays, the Tenant **MUST** inform the R.O. on receipt of Letter No 1. The Tenant **MUST** provide evidence of their claim for Housing Benefit (letter can be obtained from the HB office on request). If the Tenant is not entitled to full Housing Benefit they **MUST** also

make an agreement to clear the arrears that will not be covered by the due Housing Benefit payment.

In the event of the Tenant being unable to adhere to the agreement, they must see the R.O. as soon as possible to explain their reasons. The R.O. will then put the Tenant's case to the Finance Team, which has delegated authority from the Co-operative to consider EXCEPTIONAL circumstances. This authority is DISCRETIONARY and can only be exercised ONCE within the timespan of any single agreement.

SCHEDULE OF RENT ARREARS REPAYMENTS

All repayments will be on a Rent Plus basis ie. weekly rent plus agreed reduction of arrears payment.

Agreement timespans CANNOT exceed 12 months ie. all arrears must be cleared within 12 months.

The following minimum payments will apply:-

Up to £149	£5 per week (max 30 weeks)
Up to £299	£7.50 per week (max 40 weeks)
Up to £520	£10 per week (max 50 weeks)
Above £520	As required to clear the arrears within one year.

Unwaged Tenants may be permitted to make lower payments after discussion with the Finance Team.