

A GUIDE

to Rent Arrears



This Document has
been Read and
Approved by the

**Tenants
Editorial
Panel**

We use the term 'resident' to describe anyone living in one of our homes or receiving one of our services. This includes tenants, leaseholders and shared owners.

Rent Arrears

Cosmopolitan Housing Association aims to maximise rent income from residents in order to facilitate the provision of services. Where rent arrears occur, the Association will adopt a robust and sensitive approach, in order to help residents rectify the situation.

Arrears policy

Current arrears

The Association will adopt a robust and sensitive approach to recovering Rent Arrears. We understand that residents' circumstances change for a variety of reasons and this often makes it difficult to pay the rent.

We will provide at the earliest stage, advice on benefits, information regarding changes to rent and service charges and to make personal contact with residents whose accounts go into arrears.

We will offer residents at each stage of the process, private interviews and debt advice, either from the Rent Income Team or suitable outside agencies, and a financial assessment will be carried out in order to agree a realistic repayment agreement. Cosmopolitan will pursue all legal remedies in addition to repossession in order to recover rent arrears. The Association does not however use distraint against goods.

Former Tenant Arrears

Cosmopolitan will pursue vigorously former tenant arrears. We may consider seeking a money judgement and enforcement action such as Attachment of Earnings. We may in addition use debt recovery agencies where appropriate.

Housing Benefit

All residents will be offered help and advice in applying for Housing Benefit claims. New residents will be given advice and guidance about payment/benefit entitlement and assistance in completing relevant forms.

The Policy and Procedures will be publicised in plain English and made freely available to residents. Translations and other forms such as large print and Braille will be advertised and available on request.

All joint residents will be treated as jointly and severally responsible for rent arrears.

The Rent Income Team will operate within the Equal Opportunities Policy and meet any specific needs, which may arise in respect of ethnic minorities, people with disabilities, the elderly or vulnerable residents.

The Team will adopt its 'Fast Track Arrears' Policy with residents who won't pay, rather than can't pay.

Cosmopolitan's policy for controlling Rent Arrears is to offer all residents advice on benefits, information on rent payments and to make contact early with residents whose accounts go into arrears.

Fast Track Policy

The Association's policy is, in the majority of cases, the most effective method and is consistent with our 'Customer Lead' approach to rent income management.

We, however, recognise that some residents decide not to pay rather than being unable to pay.

It is the intention of Cosmopolitan to treat these residents differently and introduce a quicker 'Fast Track' way of dealing with these cases, after their circumstances have been evaluated.

Fast tracking of residents will only occur if we are getting infrequent payments and there are no other factors such as Housing Benefit claims pending.

Prior to fast tracking the Rent Income Team Leader will arrange a personal interview with the resident to discuss their arrears position.

If you wish to obtain further information on rent arrears please contact us at the address overleaf, or telephone 0151 224 0201.



This document is available translated into your own language and in large print, braille and audio tape on request.

यह दस्तावेज़ आपकी भाषा में अनुदित रूप में भी उपलब्ध है। विवरण के लिए कृपया इस कार्यालय से उपलब्ध "हमारी सेवा पुस्तिकाओं की गाइड" प्रकाशन देखें।

ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਅਨੁਵਾਦ ਉਪਲਬਧ ਹੈ। ਵੇਰਵਿਆਂ ਲਈ ਦੇਖੋ ਪੁਕਾਸ਼ਨ "ਸਾਡੇ ਸੇਵਾ ਲੀਫ਼ਲੈਟਾਂ ਸੰਬੰਧੀ ਗਾਈਡ", ਜੋ ਇਸ ਦਫ਼ਤਰ ਤੋਂ ਮਿਲ ਸਕਦੀ ਹੈ।

یہ دستاویز آپ کی زبان میں ترجمہ شدہ شکل میں بھی دستیاب ہے۔ کتابچہ بعنوان "رہنما پرچے برائے ہماری خدمات" (گائڈ تو اور سروس لیفلٹس) دیکھیں

هذا المستند متوفر أيضا مرفحا إلى لغتكم،
للمزيد من التفتيش برجاء لإطلاع على نشرة " دليل خدماتنا "
المتوفر مرفحا هذا المكتب

এই ডকুমেন্টটি/সেখটি আপনার নিজের ভাষায় অনুদিত পাওয়া যাবে, 'গাইড টু আওয়ার সার্ভিস লিফলেটস'
(আমাদের পরিষেবা পত্রিকার নির্দেশিকা) প্রকাশনা দেখুন, বিসদ বিবরণের জন্য, যা এই অফিসে পাওয়া যাচ্ছে।

這份資料冊已有中文譯本，請參閱《我們的服務 介紹資料冊指引》，
請向我們 辦公室詢問這份 摺 之詳情。

Waxaad kaalood heli kataa dukumeentigani oo ku qoran luqaddaada, fadlan waxaad eegtaa "Kaaliyaha xaashida adeegyadana" oo laga heli karo xafiiskani.

Ky dokument është poashtu i përkthyer në gjuhën tuaj, ju lutemi shikoni botimin "Udhëzime për shërbimet tona në fletpalosjet", që mund t'i gjeni në këtë zyrë, për të dhëna.



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Cosmopolitan Housing Association is a Charitable Industrial and Provident Society.