

# A GUIDE

## to Rent Arrears



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

# 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

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 we will 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 Income Management 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 Resident Arrears

Cosmopolitan will pursue vigorously former resident 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. New residents will be given advice and guidance about payment/benefit entitlement and assistance in completing relevant forms.

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

The Income Management 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 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 Income Management 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 the Income Management Team at the address overleaf, telephone 0151 224 0201 or email:**

**[incomemanagement@cosmopolitanhousing.co.uk](mailto:incomemanagement@cosmopolitanhousing.co.uk)**



If you wish to have this document translated into your chosen language, please tick the relevant box below and return to Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY.

This document is available in large print, Braille and audio tape on request.

<p>إذا لڊك الرغبة فى الحصول على هذه الوثيقة مترجمة الى اللغة التى تختارها، أرجو ان تضع علامة على الصندوق وترجعه الى هيئة إسكان كوسمبوليتان. Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY.</p> <p><input type="checkbox"/></p> <p>(Arabic)</p>
<p>如果您想把这份文件翻译成中文，请在空格内划✓，然后把传单寄回：Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY</p> <p><input type="checkbox"/></p> <p>(Chinese – Simplified)</p>
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<p>ئەگەر هەز دەکەیت ئەم تۆکیومینتەت بۆ سەر زامانی خۆت بۆ وەرگیردەیت ئەوا تکایە نیشانەى ✓ لە وەرچوارگوشە بەدەو بێگەرتنەوه بۆ (کۆمەڵەى کوسمۆپۆلیتان بۆ خانووبەره) بۆ ئەم ناوینشانە: Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY</p> <p><input type="checkbox"/></p> <p>(Kurdish)</p>
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<p>Haddii aad jeclaan laheyd in documentigan luqad aad dooratay lagu soo turjumo, fadlan sax sanduuga oo u soo celi hey'adda guriyeynta ah ee Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY.</p> <p><input type="checkbox"/></p> <p>(Somali)</p>
<p>Bu belgenin seçtiğiniz dile tercüme edilmesini arzu ediyorsanız, lütfen kutuyu işaretleyin ve Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY adresine geri gönderin.</p> <p><input type="checkbox"/></p> <p>(Turkish)</p>

Please be aware that Cosmopolitan Housing Association may record any incoming or outgoing telephone calls as part of our commitment to providing excellent customer service.



Cosmopolitan House, 2 Marybone, Liverpool L3 2BY,  
Telephone: 0151 227 3716 Fax: 0151 227 4991  
www.cosmopolitanhousing.co.uk

Cosmopolitan Housing Association is a Charitable Industrial and Provident Society.