



Housing Policy
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1. Policy Objectives

- 1.1 This policy sets out Peabody’s approach to preventing and recovering arrears. This policy covers all Peabody general needs tenants, those living in sheltered accommodation and supported housing. This policy does not cover key workers, market rented properties or cost tenancies.
- 1.2 This policy includes:
 - current tenant arrears;
 - sub-units arrears; and

- sundry debts.

- 1.3 It also details how Peabody will separately deal with former tenant arrears and write offs.
- 1.4 The overall aim of this policy is to maximise rent collection, minimise tenant debt and enable tenants to maintain their tenancy wherever possible. Without an efficient rent collection service Peabody would lack the resources to meet its objective of tackling poverty in London and providing services to residents. Peabody's principle strategy is prevention and early intervention and keeping arrears to a minimum through firm but fair and equitable action where eviction is used only as a last resort. This will be achieved within the context of our legal and regulatory obligations and other related Peabody policies.
- 1.5 Peabody will apply and enforce this policy consistently to ensure that all tenants receive fair treatment.
- 1.6 Peabody's management of arrears is part of a continuous process with the following three distinctive stages:
- arrears prevention;
 - early identification and intervention; and
 - enforcement.

2. Relevant Legal and Regulatory Information

Housing Act 1985 Schedule 2.

- 2.1 This part of the Housing Act 1985 sets out the grounds for possession for secure tenants.

Housing Act 1988 Schedule 2

- 2.2 This part of the Housing Act 1988 sets out the grounds for possession for assured tenants.

HOL Judgement – Knowsley Housing Trust v White, Porter v Shepherds Bush Housing Association, Honeygan-Green v Islington LBC (10 December 2008)

- 2.3 This judgement removed the status of tolerated trespasser for assured and assured shorthold tenancies with immediate effect. All former assured tolerated trespassers had their assured tenancies reinstated by this judgement.

[Housing and Regeneration Act 2008 Schedule 9](#)

- 2.4 Part 1 of this Schedule amends the Housing Acts 1985, 1988 and 1996 to prevent the creation of future tolerated trespassers. Part 2 of this Schedule provides for replacement tenancies which restore the security of tenure for those who are currently tolerated trespassers.

The Insolvency Act 1986 s285(3)/The Enterprise Act 2002

- 2.5 This Act includes details of how bankruptcy orders are made and the rights and responsibilities of the official receiver in dealing with people who are subject to a bankruptcy order.

The Housing Benefit (General) Regulations 1987 (SI 1987/1971)

- 2.6 These regulations set out the rules governing Housing Benefit payments and include issues such as claiming on two properties, claims when absent from the property and how to deal with overpayments.

Regulatory Code

- 2.7 The Regulatory Code states that housing associations must provide good quality housing services. The guidance states that legal repossession of a property must be sought as a last resort.
- 2.8 The Housing Corporation Circular, Tenancy Management: Eligibility and Evictions sets out in detail what housing associations must do in respect of possession and evictions.

Pre-action Protocol for Possession Claims Based on Arrears

- 2.9 The Civil Justice Council Rent Arrears Protocol set out action which must be taken when pursuing rent arrears. This Protocol came into force on the 2nd October 2006.

3. Key Definitions**Arrears**

- 3.1 Any unpaid rent charge or use and occupation charge owed to Peabody by a tenant or tolerated trespasser regardless of the method of payment.

Sundry debts

- 3.2 Other debts owed by tenants or tolerated trespassers that are not rent. These are recorded separately on other accounts, but are linked to the tenants rent account. Examples of sundry debt include chargeable repairs and court costs.

Former Tenant Arrears

- 3.3 The amounts of rent and other sundry debt that remains unpaid and owed to a landlord when a tenant vacates a property.

Housing Benefit

- 3.4 State benefits paid to assist with paying rent.

Agreement

- 3.5 An agreement between the landlord and the tenant to pay off arrears over an agreed period of time.

Security of Tenure

- 3.6 A tenant's right to remain in a property and the limits on this, such as the legal procedures which have to be followed in order to evict the tenant.

Notice of Seeking Possession

- 3.7 Warning of intent that court proceedings are planned due to a breach of tenancy due to non payment of rent (may also include other breaches of the tenancy agreement such as anti social behaviour). If a tenant does not pay the outstanding rent owed or does not make an agreement to pay this amount within four weeks then the landlord may go to court to apply for a possession order.

Possession order

- 3.8 A court order requiring the tenant to give up possession of their home to the landlord.

Suspended Possession Order

- 3.9 A court order requiring the tenant to give up possession of their home to the landlord suspended on terms. These terms specify how much the tenant must pay to clear their arrears.

Postponed Possession Order (granted from February 2006)

- 3.10 A court order requiring the tenant to give up possession of their home to the landlord which is postponed on the basis that the tenants pays an amount set by the court to clear their arrears.

4. Policy

Arrears Prevention

- 4.1 Peabody considers rent to be a tenant's most important financial commitment and we expect tenants to prioritise rent payments above other expenses.
- 4.2 Peabody is actively dedicated to helping tenants avoid rent arrears by enabling and promoting a payment culture. Peabody believes that prevention is better than cure. This approach not only benefits tenants by helping them avoid the risks of accumulating debt, it also benefits Peabody by reducing the cost of collecting outstanding money. Therefore Peabody believes that prevention is the best way to deal with arrears.
- 4.3 As well as seeking to enable and promote a payment culture, Peabody will also help tenants maximise their income by assisting them to access benefits.

Arrears prevention at sign up

- 4.4 Peabody will ensure that information is given to new tenants at sign up to ensure that they clearly understand how to pay their rent and the implications of non payment (See Sign-up Procedure).
- 4.5 Peabody will complete credit checks as part of the sign up process. The tenant will be informed of this and shown a copy of their check without charge. The details of the check will be used by Peabody to identify financial support needs. The credit check will not effect a tenant's housing eligibility.
- 4.6 The tenant's responsibility for paying rent will be clearly explained at sign up and the following will be discussed:
- How much rent and any other charges they need to pay and where applicable any charges which are not eligible for Housing Benefit.
 - The different payment methods offered by Peabody, including our preferred payment option.
 - Their obligation to pay rent weekly in advance each Monday, whether or not the tenant pays their rent themselves, or all or part is paid by Housing Benefit.
 - If a tenant is in receipt of Housing Benefit (or made a claim for Housing Benefit) they will make a weekly contribution to comply with their tenancy.
 - If they are joint tenants it will be explained that each are responsible for the full rent being paid.
 - The implication of non payment of rent.
- 4.7 Peabody will ensure that new tenants have the necessary facilities in order to make their first rent payments.
- 4.8 Routine welfare advice and money management will be part of the sign up process. Peabody will ensure that tenants are aware of organisations that can provide independent financial advice, such as the National Debt Line and the Citizens' Advice Bureau (CAB).

- 4.9 If it is apparent at sign up that a tenant needs specialist support they will be referred to appropriate agencies (such as the Tenant Support Team) and given every opportunity to discuss the situation and options, including carrying out home visits (Refer to Section 5 - Vulnerable Tenants and Tenants with Support Needs).

Easy rent payment options for tenants

- 4.10 Peabody will provide and promote a range of payment options. Any payment options provided will be cost effective for Peabody to operate and convenient and easy for tenants to use. The list of payment options may change to reflect tenant feedback and new technological developments.
- 4.11 Peabody will promote its preferred payment option to tenants.
- 4.12 Rent statements will include a facility to make an extra payment and will also explain all the methods of payment accepted by Peabody.
- 4.13 When a tenant pays by direct debit and this fails on three occasions this method of payment will be refused until the tenant can demonstrate 6 months of timely payments. Peabody may also recover any administration costs for unsuccessful direct debits.
- 4.14 For new tenants, prior to a swipe card being generated, an alternative payment method will be supplied by Peabody.
- 4.15 Due to associated risks for staff Peabody under normal circumstances does not accept cash payments at offices.
- 4.16 Emergency payments will only be accepted by Peabody in exceptional circumstances, for example, on the day of an eviction, or if the tenant has a cheque for over £1,000 that will not be accepted at the Post Office. However tenants will be encouraged to make the payment via debit or credit card where possible.

Promoting a payment culture and keeping tenants informed

- 4.17 To promote and enable a rent payment culture Peabody will inform and remind tenants of their obligation to pay their rent in advance.
- 4.18 Tenants will be regularly advised of their account balance through quarterly rent statements, with arrears correspondence and on request.
- 4.19 Correspondence sent to tenants will emphasise the importance of keeping up to date with rent payments. The correspondence should indicate that failure to do so may result in home loss and offer contact details for tenants to get advice where necessary.
- 4.20 In line with the Communication Needs Policy, Peabody will provide information in plain English and ensure that tenants can access a responsive interpretation and translation service as well as have information in other formats such as large print. Communication will be clear, customer friendly and encourage tenants to contact Peabody or other agencies when needed.
- 4.21 If a tenant's rent account is adjusted to correct an error made by Peabody, a letter will be sent to the tenant to notify them of the alteration. If the adjustment has created an arrear on their rent account, the letter will invite them to contact Peabody as soon as possible to make an agreement to clear the arrear.
- 4.22 Peabody will undertake ongoing promotions on rent payment including such activities as articles in the tenant's newspaper, content on Peabody's website and the production of information leaflets and posters. This will cover such topics as the necessity to make regular rent payments, the services offered by Peabody and debt advice services.

4.23 Peabody will test new techniques and incentives to encourage a rent payment culture.

Securing access to benefits for tenants

4.24 Peabody recognises that a significant percentage of tenants are either on low income or claiming state benefits. Some of these tenants may not be receiving their full benefit entitlement. Peabody will seek to secure greater tenant access to Housing Benefits in the following ways.

- Obtain a certificate of authorisation from the tenant at sign up to ensure that Peabody is able to assist with any Housing Benefit matters as they arise during the tenancy.
- Advise tenants of the documents needed when applying for Housing Benefit.
- Inform tenants of their requirement to keeping Housing Benefit updated on changes to their circumstances, including any changes to their circumstances.
- Providing information to tenants to help with Housing Benefit appeals and reassessments and/or referring them to an appropriate agency for this support.
- Providing general benefits advice and promotion (including a Tenant Support Helpline).

4.25 Peabody will maintain close liaison with Housing Benefit Departments in order to facilitate prompt and accurate payments and reduce possible fraud.

4.26 Since managing finances may not always be easy, tenants will be encouraged to allow Housing Benefit payments to be paid direct to Peabody in all appropriate cases. Direct payment of Housing Benefit will be requested where the tenant owes more than eight weeks rent.

4.27 Peabody will offer a tenant in receipt of income based Job Seekers Allowance or Income Support the option of the arrears being paid by the Department of Work & Pensions out of their benefit. Direct payments will be requested where a tenant has not paid the full weekly charge for more than eight weeks.

4.28 Peabody will not start possession proceedings for rent arrears if a tenant can demonstrate they meet all of the following conditions:

- the tenant has a reasonable expectation of being eligible for Housing Benefit;
- the tenant has provided the local authority with all the evidence required to process a Housing Benefit claim; and
- made their required personal contributions towards the charges.

4.29 Peabody will make reasonable efforts to establish effective ongoing liaison with Housing Benefit departments. Peabody will seek to obtain a certificate, if possible, to confirm that there are no outstanding benefit enquiries.

Early Identification and Intervention

4.30 Both to protect Peabody and to prevent the tenant building up more debt, if a tenant goes into arrears Peabody aims to recover the money owed as soon as possible. One missed payment, no matter how small could be difficult for tenants on low income or benefits to recover from. Therefore Peabody has a duty to prevent arrears building up.

4.31 In order to achieve this, when tenants go into arrears will be reminded of their tenancy conditions and their responsibility to make regular rent payments in advance. They will also be informed of the amount of outstanding money owed and of the potential implications of non-payment.

4.32 Early identification allows Peabody more opportunity to offer support and discuss possible options with tenants to clear any arrears. Tenants will actively be encouraged to make contact with Peabody

to achieve this. This approach empowers the tenant to deal with their situation before their debt becomes potentially unmanageable.

- 4.33 Staff will be sensitive to a tenant's personal circumstances to determine the most appropriate action to deal with arrears. Staff will take a holistic approach to rent arrears and help identify any sources of income to help a tenant deal with their debt, as well as tenant's outgoings. Difficulty in paying the rent may reflect wider problems which require support and a more flexible approach in settling the outstanding arrears. Factors that staff will consider include:
- reason for the arrears;
 - tenant's financial circumstances (this will be done using such tools as the National Debt Advice Line income and expenditure form); or
 - any tenancy/matrimonial problems current tenant arrears;
- 4.34 As rent arrears may be part of a general problem with debt, if needed tenants should be offered debt and benefits advice and where appropriate referred to specialised debt advice agencies.
- 4.35 Peabody places an emphasis on building relationships with tenants Peabody will actively contact tenants who are in arrears. When arrears are first detected contact will be made by phone contact and using standard letters. When tenants fail to respond to this contact, they will be invited to meet with staff as well as staff undertaking un-arranged visit to a tenant's home.
- 4.36 Tenants can arrange to see a member of staff at a Peabody office or book a home visit. Vulnerable tenants will be offered home visits as required.
- 4.37 The table indicates at what stage Peabody should contact tenants and by which means.

Weeks in arrears	Action
Two weeks.	Send first letter informing tenant about their arrears and the implication of non payment. The letter will give information on access to debt and benefit advice.
Four weeks.	Send second letter, make an appointment to meet the tenant to discuss arrears. This includes a warning to serve NOSP.

- 4.38 Peabody will do their best to make a reasonable agreement with tenants for repayment of rent arrears, preferably in full. This agreement will be based on the tenant's income and expenditure. The agreement will be clearly explained so that tenants know how much they need to pay and over what period. Peabody will explain to tenants the legal implications of failing to maintain an agreement. Agreements will be regularly reviewed to take into account factors such as total amount owed, payment history and any changes in tenant's circumstances.
- 4.39 Where a tenant is in receipt of Housing Benefit and is in arrears the tenant will be reminded of the Tenancy Agreement that states that rent must be paid in advance the necessity to supply any necessary information and notify Housing Benefit of changes to their circumstances including rent increases.
- 4.40 Where it is necessary to transfer money between rent accounts for current tenants, Peabody will notify the tenant in writing. The same obligation will not be required for former tenants unless the tenant has transferred to another Peabody property.
- 4.41 Where a tenant works for Peabody and is in arrears, payment will be secured from payroll, only with the express permission from the employee.

Enforcement

4.42 Peabody’s Arrears Policy emphasises the importance of preventative measures and support to enable a tenant to maintain their tenancy wherever possible. After all reasonable steps have been exhausted; Peabody has no alternative but to take legal action. Even during enforcement it is still Peabody’s aim to help the tenant clear their arrears and sustain their tenancies wherever possible. Staff will continue to take proactive measures to contact tenants to encourage them to make an agreement to clear their arrears. Peabody will continue to refer tenants to specialised support and urge them to obtain legal, debt and benefits advice. Also tenants will continue to be informed of their rent balance through regular statements.

Serving a Notice of Seeking Possession (NOSP)

4.43 Serving a NOSP is the first step in taking legal action against a tenant and may result in the tenant’s eviction from their home. Peabody’s will normally serve a NOSP when a tenant is 6 weeks in arrears. If arrears of 6 weeks or more is a result of an adjustment to correct a Peabody error, then before the NOSP is served, a personal contact would be attempted in addition to a letter explaining the error and the necessity to serve a NOSP.

4.44 A NOSP will be served by Peabody where a tenant is six weeks or more in arrears and they:

- do not attend an appointment to discuss their arrears and the arrears do not reduce;
- attend an appointment but no agreement to clear the arrears is made; or
- fail to maintain an agreement to clear their outstanding arrears.

4.45 When serving a NOSP Peabody can use either mandatory or discretionary grounds for possession. These grounds are outlined in the tenancy agreement and vary according to the type of tenancy signed. Ground 8 is the only mandatory ground Peabody can use, all others are discretionary.

Tenancy Type	Grounds for Possession
Kings Cross 10 Estates.	10
Pembury Estate.	10
Strawberry Vale Estate - tenants in occupation at transfer.	10, 12
Strawberry Vale Estate - new tenants.	10, 11
All Other Assured Tenants, including Assured Shorthold.	8, 10 ,11
Secure Tenants.	1

4.46 It is Peabody’s policy to use mandatory grounds for possession only in exceptional circumstances. Mandatory grounds may be considered in the following circumstances:

- arrears involve a fraudulent Housing Benefit claim;
- a tenant refuses to co-operate at all with Peabody to remedy their rent arrears;
- a tenant refuses to meet Peabody staff to discuss their rent arrears;
- a tenant has a history of making large payments prior to Peabody taking legal action; or
- a tenant has abandoned their property.

4.47 Staff should use the Ground 8 Checklist if they are considering using Ground 8.

- 4.48 The use of mandatory grounds for possession for rent arrears has to be authorisation by the Assistant Director of Revenues who would examine the circumstances of each case. The Assistant Director of Revenues will also provide a report to Governors whenever this approach is used.
- 4.49 Mandatory grounds for possession would not be considered in the following circumstances:
- a vulnerable tenant;
 - a tenant is co-operating with Peabody to reduce their rent arrears;
 - evidence has been provided by the tenant that they have submitted a Housing Benefit claim and provided the necessary proofs to Housing Benefit;
 - Housing Benefit have confirmed that they have received a Housing Benefit claim form; or
 - Peabody believes that the rent arrears have been caused by Housing Benefit processing delays.
- 4.50 A NOSP will be served as outlined in the tenancy agreement.
- 4.51 Between serving the NOSP and a court hearing Peabody will attempt contact with the tenant to discuss the arrears, the cause of the arrears, repayment of the arrears and the Housing Benefit position.
- 4.52 Peabody will normally apply to court for a possession order hearing once the NOSP has expired (this is 4 weeks after being served) if no contact or agreement has been made and the arrears continue to increase.
- 4.53 Enforcement action will be considered in the following circumstances:
- where a tenant fails to contact Peabody or cooperate in reducing their rent arrears;
 - if a tenant continually defaults on a repayment agreement; or
 - where the tenant has engaged in Housing Benefit fraud.
- 4.54 Peabody would normally request a money judgement for any sundry debts at the same time as a possession order.
- 4.55 Where a tenant makes and maintains an agreement Peabody will monitor the account on a regular basis and no court referral will be made as long as the arrears are reducing. As the NOSP remains valid for 12 months Peabody can apply to the court at any time. Once the NOSP becomes invalid should there still be arrears on the account a further NOSP will be served to protect the interests of Peabody.

Weeks in arrears	Action
Six weeks.	Serve a NOSP. Request tenant to contact Peabody to discuss arrears and make payment arrangement.
Ten weeks. (Once the NOSP has expired).	Apply to court for a possession order hearing. If arrears are not reducing or no agreement has been made or maintained.

Court action and Breach of court

- 4.56 Peabody will provide the tenant with an up to date rent statement no later than 10 days before the date of the hearing. Peabody will also disclose to the tenant our knowledge of the tenant's housing

benefit position no later than 10 days before the date of the hearing. Once the application to court has been made Peabody will send a rent statement to the tenant each fortnight.

- 4.57 Peabody will notify the tenant in writing of court action and the type of order that will be sought. The letter will also confirm the time and the date of the hearing and advise the tenant that they should attend court as their home is at risk.
- 4.58 Depending on the level of arrears, if a tenant complies with an agreement to pay the current rent and a reasonable amount off the arrears Peabody will agree to adjourn court proceedings with liberty to restore proceedings, so long as the tenant keeps to the agreement. This will be reviewed on a case by case basis.
- 4.59 When a tenant breaches the terms of a postponed possession order, Peabody will immediately apply to court for a date for possession.
- 4.60 A tenant will remain a tenant until the day they are evicted from the property.

Eviction

- 4.61 Evicting a resident from their home is the most powerful and extreme sanction that Peabody has and has severe implications for the resident and the rest of their household. Eviction is the last resort and will only be considered when all other options for clearing the arrears have been exhausted. An interview will be completed by the Revenues Manager with every resident before their case is referred for eviction to ensure that all other options have been thoroughly considered.
- 4.62 Each eviction case will be referred to the Revenues Manager for recommendation to evict and then the AD of Customer Service for approval. The role of the Revenues Manager and AD of Customer Service is to ensure that Peabody have explored all other options to recover the arrears and that the relevant procedures have been followed by Peabody staff. A resident has the right to appeal the decision to evict to the Director of Customer Services.
- 4.63 Once the warrant has been applied for, the resident must apply to the court for the judge to decide on any action relating to the tenancy, for example, a stay hearing or re-entry hearing.
- 4.64 Peabody will inform residents prior to eviction to contact the local authority Homeless Persons Unit. Peabody will also notify the relevant Homeless Persons Unit directly and work with the LA to maximise the options for alternative accommodation following the eviction.
- 4.65 Any goods left by the former resident will be disposed of in line with the [Abandoned Goods Policy](#).

5. Other Information

Management of the Arrears Service

- 5.1 The Revenues Team is responsible for the implementation, management and monitoring of the Arrears Policy. Where applicable, other Teams within Peabody are expected to keep up to date information relating to a tenants rent account.
- 5.2 This Team will be properly trained and resourced in order to carry out their designated role and provide an excellent service to tenants. In particular the Team will be knowledgeable on the Arrears Policy and Procedures, legal aspects of arrears and welfare benefits.
- 5.3 Officers in the Revenues Team will effectively communicate with tenants and record this communication. Officers will be sensitive to tenants' circumstances and able to use their discretion when deciding what action to take with regards to tenant arrears.

- 5.4 The Revenues Team will work closely and build good relationships with relevant agencies such as local authorities, the courts, debt advice services as well other internal Peabody Departments. The Revenues Team will seek to form service level agreements / protocols where possible.

Vulnerable Tenants and Tenants with Support Needs

- 5.5 As a provider of social housing to those most in need, Peabody has a significant proportion of vulnerable tenants and / or require support and / or assistance and / or advice in order to maintain their tenancy. Peabody will support these tenants through either the Revenues or Tenant Support Team or refer tenants to appropriate agencies. Peabody aims to identify and provide support and advice as early as possible.
- 5.6 Staff will be conscious of the fact that non payment of rent could indicate a tenant needs support in order to maintain their tenancy. Staff should refer tenants to the Tenants Support Team if they meet Peabody's definition of vulnerable or if they are not able to deal with a case due to its complexity.
- 5.7 Residents may also contact the Tenants Support Team directly.
- 5.8 Where a resident is identified as vulnerable, staff will act appropriately to support the tenant. This may include more home visits and working with an advocate.

Agency Managed Schemes

- 5.9 Tenants living in accommodation managed by an external agency will be bound by the policies and procedures of that organisation. Staff managing the scheme are responsible for following their own policies and procedures and giving advice to the tenants living there.
- 5.10 If a tenant is unhappy with the advice they receive from staff managing the scheme they may contact Peabody.
- 5.11 It is important to note that tenants of agency schemes are still Peabody tenants, which means that the tenant/landlord relationship ultimately remains with Peabody.
- 5.12 Where required Peabody will provide details of scheme members accounts to the Agency provided consent forms have been signed by the client and returned

Supported Housing and Sheltered Scheme Tenants

- 5.13 This policy applies to supported housing tenants and tenants living in sheltered schemes. Both tenants should be able to access additional support if this is required to help them maintain their tenancy. Enforcement action should not be delayed if this deemed appropriate and in accordance with the Policy.
- 5.14 The Revenues Team and Supported Housing Older People Team will work closely to ensure that the aims of this policy are realised. The Revenues Officer will take overall responsibility for arrears management.

Write Offs

- 5.15 At the discretion of Peabody, where a current tenant arrear is not economical to pursue the debt will be written off.

Former Tenant Arrears

- 5.16 At the discretion of Peabody, former tenant arrears will be assigned to a debt collection agency.

Sub-units Arrears

- 5.17 Arrears for sub-units will be dealt with in the following way.

- Two weeks in arrears letter will be sent to tenant.
- Four weeks in arrears second letter will be sent to tenant.
- Six weeks in arrears a Notice to Quit will be served with the sub-unit taken back four weeks later unless the arrears are paid in full.

6. Monitoring Information

- 6.1 Peabody will monitor the effectiveness of this Policy on a regular basis in order to continually improve service quality.
- 6.2 The Resident Services Committee is responsible for monitoring the collection of rent and service charges, including arrears, by agreeing and monitoring key performance indicators. The Resident Services Committee has delegated the day to day management of rent arrears monitoring and the setting of estate specific performance indicators to the Director of Resident Services and his/her team in this instance the Revenues Team. The Assistant Director of Revenues report quarterly to Resident Services Committee on arrears performance.

7. Relevant Procedures

TBC

8. Relevant Policies

Abandoned Goods Policy
Communication Needs Policy
Grounds for Possession
Joint Tenancies Policy
Lettings Policy
Privacy and Confidentiality Policy
Relationship Breakdown Policy
Tenant Giving Notice Policy

9. Relevant Letters/Forms

Ground 8 Checklist