



# **South Tyneside Homes**

## **Rent Collection and Arrears Policy**

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## 1. Introduction

This policy covers the aims and objectives of South Tyneside Homes in its approach to income collection and rent arrears recovery and its approach to be taken in making sure that rent and service charge payments and all customer debts are collected and repaid when they do arise.

It is essential that South Tyneside Homes maximises its rental income in order to achieve its objectives and to deliver effective, efficient and well resourced housing management, maintenance and asset management services.

Maximising rent collection and minimising debt are two of our key responsibilities. Successful delivery in this is fundamental to our objectives:

- Great Homes in great places
- Great Services
- A Great Company

South Tyneside Homes will provide tenants and leaseholders with:

- A number of different methods to pay rent and service charges
- Regular and accessible information on rent and service charge accounts
- Advice and support to tenants and leaseholders who have, or think that they may encounter, difficulties paying their rent.

In discharging our delegated responsibilities we have a responsibility to proactively address arrears when they occur. However, we will do this in a sympathetic and firm manner, sensitively and fairly.

We recognise that being in debt can be a stressful and anxious experience. Debt is often the symptom of deeper money problems and attempts to clear the debt may mean financial hardship and, if unsuccessful, eviction.

We will give advice and help to prevent missed rent payments arising in the first place and will give advice about welfare benefits you may be eligible for.

We will work with our partners to provide a fair service for recovering missed payments that balances the needs of South Tyneside Homes, the Council and tenants and leaseholders. We will make referrals for debt advice to suitable agencies, and wherever possible we will aim to secure repayments without taking possession of homes.

We will only secure possession as a last resort when we have explored all other options.

Eviction action will be taken as a last resort and only when there is clear evidence or non compliance on the part of the tenant, either to engage with South Tyneside Homes, or to make any consistent effort to pay their rent and arrears.

Keeping up to date with rent will benefit South Tyneside Homes, the Council and tenants or leaseholders of South Tyneside Council. Failure to pay rent or service charges increases the financial burden on other tenants and leaseholders, reducing the overall level of income available to provide services. In addition, collecting missed rent payments takes resources away from other housing management tasks, which in turn reduces the level of service that we can provide.

We will ensure that we approach rent and service charge arrears recovery across South Tyneside in a consistent and unambiguous way and that tenants and leaseholders are all aware of both the responsibilities and consequences of non-payment.

## **2. How are Rents and Service Charges Calculated?**

The responsibility for calculating rent and service charges, including charges to leaseholders, is a task that remains the responsibility of South Tyneside Council. The actual collection of rent and responsibility for collecting arrears has been delegated to South Tyneside Homes, the Council's arms length management organisation for housing.

The Council sets rents in accordance with the formula that is set by central Government. This formula takes into account regional earnings and the value of your property, as well as the number of bedrooms in your home.

The Government adopted a policy called "Rent Convergence". Its aim is that by 2012, tenants of Councils and Housing Associations will all pay the same levels of rent for similar kinds of homes in similar areas. South Tyneside has traditionally had a policy of keeping rents low, so this means that rents are likely to increase at a rate above the rate of inflation to meet this Government target.

We will write to all tenants and leaseholders before the start of the new financial year informing you what your rent and service charges will be in the coming year.

## **2. Paying Your Rent**

When a tenancy agreement is signed, you agreed to pay rent and service charges for your home each week. If you pay your rent monthly, you should do so in advance, not in arrears. If you have a joint tenancy, both tenants are jointly responsible for making these payments regularly and on time.

Rent is calculated on a 48-week year and rent payment is due on Monday each week, apart from two sets of rent-free fortnights:

- The last week in July and the first week in August

- The last week in December and the first week in January

These dates are usually agreed with our Customers through the Involvement Team – they could be subject to change. If they do change we will notify you in the annual rent increase letter.

South Tyneside Homes will provide a range of different ways to pay rent and service charges so that you can choose a method most suited to you and your circumstances.

We will provide the following different payment methods:

- Direct debit- Paperless over the Telephone
- Internet ([www.southtynesidehomes.org.uk](http://www.southtynesidehomes.org.uk))
- Standing Order
- Swipe card at a number of local post offices and shops
- Local housing offices via the payment kiosks at Landreth, Jarrow and South Shields Town Hall.
- Direct from the Benefits Agency
- Deductions from salary or pensions if you are an employee of South Tyneside Homes or South Tyneside Council
- By phone 24 hours a day 7 days a week on **0845 835 0127** using a debit card or via the Customer Service Centre on 0300 123 66 33.

Direct Debit is the easiest and most cost effective way of paying your rent. It's regular, and once you have signed up to it you don't need to think about it again, as it's automatic. It therefore has considerable benefits to tenants and leaseholders in terms of ease and convenience. We now operate a paperless direct debit service.

We also have a quarterly prize draw, which is open to everyone who pays by this method. You could win £100. For more information contact the Income Team on 0300 123 66 33.

In addition we hold a quarterly prize draw for £250 for tenants with a clear rent account.

In offering a range of payment methods, we will seek to balance convenience for tenants and leaseholders with the cost of providing the service.

### **3. Categories of Rent and Service Charges**

You are responsible for paying not just your rent, but other charges associated with living in your home. These charges depend on the different kinds of service that you receive and examples include:

- Resident warden
- Mobile warden
- Heating charges
- Garage rents

- Concierge
- Caretaking
- Cleaning communal areas
- Furniture packs

We also collect water rates on behalf of Northumbria Water.

When you make a payment against your rent account, we will prioritise the different charges, first paying off the balance owing on your rent, and then paying off your outstanding service charges and water rates. If you are in arrears, we will use any payments you make to clear your rent arrears first, then the amounts owing on your other charges and water rates once your rent account is clear.

#### **4. Keeping You Informed**

We recognise that an important part of helping you stay up to date with your payments is accurate and up to date information on your rent and service charge account. Therefore we will:

- Write to you before the start of each financial year detailing what your weekly rent and service charges will be
- Write to you within 28 days of any changes being made to these charges
- Issue you with a receipt when you pay in person at one of our housing offices or by providing a receipt number when you pay via the telephone or online
- Provide new and existing tenants with a swipe card
- Provide a rent statement if you fall into arrears at various points in the arrears process.

#### **6. If You Fall into Arrears**

We aim to maximise the income collected on behalf of South Tyneside Council and substantially reduce the level of debt owed by both current and former tenants. While making available a range of methods of paying rent we will also put in place a range of measures to support tenants and leaseholders in making their payments. However, we will also take firm action against tenants who fall into arrears and do not take steps to address their debt.

We also recognise that taking action early and putting resources into prevention work will also help minimise the amount of money owed to the Council. We will put in place procedures to ensure that tenants and leaseholders receive appropriate support and advice from both ourselves and other agencies to help with accessing benefits and dealing with debt. Should tenants fall into debt we will take prompt action to try and ensure that this is addressed while the debt is still at manageable levels.

This policy works in conjunction with the Council's new Corporate Debt Policy, where priority debts are identified corporately as Rent and Council Tax. All other debts are treated as non-priority debts and include overpaid housing benefit, transfer balance, court costs and rechargeable repairs.

In helping tenants and leaseholder pay their rent and prevent arrears, we will:

- Explain to new tenants at the time of signing up for your home your responsibility for paying rent, how much rent has to be paid and where it can be paid, ways it can be paid (payment methods), and encourage payments in advance.
- We will also explain at this time how to claim Housing or other benefits and advise customer how to claim or provide the Housing Benefit telephone claim line number for new claims 0191 4244333.
- Tenancies will start promptly and swipe cards issued within a week
- Arrange a tenancy support visit to you within 4 weeks of you moving into your home and discuss any problems you may have, including paying your rent.
- At this visit we will also offer advice on Housing or other benefits or refer you to an appropriate organisation for specialist advice.
- We will visit again after three months, by which time all outstanding payment issues should have been resolved.
- Discuss issues sympathetically and confidentially, including confidential interview facilities
- Work with partner agencies to provide access to debt advice services
- Make a referral to the Welfare Reform Team or a local Advice Agency, CAB or Welfare Rights, if you are affected by the Government Welfare Reforms and request this service.
- Be aware of tenants and leaseholders who may have additional support needs and work sensitively and with other agencies where appropriate to meet these different needs
- Be firm but fair and make realistic repayment agreements taking into account income and expenditure.
- Give appropriate warnings in line with the rent procedure – this includes sending sms txt messages, outbound calls, letters and home visits according to the level of debt on your account:

## Arrears flow chart

- The arrears system works on a current balance approach and recommends arrears action depending on the arrears that are outstanding on the account and if the tenant has an up to date mobile telephone number.
  - The system is designed to use the most cost effective option to collect arrears e.g. if you have a mobile number we will send you an sms txt message or carry out a outbound call. If you have no mobile or telephone contact details we will send you arrears letter.
  - Debit between £25 to £125.00, we will send you an sms txt message or contact you via an outbound call. (Mobile tel in place or landline number available) or send Letter 1 AL1 or carry out a home visit V01
  - Debits between £125 to £250, we will send you arrears letter 2 AL2 or carry out a home visit VO2.
  - Debits between £250 to £375, send a legal notice threat letter and carry out a VO3 visit, notice threat visit.
  - Serve with a legal notice once your debt has reached £375 or £150 for customer on full or partial housing benefit
  - We will carry out homes visits at various parts of the arrears process.
  - The remainder of the arrears actions up to eviction, will be progressed based on, failed payment arrangements or court order and payment defaults and in line with the STH Arrears procedure.
- 
- We will explain legal rights and what will happen if we have to go to court
  - Take legal action for the recovery of debt if all other means fail
  - Tell you what is happening if the courts decide we need to take possession of your home.
  - Inform you of the Court's decision if you choose not to go to Court yourself

We will continue to work to improve the service we offer for collecting rent and arrears, based on tenant and leaseholder feedback and good practice from elsewhere. Initiatives that we have already identified and which we have now implemented include:

- The protocol with partner agencies for offering benefit and debt advice
- Campaigns to encourage tenants to pay their rent
- Profiling customers with the data we have collected, and we are now targeting support with the help of our partners such as the Key Project and Changing Lives.

## **7. People with Different Needs**

We recognise that tenants and leaseholders come from a wide range of backgrounds and have unique sets of circumstances and needs. In providing all of our services, including rent payment and collection of arrears, we will work to reflect these different needs in service provision. We will also be sensitive and take such differences into account when we deliver our services.

A key to successfully addressing the different needs to our tenants and leaseholders is obtaining a fuller picture of our tenants and what their needs are. This is why we have started customer-profiling, developing a detailed register of all our tenants and leaseholders, capturing key demographic and other information on our computer systems. This will help us to pro-actively identify tenants who have different needs before we contact them, put in place services that meet these needs and will also help us consult and learn from them how to change our services to better meet their needs in the future.

As well as developing our tenant database and identifying people with different needs, we will also audit all rent accounts to identify any housing benefit gaps, missing periods, suspended claims and errors to increase collection and lower tenant's arrears. We will also check the Housing Benefit system for the progress on new claims and change of circumstances on a weekly basis. We will ensure that, where appropriate.

We recognise that people who have different needs do not necessarily need different services. However we recognise that there are some groups within the community that may benefit from additional support or advice when accessing our services or maintaining their responsibilities as tenants. Some examples of groups that may benefit from different support include:

- People who are under 18
- People over 60
- People who have mental health issues
- People with different communication needs
- People living with HIV/AIDS
- People with issues related to alcohol or drug use
- People who are disabled, including people with a learning disability
- People affected by the Welfare Reforms

The Income Team works closely with various agencies such as Age Concern, Welfare Rights, CAB, Changing Lives, Social Services and South Tyneside Council to assist vulnerable customers in maintaining their rent accounts.

We recognise that young people leaving care may require additional support in maintaining their tenancies. We will provide monthly updates to Leaving Care in relation to rent to supporting this important group of tenants and we also work closely with our colleagues at the Council to ensure the right care package is in place when appropriate.

## **8. Former Tenants Arrears**

We are committed to pursuing debts owed by former tenants. If you end your tenancy with us and you have outstanding debts, we will do this by:

- Working closely with Council Tax and Housing Benefit colleagues at the Council, including maximising any housing benefit payments that may be owed to us
- Contacting you at your new address
- Contacting family members or your employer
- Debt collecting agencies or tracing agents

Former Tenant arrears recovery assists in the maximisation of rent collection and sends a clear message to tenants who vacate their property that steps will be taken to collect all money owed.

If you fail to respond or do not make a repayment agreement we will pursue the debt using a number of methods which could include:

- Deductions from state benefits
- Obtain a court order to:
- Make deductions from your earnings
- Obtain a share in any property you own
- Refer to a debt collection agency

## **9. Write-offs**

Former tenant arrears and Rechargeable repairs will be written off when they cannot realistically be recovered.

With the authorisation of South Tyneside Council we will complete a regular write-off exercises for arrears that are irrecoverable. We will also write off arrears in exceptional cases, such as the death of a tenant in arrears or where vulnerability has been identified.

## **10. Garage Arrears**

If tenants are in arrears with their garage rent we will take steps to recover the debt. Where there are arrears with garage rent we will take the appropriate action to repossess the garage by serving a Notice to Quit on the tenant. Locks will be changed and any goods left in the garage will be destroyed one week after the Notice to Quit.

## **11. Rechargeable Repairs Policy.**

We charge tenants for repairs that we classify as “rechargeable.”

These are repairs that are either classed as minor or those caused by:

- Wilful neglect and deliberate action on the part of the tenant, neglect, misuse or abuse by the tenant, their family or visitors to the property.
- The repair is required when moving out of a house to bring it up to an acceptable standard.

### **Recharging:**

Once a repair has been identified as rechargeable, customers are made aware they are to be charged. A Rechargeable Form will be completed including details of any arrangements agreed for payment.

### **Recovery of the debt**

Invoices are progressed by South Tyneside Homes Income Team and recovery action taken by in partnership with BTST Income Section.

## **12. Exemptions policy.**

As an organisation, we have a duty to assess the customer for vulnerability and ability to pay, ensuring that undue hardship is not suffered. Using these guidelines any charges due to be applied will undergo an assessment before being enforced or method of collection agreed.

If a person’s vulnerability affects their ability to pay, or if someone disputes a charge for reasons of vulnerability or exceptional circumstances, they may request an exemption from the charge. This application is completed with the customer, by South Tyneside Homes staff, for review by the Area Housing or Empty Homes Manager. The Manager will assess the circumstances disclosed on the form, seeking further supporting evidence where appropriate, before deciding whether exemption from payment should be agreed. All information considered will be documented and a written response sent to the applicant within 15 days of receipt of the last document of supporting information.

## **13. Appeals Process**

South Tyneside Homes operates an internal appeals process for dealing with any disputes, which may arise regarding a decision made to recharge.

Current and former tenants have the right to appeal against a repair recharge or former tenant debt, initially to either the Empty Homes Co-ordinator or the Area Housing Manager or by using the complaints procedure.

Throughout this process tenants may wish to take advice from an independent source such as the Citizens Advice Bureau, Law Centre or Solicitor.

## **14. Performance Monitoring & Review**

Maximising rent collection and minimising debt are two of our key responsibilities. Successful delivery in this is fundamental to our objectives:

- Great Homes in great places
- Great Services
- A Great Company

This importance is reflected in the key performance indicators that our Board has agreed with South Tyneside Council for 2014/15. These, plus the full suite of performance indicators and targets that have been agreed for 2014/15, will ensure that we deliver performance in this area that will enable us to be included in the top 25% of all ALMOs.

Our performance management framework ensures that these targets are cascaded to each team in the organisation and then on to each individual through their annual performance appraisal. We have divided the borough into “estates” with individual responsibility for each estate and devolved rent collection and recovery targets by Income Officer.

Our Performance Management Framework enables us to analyse our performance and prioritise action where achieved levels are low or deteriorating. Weekly reports on the collection percentages are circulated to all key officers and are monitored and discussed within monthly meetings where decisions are made and agreed and remedial action taken to improve performance.

### **Statutory Performance Indicators BVPI Performance Indicators**

- BVPI 66a measures the total amount of (gross) rent collected over the whole financial year as a proportion of the total amount of (gross) rent due in that financial year including arrears brought forward from the previous financial year.
- BVPI 66b measures the number of local authority tenants with more than 7 weeks (gross) rent arrears as a percentage of the total number of council tenants.
- BVPI 66d measures the percentage of local authority tenants evicted as a result of rent arrears.
- Former tenant Arrears and collection will be monitored on a quarterly basis.

### **Equal Opportunities**

We are committed to ensuring that equality of opportunity exists within all of South Tyneside Homes functions, both in terms of service delivery and employment practices.

South Tyneside Homes prides itself on being very open to change and new initiatives. To this end we will continue to compare ourselves against the best practitioners in the field by ensuring that new ways of working are consistently looked at in order to improve performance. We will also consult with tenants and leaseholders and take into account other user feedback such as complaints and compliments to deliver continuous improvement in the way that we deliver these services.

### **Rent Escalation policy**

The principles of South Tyneside's escalation policy underpin the detailed rent arrears procedure for staff. The procedure sets a clear framework for action, including trigger points at key stages in the process. The process will allow officers to deal with routine cases quickly and easily so that they can focus on the more complex or difficult cases and managers can monitor performance and effectiveness of recovery methods by exception.

Low level arrears cases rely on quick and easy contact methods including text messages, telephone calls and letters where no current mobile number is in place. Breaches in payment agreements, increasing arrears levels and high level arrears rely on interviews, visits, high level letters and one to one contact.

Arrears action will not be taken if the total arrears are less than £25.00.

The key stages in the policy are set out below, the system will recommend stages in the process depending on the debt outstanding. Advice and support can be offered at every stage in the process and over the telephone on all calling cards and letters, but referrals can only be made at the tenant's request.

## **Appendix One**

### **Main Office & Housing Offices**

#### **Strathmore. \***

11 Rolling Mill Road.  
Viking Business Park.  
Jarrow.  
NE32 3DP

Main switchboard: 0300 123 66 33.

Website connect 2@southtynesidehomes.org.uk

#### **Horsley Hill Housing Office \***

Marsden Road Health and Wellbeing Centre  
Marsden Road  
South Shields  
Tyne & Wear

#### **Landreth House \***

Boldon Lane  
South Shields  
NE34 0AJ.

#### **Service South Tyneside \***

South Shields  
Town Hall & Civic Offices  
South Shields  
NE33 2RL.

#### **Hebburn Office \***

Civic Centre  
Campbell Park Road  
Hebburn  
NE31 2SW.

#### **Jarrow Office \***

Jarrow Town Hall  
Jarrow  
NE32 3LE.

#### **Welfare Reform Team**

Homefinder  
25-27 Market Place  
South Shields  
Tyne & Wear  
NE33 1JF

All offices are open Monday to Thursday 8.30AM to 5PM and Friday 8.30AM to 4.30PM.

\* This office has disabled access.

## **Appendix Two**

### **Arrears Recovery Process**

South Tyneside Homes recognises the importance of effective arrears recovery. Early intervention is encouraged to ensure arrears do not reach a stage where they are unmanageable.

From the commencement of the tenancy the Delivery Officer will give tenants clear guidance about the need to pay rent weekly, in advance as outlined in the tenancy agreement.

At sign up we will encourage tenants to apply for housing benefit if they are not in employment or on a low income. The DO will advise on how to apply to the Housing Benefit telephone line.

We will not take recovery action if housing benefit is outstanding and arrears will substantially reduce by the amount of housing benefit due, except where proven that the tenant or where they are not making any payments whatsoever obstructs assessment of housing benefit.

Arrears Collection is the responsibility of the Income Officer within their designated estate area. The Income Manager will monitor all the patches in their area to ensure arrears are reducing and targets met.

Initial arrears action should begin the appropriate action according to the amount outstanding on the account (SMS TXT or outbound call) will be sent at this stage for debts £25.00-£125.00.

The procedure should be accelerated to the next stage following subsequent missed payments, for debts £125.00-250.00, VO1, AL1 Letter 1, VO2, AL2 Letter 2, and Letter3 (AL3) will be sent for debts between £250.00-£275.00 and arrears visits will be carried out at various points in the process..

Should there be no payment, payment arrangement or positive response from the tenant the Income Officer progress to the next arrears stage in line with the STH arrears flow chart. (See appendix)

The purpose of the visit is to:

- Obtain information on income & expenditure
- Identify the reason for the arrears
- Making an arrangement for the tenant to clear the arrears by paying a mutually acceptable amount in addition to the net rent
- Identifying where tenants are vulnerable and support assistance is required

- Offering tenants referral to specialist debt advisors through a formal referral system

Where an agreement to clear the arrears is broken and the arrears total is £375.00 or £150.00 for full or partial housing benefit, the Income Officer should make an appointment with the tenant to explain that a Notice of Seeking Possession (Secure Tenants NOSP) or Notice of Possession Proceedings (Introductory Tenant NOPP) will be served.

A full explanation of the implications of the notice is required. Tenants will be given a further 7 days to catch up with missed payments prior to the notice being served.

The Income Officer will deliver the notice and covering letter by hand or send by post, reserves' of the notices can be posted at all times. This is another opportunity to discuss the arrears with the customer and arrange a suitable plan to clear the debt.

When the notice has been served the Income officer will use this 4 week /6 week Intro period to contact the customer. If no arrangement is reached in this 4 week/6 week period, following further arrears action an application will be made to Court. A letter will be sent to advise of the court action to be taken.

Where we have not received a payment for 2 months the Income officer will visit to establish whether the property is still occupied.

The Income Officer will in all cases visit the tenant prior to the service of a Notice of Seeking Possession in order to negotiate a Rent Arrears Repayment Agreement.

Income Officers will use the appropriate interpretation and translation services whilst interviewing customers in the office or in their homes.

We will not take action against tenants who are pending a housing benefit claim, which will substantially reduce the arrears, provided they have made a claim and provided information to housing benefit in a timely way and are making water and sewerage payments.

## **Court Orders**

Court action can result in a number of different outcomes:

- Case withdrawn – account cleared
- Postponed possession order
- Possession adjourned
- Hearing adjourned with liberty to restore

- Possession awarded forthwith
- Possession awarded in 14, 28 or 42 days

Income Officers will send the appropriate letter to tenants confirming the outcome of the court hearing.

### **Variation Orders**

Should the tenant pay less or more than the terms of the court order we will not be able to enter into a new agreement without first seeking a variation of the Possession Order from the Courts.

Where a vulnerable tenant needs to have the terms of a court order varied we will complete details on a Consent Variation Order form, submit to the court on their behalf and keep them informed of the outcome.

### **Agreements**

We will always make formal arrangement, which are realistic and affordable for the tenant and inform the tenants of rent increases.

### **DWP Direct Payment**

We will continue to request direct payments from the Department of Works and Pensions for tenants in arrears where the arrears are in excess of 4 weeks full rent.

### **Evictions**

Our aim is to reduce the number of evictions as we improve our rent collection service, the new initiatives planned will provide tenants with more ways to pay their rent and the advice and support available will assist with preventing arrears in the first place.

As soon as it is apparent that the tenant is not complying with the court order, the tenant should be visited by their Income Officer, the tenant will be informed that they must rectify the situation and that if no improvement has been made eviction proceedings will be initiated. The Income Officer will carry out a financial assessment, offer advice and make a referral to a specialist agency at the request of the tenant.

We will only evict as a last resort but where we have to take such action we will notify the tenants in writing of the eviction dates, issued by the court, and advise them to seek legal advice. Should we receive an offer to reduce the arrears in order to suspend the eviction, this can only be agreed by the case being returned to and heard at court.

We will ensure appropriate referrals or checks are made to the Homelessness Team, Social Services if children are involved and other housing advice services.

We will advise the tenant in writing when an application to evict will be sent to court.

### **Monitoring, Reporting and Performance Targets**

Performance targets will be set for rent collection and arrears levels for each financial year, set in line with the business plan.

Appropriate and timely performance information will be provided in the agreed format to include, monthly reporting at the Corporate Performance meeting and weekly reporting to senior management and weekly within the income team.

Individual targets are set for each Income Officer, based on the demographic makeup of their estates. Performance is a standard agenda item at each team brief.

We compare our performance with the regional benchmarking group and other Housing Providers as a way of sharing good practice. **Appendix Three**

### **Former Tenant Arrears Process**

The Income Assistants will be responsible for the recovery of former tenants' arrears. They will

- Balance the former rent accounts and establish the actual balance
- Assist with information on debts remaining to be paid following the death of the tenant.
- Investigate any Housing Management issues e.g. key return dates or tenancy end dates.'
- Offer assistance and agreeing instalment payments that suit the former tenant's income situation.
- Establish if any Housing Benefit is owed to the former tenant and assist in claiming it, including backdated Housing Benefit
- Arrange a refund where the former tenant has left credit on the account.

Appendix 4. Application for exemption to a charge for a Repair.



South Tyneside Council's  
Housing Company

**Exemption from the Rechargeable Repairs Policy**

As an organisation we have a duty to consider any vulnerability of a customer if identified when making a decision to collect rechargeable repair debts. There may be certain circumstances where you consider your circumstances to have rendered you vulnerable and therefore exempt from the policy. The Housing Manager or Empty Homes coordinator will consider the information you submit.

- Date
- Name
- Current Address
- Former Address
- Date you lived at Former Address
- Reason for request of exemption of repair recharge  
(Please list reasons and attach supporting documents)

For Use by the Area Housing Manager	
Date of original application	
Date of initial consideration	Date
Further Information requested?	Yes/No
List further documents requested	
Date further information received	
Information considered	
Decision made	
Reason for decision	
Date of Decision	
Signed Area Housing Manager/ Empty Homes Manager	
Date Response letter sent	



South Tyneside Council's  
Housing Company

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## **Exemption from the Former Tenant Arrears Charge**

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**South Tyneside Homes has a duty to consider any vulnerability of our former tenants, when taking relevant action to collect outstanding debts. Where vulnerability has affected the ability to pay off a debt or because of vulnerability, there is a dispute concerning a charge, an appeal against the charge may be requested. Circumstances listed below, will be considered and a written response sent to the applicant within 15 days of receipt of all necessary documents.**

**Please complete this form with the applicant, with as much detail as possible**

**Date of Application**

**Name**

**Current Address**

**Former address**

**Date the applicant lived at the former address**

**Reason for request of exemption to charges of Former Tenant Arrears (please provide details and any additional information. Please list and attach any supporting documents)**

Date application received

Date of initial consideration

Further Information requested?

List further documents requested

Date further information received

Information considered

Decision made

Reason for decision

Details of decision

Signed, Income Manager

Date response letter sent