

EastendHomes

RENT COLLECTION POLICY

1. STATEMENT OF INTENT

- 1.1 EastendHomes will seek to collect all rent properly due from all of its tenants and any other parties from which rent is contractually due. This policy also covers service charges and/or water rates when collected with tenant rent.
- 1.2 EastendHomes will offer its tenants every reasonable assistance to ensure that their rent is paid when it is due. To help achieve this EastendHomes will:-
- (i) Notify prospective tenants of the gross rent including services charges and relevant water rates as part of the advertisement against which housing applicants can express an interest.
 - (ii) Each year when the rents and other charges change EastendHomes will write to tenants on the basis set out in their tenancy agreement, informing them of the new gross rent, as well as the new rates for other charges which are collected with their rent including water rates and any charges for miscellaneous lets such as garages.
 - (iii) Obtain vulnerability information at the Lettings stage so that support can be arranged from the start of the tenancy.
 - (iv) Assist with the completion of housing benefit forms where relevant and offer a Money Advice Service interview for tenants making Universal Credit claims.
 - (v) Consider setting up payments via Direct Debit with new tenants on sign up, and other tenants routinely.
 - (vi) Set up payment arrangements early on and monitor performance.
 - (vii) Advise tenants when they sign up for their tenancies of the importance of meeting their obligations to pay their rent on time and the importance of prompt liaison with the Council's Housing Benefit Service, the Job Centre, or the Department for Work and Pensions where information is required.
 - (viii) Provide tenants with regular, accurate and clear information about their rent accounts including online access to a rent statement at any time;
 - (ix) Offer face to face review of rent account history and options to resolve payment difficulties on request.
 - (x) Provide tenants with advice on their eligibility for Housing Benefit or Universal Credit; and encourage tenants in receipt of Housing Benefit to arrange for the benefit to be paid directly to EastendHomes.
 - (xi) Liaise with the Council's Housing Benefit service and/or the Department for Work and Pensions to resolve issues which are preventing the assessment of claims on behalf of residents who have been unable to do so themselves.
 - (xii) Signpost tenants to welfare advice services to assist with Universal Credit queries and where a tenant is in receipt of Universal Credit and

due to vulnerability is at risk of eviction apply for an Alternative Payment Arrangement.

(xiii) Where tenants are in receipt of Universal Credit respond to all information requests from the DWP.

1.3 In considering the range of rent payment methods it develops, EastendHomes will take account of the needs of different groups within the community.

2. DETAIL

2.1 Methods of payment will include:

- (i) Payment by cash using a rent payment card at local post offices and PayPoint outlets free of charge;
- (ii) Payment by Direct Debit or Standing Order;
- (iii) Payments made securely over the telephone to the Rents team using a debit card;
- (iv) Payment over the internet via a secure connection to our payment processing services provider's website;
- (v) Payment over the telephone to the payment processing partner's contact centre twenty four hours a day, seven days a week;
- (vi) Personal cheques;
- (vii) Postal Orders;
- (viii) Bank transfer;
- (ix) By text mobile app;
- (x) Payment by deduction from salaries where tenants are also employees of EastendHomes.

2.2 The use of Direct Debits will be encouraged, and may be incentivised as they are a simple, cost-efficient and reliable method of rent payment. The Direct Debit scheme will be operated flexibly to allow weekly, monthly or periodic payment to fit in with the resident's requirements. However EastendHomes will not promote the scheme to tenants where there is good reason to believe that the tenant may incur penalty charges due to missed payments.

2.3 EastendHomes will from time to time seek the views of tenants on the rent payment methods made available to them, and on the information and the quality of advice provided to them about their rent accounts to monitor their satisfaction with the service.

2.4 Any other applicable charges will be scheduled to be paid at the same time as the rent is charged, including heating and hot water; water rates; charges for garages; sheds and parking spaces.

2.5 EastendHomes will encourage all tenants to take out appropriate contents insurance and will engage with a suitable insurer to provide a value for money policy for tenants which is payable with their rent. Residents will be made aware that non-payment of the insurance charge will make the policy invalid.

2.6 Because of the potential impact of non-payment of water rates within a financially pressured customer base, EastendHomes will collect water rates on an agency basis on behalf of the relevant water authority, except where water meters are present. These rates will be determined by the relevant water authority.

3. POLICY REVIEW

3.1 The policy will be reviewed every three years.