

Rent Collection Procedure

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Rent Collection Procedure

Contents

1.0 Introduction.....	3
2.0 Methods of Payment.....	3
3.0 Preventing Arrears.....	4
3.1 Applicants	4
3.2 New tenant sign up	5
3.3 Settling-in visit	5
4.0 Dealing with arrears	Error! Bookmark not defined.
4.1 Identifying arrears	5
4.2 Initial action	6
4.3 Further action	6
5.0 Payment arrangements	7
6.0 Legal Action	8
7.0 Processing arrears on the system.....	9
8.0 Implementation and Review	9
8.1 Implementation.....	9
8.2 Review	9
Appendix 1 - ANNEXE A	13
Appendix 1 - ANNEXE B	14
Appendix 2 - HAVING DIFFICULTIES PAYING YOUR RENT LEAFLET.....	20
Appendix 3 - UC47 and Rent Arrears Direct Requests	21
Appendix 4 – Repayment Arrangement.....	26
Appendix 5 - Flowchart of Arrears Stages	28
Appendix 6 - Arrears Audit Form.....	30

1.0 Introduction

This procedure supports HM04 [Rent Collection Policy](#) and details our arrangements for maximising our income from rent and service charges, and minimising the level of arrears.

Our aim is to minimise the loss of rental income by preventative action in the first instance and thereafter to take prompt, sensitive and effective action to recover arrears.

This procedure covers current tenant arrears. For former tenant arrears see the procedure 'Former Tenant Debt' ref: HM37.

2.0 Methods of Payment

Payment of rent is due monthly in advance, on the 1st of each month. Tenants may arrange to pay their rent regularly on a later date each month, e.g. the 15th, and so long as they keep to the arrangement they will not be in arrears of rent.

The following payment methods are available:

Direct Debit

All tenants will be encouraged to pay their rent and service charges by Direct Debit. When any changes in payments are required, e.g. the annual rent increase or a change resulting from Housing Benefit/Universal Credit re-assessment, staff will make changes to payments on the tenant's behalf. Direct debit payments are managed by Allpay on behalf of ARK.

Telephone/internet

Payment by debit card may be made telephone. Payments are processed securely through the internet Worldpay system and a payment confirmation is emailed both to the tenant and to Housing Services staff. A link to this site is provided on our website. For details of the Worldpay system see Appendix 1.

Allpay

An Allpay card with a unique tenancy reference number can be issued to each tenant at the start of their tenancy at their request. The card may be used to pay by any of the following:

Online

Tenants with internet access may log on to: www.allpayments.net/allpayments

Allpay App

Tenants with an IOS or Android phone can download the Allpay app from their App store which can be used to make payments directly to their rent account.

Telephone

Tenants may phone Allpay on +44 (0)844 225 5729 and pay by debit card. There is no transaction limit.

Post Office or Pay Point outlet

Tenants may use their card at the Post Office (limit of £250 per transaction) or a Pay Point outlet (limit of £200 per transaction).

If the amount they wish to pay is above one of these transaction limits they will be encouraged to use one of the alternative payment methods as this will reduce the transaction fees we will incur.

Cheque/Cash

Any cheques or cash payments received will be passed to the designated Finance Officer (FO) who will arrange to pay them into the bank, enter the details on the Finance system then pass the details to the Housing Services Assistant (HAS) who will update the relevant rent records.

Housing Benefit/Universal Credit Payments

We will receive these payments directly from the Local Authority/Department of Works & Pensions if the tenant has mandated the payments to come directly to us.

3.0 Preventing Arrears

Housing staff will consider all opportunities to prevent arrears accruing in the first place.

3.1 Applicants

To ensure that applicants are fully aware of the amount they have to pay we will:

- Provide all applicants with general information on rents and service charges;

- Provide those receiving offers of housing with clear information about the rent and service charges for the property and the methods available for paying;
- At the applicant visit, go over the rent etc. details and methods of payment, and where appropriate discuss the applicant's likely entitlement to Housing Benefit, 2 Homes Payment or Universal Credit.

3.2 New tenant sign up

At the new tenant sign up meeting the Housing Services Officer (HSO) will:

- Emphasise the importance of paying rent and service charges on time, referring to the relevant sections in the Tenancy Agreement and Tenants Handbook;
- Encourage the tenant to pay by Direct Debit, if they are not eligible for the direct Housing Benefit or Universal Credit Housing Element payment option;
- Check whether the tenant's circumstances have changed since the applicant visit, and if they have assess if there is an entitlement to Housing Benefit/Universal Credit Housing Cost (or if a change of circumstances should be submitted), advising the tenant what action to take;
- Explain the action we will take to deal if they fall into arrears, including as a last resort re-possession of the property.

3.3 Settling-in visit

Between 2 to 8 weeks after the start of the new tenancy the HSO will carry out a settling-in visit and during the visit will:

- Check or confirm that a payment method has been put in place and that payments have started;
- Where appropriate, check that a Housing Benefit/Universal Credit claim has been correctly submitted and that it has been or is being processed;
- Remind the tenant of the importance of paying rent on time;
- Encourage the tenant to contact Housing Services staff as soon as they experience any financial difficulties, so that we may provide advice and appropriate help.

4.0 Dealing with arrears

4.1 Identifying arrears

To ensure that we identify any tenant in arrears as quickly as possible:

- the Housing & Maintenance Administrator will ensure that all payments are credited to the relevant rent accounts within 2 days of payment;
- The HSOs will monitor rent accounts on a weekly basis.

4.2 Initial action

When a tenant misses a rent payment the HSO will:

- Within one week, try to contact the tenant by phone to discuss the reason(s);
- Issue the first arrears letter plus the information leaflet 'Having Difficulties Paying Your Rent' (Appendix 2);
- Seek to achieve full payment of the overdue amount before the next month's payment is due, or agree a realistic payment arrangement;
- If appropriate, identify if an application for housing benefit, or an amendment to any current benefit payment, should be submitted, and liaise with local benefit staff as required on behalf of tenants.
- The HSO will monitor any payment arrangement to ensure payments are not missed.

4.3 Further action

If the initial action does not result in the overdue amount being paid, or if a payment arrangement is broken, the HSO will:

- Try to make further contact with the tenant to re-establish payments;
- Arrange a home visit;
- If the further contact is not successful, or if payment arrangements fail on two occasions, start legal proceedings for recovery of arrears (see section 6).

The purpose of the home visit will be to:

- Investigate the reason(s) for non payment, to understand individual situations;
- Give advice on maximising income including welfare benefits, and/or arrange referrals to external agencies for further advice;
- Negotiate realistic payment arrangements which are affordable;
- Encourage the tenant to pay by direct debit;
- Assess possible use of the rent arrears direct arrangements (see Appendix 3 for the current forms including UC47 for Universal Credit Tenants).

5.0 Payment arrangements

When making a payment arrangement we will ensure that we take account of the tenant's ability to pay, with the aim of agreeing a realistic arrangement that the tenant should be able to keep to.

A typical arrangement will be to pay the rent plus a payment toward the arrears. The HSO will stress to the tenant that they must notify us of any change in circumstances as soon as possible, for example if they become unable to keep up the payments, so that their situation can be reassessed in the light of the change.

The HSO will also stress the consequence of not keeping to the agreed arrangement, i.e. broken arrangements may result in legal action.

Where the arrangement is agreed as part of a home visit, the HSO will complete the Payment Agreement form (Appendix 4). The tenant will sign the form and on returning to the office the HSO will send a copy of the form to the tenant with covering letter confirming the agreement made. The HSO will update the Arrears Arrangement Module within the Housing Management Software.

Where the arrangement is made by phone the HSO will confirm the details in writing, including the amount and frequency of payment, the amounts to be paid to current rent and amount paid to arrears.

Two copies of the letter will be sent and the tenant will be asked to sign the second copy to confirm their agreement to the arrangement and return it in the pre-addressed envelope provided.

If an arrangement is made after a home visit and then broken, the tenant will be given one further opportunity to make and keep to an arrangement.

If they do not make a further arrangement, or if they once again break an arrangement, there will not be a further home visit. An AL3 pre-Notice of Proceedings (NOP) letter will be issued and if this does not produce an acceptable result an NOP will be issued.

If a tenant makes an arrangement to pay at any stage after an NOP has been issued, but once again fails to keep to it then the next stage in the process will be initiated, without having to repeat previous stages. Appendix 5 lays out all the stages.

6.0 Legal Action

Before starting legal action by issuing a Notice of Proceedings (NOP) the Housing Services Officer (HSO) will complete the relevant sections of the Arrears Audit Form (Appendix 6) to record the action etc. taken to date.

The NOP will be issued no later than 2 weeks from establishing that the tenant is making no attempt to pay any arrears or not co-operating in keeping to an agreed arrangement to repay arrears.

The NOP will normally be issued before 2 full months rent have accrued.

If the tenant is not being charged the full rent because they are in receipt of Housing Benefit/ Universal Credit Housing Element, then we will exercise discretion in deciding when an NOP should be issued, particularly in cases where difficulties are being experienced in having housing benefit assessed.

If we decide to proceed with court action we will usually carry out Conjoined Action, seeking recovery of possession of a property and payment of arrears in a single action.

The HSO will ensure that the relevant Local Authority is notified of the forthcoming case, in case this leads to the applicant being evicted and becoming homeless.

Before proceeding with an eviction the Senior Housing Services Officer (SHSO) will complete the internal pro-forma recording all the stages covered with relevant narrative, for signing-off by the Head of Housing Services (HoHS). For further details of the legal process see the procedure 'Decree for Possession and Eviction' ref: HM39.

If decree for recovery of possession is awarded then we have to wait two weeks for the decree to be granted by the court. Once this is agreed there are two options available:

- a) Enforce the decree and evict the tenant (see procedure HM39);
- b) If the tenant pays the arrears and expenses in full, create a new tenancy and allow the tenant to remain in the house.

7.0 Processing arrears on the system

We use Capita's arrears module as our IT software to assist in reporting, monitoring and acting on arrears.

Standard letters have been set up within the system, linked to each stage in the procedure. The system moves on automatically to the next stage according to the data entered, but it can be overridden, e.g. if waiting for a decision on a housing benefit application.

The filepath for standard letters is: *K:\IBSCODE\userdocs\arrears*

For a flow chart describing the stages with the allocated codes, see Appendix 5.

8.0 Implementation and Review

8.1 Implementation

The Head of Housing Services is responsible for ensuring that this procedure is implemented.

8.2 Review

The Head of Housing Services will ensure that this procedure is reviewed at least every 3 years.

Appendix 1 – Payment through Worldpay

1. The system allows internet access to the Mail and Telephone Order Payment Service (MOTO) at the Worldpay site at

<https://www.worldpay.com/moto> .

User guides can be found at

<https://www.worldpay.com/support/bg/index.php?page=guides&c=UK>

Any queries or problems will be dealt with through the Technical Helpdesk on 0870 366 1233.

2. The following staff are authorised to use the system. Noted alongside each name are the 'roles' they are authorised to carry out.

AS1 –linked to Housing Bank Account	Fiona Ross	Administrator
	Rachel Cooper	Manage users; reports and payments for HOUSING
	Diana Swift	Manage payments
	Chelsea Stevenson	Manage payments
	Fiona Morrison	Manage reports and payments
	Lynn Eagers	Manage payments
	Amanda Wells	Manage payments
	David Weddell	Manage Payments
AS2 – linked to No1 Bank Account	Kevin Poulton	Parent User with similar rights as Administrator for FINANCE
	Jennifer Archibald	Manage reports
	Carolyn Hurrell	Manage payments
	Julija Senina	Manage payments
	Carol Sheridan	Manage payments
	Petya Petkova	Manage payments

Each user has a dedicated password which is case sensitive. Passwords are set up and managed through the 'User Management' Service by the Administrator and Parent User.

3. Information Security

ARK handles sensitive cardholder information daily. Sensitive Information must have adequate safeguards in place to protect them, to protect cardholder privacy, to ensure compliance with various regulations and to guard the future of the organisation.

ARK commits to respecting the privacy of all its customers and to protecting any data about customers from outside parties. To this end management are committed to maintaining a

secure environment in which to process cardholder information so that we can meet these promises.

Employees handling Sensitive cardholder data should ensure:

- Handle Company and cardholder information in a manner that fits with their sensitivity;
- Limit personal use of ARK information and telecommunication systems and ensure it doesn't interfere with your job performance;
- ARK reserves the right to monitor, access, review, audit, copy, store, or delete any electronic communications, equipment, systems and network traffic for any purpose;
- Do not use e-mail, internet and other Company resources to engage in any action that is offensive, threatening, discriminatory, defamatory, slanderous, pornographic, obscene, harassing or illegal;
- Do not disclose personnel information unless authorised;
- Protect sensitive cardholder information;
- Keep passwords and accounts secure;
- Request approval from management prior to establishing any new software or hardware, third party connections, etc.;
- Do not install unauthorised software or hardware, including modems and wireless access unless you have explicit management approval;
- Always leave desks clear of sensitive cardholder data and lock computer screens when unattended;
 - Information security incidents must be reported, without delay, to the individual responsible for incident response locally – Please find out who this is.
 - Review handling procedures for sensitive information and hold periodic security awareness meetings to incorporate these procedures into day to day company practice.
 - Distribute the ICT Security Policy G46 to all employees to read. It is required that all employees confirm that they understand the content of this policy document by signing the acknowledgement form
 - All employees that handle sensitive information will undergo background checks (such as criminal and credit record checks, within the limits of the local law) before they commence their employment with the Company.

We each have a responsibility for ensuring our company's systems and data are protected from unauthorised access and improper use. If you are unclear about any of the policies detailed herein you should seek advice and guidance from your line manager.

As staff will be handling highly confidential data the following measures will be implemented to ensure all data is handled safely and securely.

- All users will sign a statement regarding information security (see Annex A).
- Access to cardholder data will be restricted to a 'business need-to-know' basis.

- Cardholder data will be protected by the careful collection and filing of documents that contain cardholder information, including forms, fax printouts and paper copies of any information collected.
- Cardholder data will be locked away when not in use, to restrict physical access to it.
- The networks will be monitored and tested regularly.
- Each person with computer access will be assigned a unique ID.
 - User IDs will be updated every month and procedures will be put in place for suspending and/or revoking user IDs.
 - Users who leave ARK or their department will have their access blocked.
 - The user ID system will be used to track access to data and create an audit trail.
 - Staff handling telephone payments will ask callers only for the appropriate cardholder information, in accordance with a previously agreed list of questions.
 - Staff will ensure that telephone calls are not recorded while card details are being given.

4. Following the completion of each payment transaction an email will be generated which will confirm the details. The email will be sent to the payee and to ARK. The Housing Services Assistant will print off and file the email in secure, lockable storage, as a record of the transaction.

5. For details of the payment process, see Annexe B.

Appendix 1 - ANNEXE A

Conditions for using the Worldpay System

I, _____ as a user of the Worldpay System confirm that in signing this statement I have discussed the following conditions with Fiona Ross, the System Administrator, and agree to abide by them.

I agree that I must:

- never use card and verification details for anything other than completing a card transaction;
- never pass card and card verification details to anyone else, except for the purpose of helping me complete the card transaction;
- never store the card security code – the last three digits on the signature strip;
- never keep a separate record of the card number and expiry date – I will only do this if I have the specific agreement of the cardholder, and only then if I am going to use this information to help with future transactions, such as recurring payments or when I believe further payments are likely;
- never record telephone calls whilst card details are being given.

Signed by User: _____

Signed by Administrator/Parent User: _____

Date:

Appendix 1 - ANNEXE B

1.0 Starting the Service

1. To start the service, open your Internet browser and enter the following URL in the address field:

<https://secure.worldpay.com/sso/public/auth/login.html?serviceIdentifier=worldaccess>

2. The Login page will open.

3. Enter the user name and password supplied to you.

Rather than enter this address every time you want to use the service, you can set it up as a link from another page or from your home page, or by adding it to your "favourites" in your browser.

2.0 How to Take Payments

Using the Mail & Telephone Order payments service you can accept payment. The following steps describe how to take a payment using the service.

1. Login to the MOTO payments service.

2. Complete the Mail and Telephone Order Payment page. Please refer to [MOTO Payment Page](#) for details of mandatory / optional fields.

The screenshot shows the WorldPay MOTO Payment page. At the top, a purple header bar contains 'Company Name : Ark Housing Association Ltd' and 'Company ID : ARKHOUSINGAS'. Below this, the WorldPay logo is on the left, and a red status message 'Payment Type set to CARD' is in the center. The main form area is divided into two columns. The left column contains fields for 'preferred account' (a dropdown menu showing 'ARKHOUSINGASM1'), 'name', 'address', 'post/zipcode', 'country' (a dropdown menu showing 'United Kingdom'), 'telephone', and 'email'. The right column contains fields for 'description', 'your reference', 'currency' (a dropdown menu showing 'Pounds Sterling'), 'amount', 'card number', 'security code', 'valid from' (two dropdown menus for day and month), 'expiry date' (two dropdown menus for day and month), and 'issue number'. On the far right, there is a vertical sidebar with four buttons: 'reset' (with a red X icon), 'logout' (with a red arrow icon), 'help' (with a red question mark icon), and 'go!' (with a red checkmark icon).

WorldPay (UK) Limited © 2011

There are 2 preferred accounts. These will be set according to which department you work in.

ARKHOUSINGASM1 – for housing and repairs

ARKHOUSINGASM2 – for staff costs and care costs

Fields to be completed:

- E-mail address: Tenants e-mail address. This should be saved on Capita. If not, please do so. The receipt for the payment will be e-mailed to this address;
- Description: Rent/ Recharge/ Care Costs/ Employee
- Reference: Tenancy Reference/ PINREG number/ SINREG number/ Employee number

3. Select the **go!** button, which will send the payment details to our system for bank authorization. If you have not completed the fields correctly the service will return error messages informing you, and will highlight, in red, the fields you need to revisit.

4. If the MOTO Payment page has been completed correctly, the service will display the Successful/Declined page. Please refer to Successful / Declined Section for details.

If the payment transaction is authorised by the banking network, the Successful / Declined Page will show details about the transaction. Please also note the points listed below.

The same information is sent to you via email.

The same information is added to the transaction statements we provide for your account, which you can access with the Merchant Interface.

A confirmation email receipt, intended for the shopper, will be sent to the email address you entered on the MOTO Payment page.

If the payment transaction is declined by the banking network, the service issues a message telling you so - note that no reasons are given. In this case you should ask your shopper for some other form of payment.

3.0 Security Issues

You will be given personal card details. These should be entered directly into the system during the call only. They should never be written down/stored anywhere.

You are not allowed to keep a record of a card's security code.

4.0 Successful / Declined Page

The Successful / Declined Page confirms if the banking system has authorised or declined the payment transaction you submitted with the Mail and Telephone Order payments service (WorldAccess). If the transaction is declined, no details or reasons are given.

The Successful / Declined Page includes the following fields:

Successful / Declined: message.

Transaction ID: a number unique to the transaction, used to identify this particular transaction.

Amount: the total purchase amount you entered on the Mail and Telephone Order Payment page.

Description: the description of the goods you entered on the MOTO Payment page.

Cart ID/your reference: the reference you entered on the MOTO Payment page with the following prefix: VT-01

Where VT-01 indicates that this transaction was completed using the MOTO payments service. This is most useful when you are looking at transaction information in the Merchant Interface - the reference is reported in the Cart ID field, enabling you to distinguish between transactions completed using the service and those completed online by shoppers. Please refer to [Statements and Accounts](#) for details.

Where possible, we provide you with the results of our checks on the cardholder's billing address and the card Security Code. However, these results are for information only - the banks currently do not decline transactions based on this information. Please refer to [Address Verification Service](#) and [Security Code and Billing Address](#) for details.

RBS WorldPay™	
Your transaction was successful	
Transaction ID	11155359
Amount	23.00 GBP
Description	tools
CartID/your reference	VT-01- 3453242
Make another transaction	
logout	
help	
go!	

5.0 Page Description - Mail and Telephone Order Payment page

The fields available on the MOTO Payment page depend on whether you are entering an ELV payment or a credit/debit card payment. To change between the two payment types, use the toggle button on the right hand side of the MOTO Payment page.

The following table describes the fields in the MOTO Payment page.

field	what is it?	optional / mandatory	credit/debit cards or ELV
name	Cardholder's name.	mandatory	Credit/Debit & ELV
address	Cardholder's billing address - refer to <u>Security Code and Billing Address</u> for details.	mandatory	Credit/Debit & ELV
post/ zipcode	Post/zipcode if available.	optional	Credit/Debit & ELV
country	Select the country in which cardholder is resident - refer to <u>Address Verification Service</u> for details - very few countries are not supported. The supplied default is 'United Kingdom' but you can change it: refer to <u>Starting the Service: the Options</u> for details.	mandatory	Credit/Debit & ELV
telephone	Shopper's telephone number. So you can contact the shopper if needed.	either this field or the email field must be entered correctly for credit/debit cards.	Credit/Debit & ELV
email	Shopper's email address. We will automatically send a receipt to the shopper's email address if you provide	either this field or the telephone field must	Credit/Debit & ELV

it. If the shopper does not have an email address you could enter your own email address, print and forward the receipt to the shopper by post. If you do not supply an email address you should consider if and how you will provide the shopper with a receipt.

be entered correctly for credit/debit cards. For ELV, email is a mandatory field.

description	Enter a description of the goods being purchased: the description you enter will appear on the shopper's receipt. Please refer to <u>Merchant and Shopper Receipts</u> for details.	optional	Credit/Debit & ELV
your reference	For your use - enter any alphanumeric string you want to use as a reference for this transaction - stock number for example or employee code. Note that when the transaction is reported subsequently - on the Accepted/Declined page, in emails and in statements on the Merchant Administration Interface, the reference you enter will appear in the field called Cart Id .	optional	Credit/Debit & ELV
currency	Select the currency in which the payment is to be made - we can accept most major currencies but the currencies available to your installation depends upon your agreement with us.	mandatory	Credit/Debit & ELV
amount	The total amount, including any relevant taxes, to debited from the cardholder's account: please double-check the amount you enter and ensure that the decimal place is in the right position.	mandatory	Credit/Debit & ELV
card no.	Card number: please double-check what you enter to prevent the wrong account being debited. Note that we cannot stop a transaction once it has been submitted.	mandatory	Credit/Debit

security code	A three or four digit code printed on the card: refer to <u>Security Code and Billing Address</u> .	optional	Credit/Debit
valid from	Date printed on the credit / debit card.	mandatory (for some cards only)	Credit/Debit
expiry date	The card's expiry date as printed on the card.	mandatory	Credit/Debit
issue no.	The card's issue number - not all cards have an issue number.	mandatory for some types of card	Credit/Debit
bank account	The shopper's ELV-enabled bank account number.	mandatory	ELV
bank code	This code is unique to the branch that holds the shopper's account.	mandatory	ELV

Appendix 2 - HAVING DIFFICULTIES PAYING YOUR RENT LEAFLET

National Advice Agencies

There are a number of National Advice Agencies who might be able to provide advice and support:

National Debt Line provides free, confidential and independent advice on how to deal with debt problems.

Telephone: 0808 808 4000

www.nationaldebtline.co.uk/scotland

StepChange Debt Charity,

Freephone: 0800 138 1111

www.stepchange.org

Shelter can give you advice if you are at risk of losing your home because of rent arrears.

Tel: 0808 800 4444





scotland.shelter.org.uk

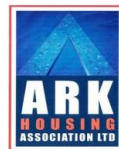
Citizens Advice Scotland CAS provide debt and consumer advice at www.cas.org.uk

Money Advice Service delivered by the CAS 0808 800 0118

moneyadvice.service.org.uk

Ways to pay

	DIRECT DEBIT	TEL: 0131 478 8146
	ALLPAY SWIPE CARD @ Post Office/Paypoint	 
	ALLPAY ONLINE	@ www.allpayments.net/allpayments/
	ALLPAY TELEPHONE SERVICE	Tel: 0844 557 8321
	DEBIT CARDS @ ARK OFFICES	Tel: 0131 478 8146



Having Difficulties Paying Your Rent



HEAD OFFICE

The Priory, Canaan Lane,
Edinburgh, EH10 4SG

0131 447 9027

housing@arkha.org.uk

www.arkha.org.uk

Having Difficulty Paying Your Rent ?

Anyone can experience money problems from time to time. You may have unexpected expenses, lost your job or become ill and possibly gone into hospital.



A fall in your income can mean that you find you have difficulty paying your rent. If so, it is important that you contact us without delay.

Your Housing Services Officer is here to help. We can:

- Arrange reasonable repayment instalments to be made;
- Advise you of alternative methods of paying your rent;
- Advise you how to claim housing benefit/ universal credit;
- Help you identify benefits you may be entitled to but are not currently claiming;
- Help you make an application for a discretionary housing payment;
- Make a referral to another agency that can assist with multiple debt issues.
- Help you find specialist advisers to assist you negotiate payment plans with other companies you owe money to.

**We will do everything to help keep you in your home,
but if you do not engage with us or pay your rent,
your home may be at risk.**

What financial help can I get help to pay?

Universal Credit Housing Element

Universal Credit Housing Element has now replaced Housing Benefit for new claims across the whole of Scotland.

If you are out of work or on a low income and you are struggling to pay your rent you can make a claim for Universal Credit. The amount you may get is dependant on a number of factors such as your income, how many people live in your property, the age of those living with you and how much rent you have to pay.

When you make a claim you will be asked to submit information about your tenancy, your rental cost and any service charges. If you do not have this information you can call the Housing Services Office who will be able to provide it for you.

Universal Credit is an online benefit so if you think you may be entitled go to www.gov.uk/universal-credit to check your entitlement and make a claim or speak to your local DWP.

Housing Benefit

In most cases you cannot make a new claim for Housing Benefit however if you are claiming or entitled to the Severe Disablement Premium as part of your current benefits you are still eligible to claim Housing Benefit.

If you think you may be entitled to please contact your Local Authority Housing Benefit Department and they can check if you are eligible.

If you are currently in receipt of housing benefit and your circumstances change please notify the Housing Benefit Department who may be able to reassess your entitlement and increase your payments.

Discretionary Housing Payments

In some circumstances, eg. if you have been affected by the Benefit Cap or Under-occupation Charge you can apply for a Discretionary Housing Payment. This is a payment to help meet the full cost of your rent where there are deductions in your eligible benefits. This can be applied for at your Local Authority Housing Office.

Appendix 3 - UC47 and Rent Arrears Direct Requests



Landlord request for a managed payment/rent arrears deduction



SECURE

What is the purpose of this form?

Important Information

This form is used for a landlord to request a managed payment or rent arrears deduction, or both. This form is for landlords who have a secure email address only. If you have one of the following secure email addresses, GSI, GCSX, GSX, CJX, CJSM, GSE, GOV.UK or GOV.SCOT, you can email the completed form to the following address ucfull.service@dwp.gsi.gov.uk

Alternatively you can post the completed form to **FREEPOST DWP UNIVERSAL CREDIT FULL SERVICE.**

This is a request for:
(select as appropriate)

- ☐ managed payment to landlord (including temporary accommodation)
- ☐ third party deductions

Tenant details

Tenant name

Partner name (if applicable)

Address

Tenant's National Insurance number

Date of birth

Partner's National Insurance number

Date of birth

Tenant's reference number

This is your tenant reference number. Please ensure this is correct as this is the reference which will appear on your payment schedule with your payment to enable you to allocate to your tenant's account. For further information visit [GOV.UK](https://www.gov.uk) webpage [Universal Credit and rented housing](#)

Rent payment frequency

Is this a joint tenancy?

- ☐ Yes ☐ No

Number of rent free weeks
(zero if none)

Amount of net rent payable (£)
(excluding service charges)

Please state the number of bedrooms

Please provide details of outstanding rent arrears below

Total rent arrears outstanding £

Amount of rent arrears

Date rent due for example 01/12/16	Amount due for example £200	Amount of rent paid for example £100	Outstanding rent for example £100
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If applicable, please give a breakdown of all eligible service charges payable

Service charge type	Frequency	Amount
e.g. gardening	e.g. weekly	e.g. £1.49
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Total service charge payable

Total

Landlord details

Landlord's full name

Address

Landlord's email address

Phone number

We may need to contact you to complete your request. Please tell us which phone number you would like us to use.

Bank account number

Sort code

Account name

Roll number (if applicable)

Your creditor reference number

It is important that you provide your Department for Work and Pensions creditor reference number (if you have one). This can be found on your last payment schedule preceded by five zeros. If you don't provide this number it can result in significant delays of payment to you.

If you do not have a creditor reference number, please tick this box.

☐

Use this to tell us why you have requested a managed payment if not due to rent arrears

For advice on Tier 1/2 APA factors see annex A of 'Personal budgeting support and alternative payment arrangements guide'

Confirm you have taken the following action

- ☐ I have used the correct version of the UC47 form from **GOV.UK**
- ☐ I have read the Universal Credit Personal budgeting support and alternative payment arrangements guide
- ☐ I have provided details of rent arrears in section above

Please refer to the Important Information above regarding your email address before sending this form in by email.

By submitting this request, you agree:

- the information provided in my request form is correct and complete
- you'll report changes to your tenant(s) circumstances which might be relevant to their housing promptly by emailing UC.SERVICECENTREHOUSING@DWP.GSI.GOV.UK This includes any information which you know, or should know by making reasonable enquiries, and must be correct and complete
- providing false or incorrect information can lead to a prosecution or other action including stopping payments and recovering any overpayments

Signature

Date

Additional information

What is a Managed Payment or a Rent Arrears Deduction?

When a tenant has accrued arrears to the value of two month's rent or more we can make Managed Payment to you as their landlord. We can also take steps to recover any rent arrears through deductions from their Universal Credit Payment.

When a tenant has accrued arrears to the value of one month's rent due to repeated underpayment, we will look at personal budgeting support for them and consider making managed payments to you as their landlord, if appropriate.

What information must I provide?

To progress your request for the managed payments, it must to be linked to the tenant's Universal Credit claim. In order to do this, you must provide the National Insurance number of your tenant. If the National Insurance number is not known, then please provide their date of birth.

Important Information

Always check you are using the correct version of the managed payment to landlord request form UC47 by visiting GOV.UK webpage [Universal Credit: Landlord request for a managed payment or rent arrears deduction](#)

What happens next?

Please email the completed form to the following address:
ucfull.service@dwp.gsi.gov.uk

Dear Sir/ Madam

APPLICATION FOR THIRD PARTY DEDUCTION OF RENT ARREARS

Please find attached an application for third party deductions to be awarded to Ark Housing Association in order to address the rent arrears of (name and Address).

Yours sincerely

(Name)

(HSO)

(Phone Number)

To: The Manager Jobcentre Plus/Pension Service Canaan Lane (Address)	From: Ark Housing Association The Priory Edinburgh EH10 4SG
---	--

About the Customer	
Your Customer's Name	
Name of customer receiving benefit or pension credit (if different)	
Customer's Address	
Customers phone number	
National Insurance number of customer receiving benefit or pension credit (if known)	
Date of birth of customer receiving benefit	
Customer participation	
Does the customer know that this application is being made?	Yes or No
Is the customer receiving the required benefit/entitlement?	Yes or No. If yes, which benefit?
Has the customer failed two payment plans on this debt?	Yes or No.
Is the customer due to receive a threat of court action?	Yes or No.
Debt outstanding	

What is the debt for?	
How much is the debt?	
Tell us about any other payment methods which have been tried and how or why they have failed.	

Appendix 4 – Repayment Arrangement

Date

Ref: AG1

«CorrName1»

«CAddr1»

«CAddr2»

«CAddr3»

«CAddr4»

«CPC»

Dear «CorrName1»

Address: «PAddr1», «PAddr2», «PAddr3», «PPC»

Weekly Rent / Service Charge: £«TotalBreakDown»

Rent Arrears for the period ending «PrvDebEnd» : £«ExtTcyBal»

Further to our conversation on ** regarding rent arrears on your account, I write to confirm that a repayment agreement was made as detailed on the attached form.

In order to confirm that you made this agreement and agreed to abide by it, please sign one copy the form and return it to me in the pre-paid envelope. Please keep the other one for your own records.

Please note that this repayment agreement will be closely monitored and if broken may result in us having to proceed to the first stage of legal action against you.

Therefore if you have a change of circumstances or have any difficulties in making any of the agreed payments, please contact me immediately so that I can re-assess your circumstances and review the agreement.

In the meantime if you have any queries regarding this matter please contact me on the number below

Yours sincerely,

«ArrsOff»

Housing Services Officer

«ArrsOffTel»

REPAYMENT AGREEMENT

Ref: AG1

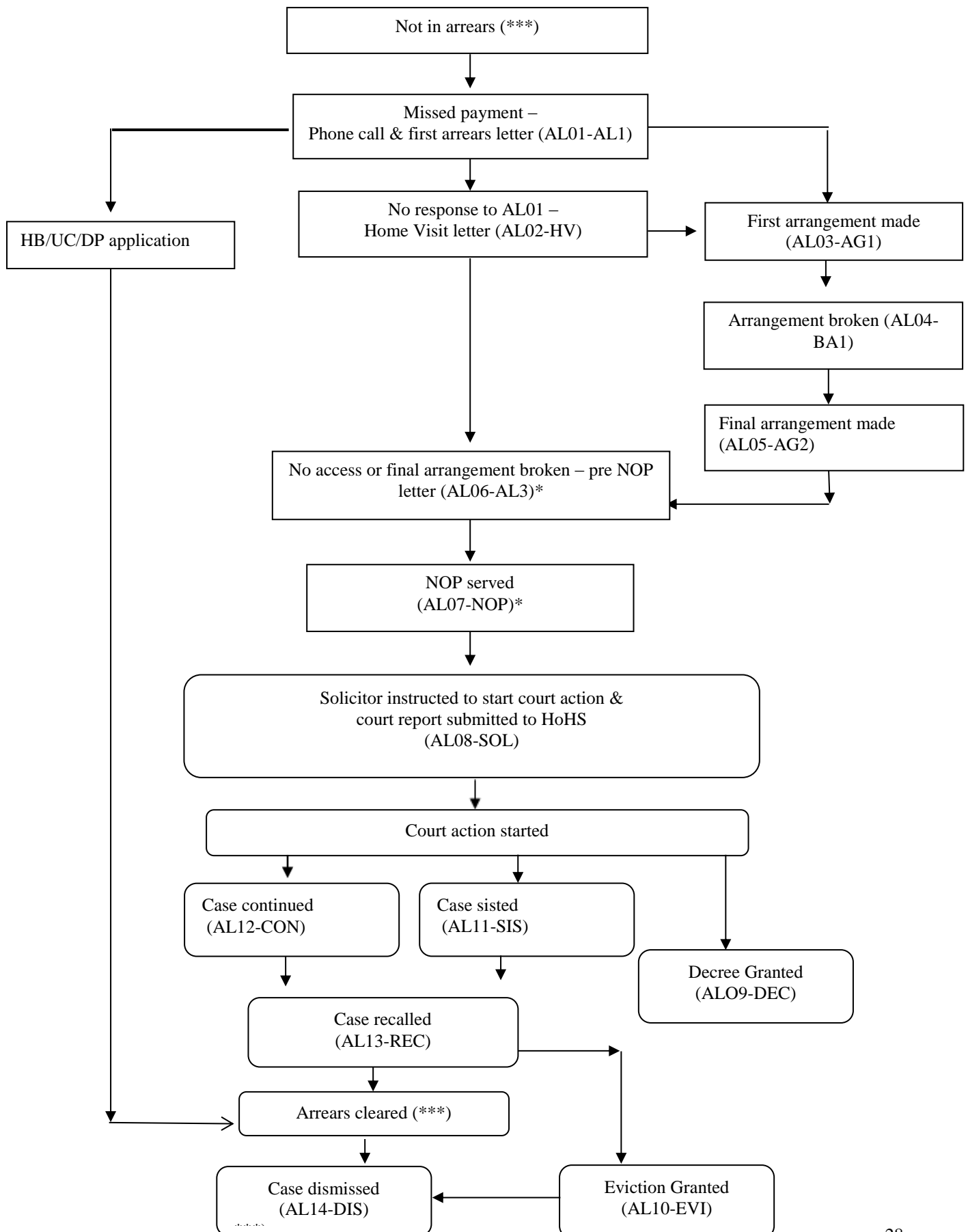
Tenant Name:	«T1Title» «T1Inits» «T1Surn»
Joint Tenant Name: (If applicable)	«T2Title» «T2Inits» «T2Sur»
Address:	«CAddr1» «CAddr2» «CAddr3» «CAddr4» «CAddr5» «CPC»

Rent Arrears @ Todays Date	£«CurBal»
Amount to be paid (in addition to any rent payment due)	£«ArrgAmt»
Frequency	Every «ArrgCycle»
If you stick to this agreement your debt will be cleared in	«ArrgInst» instalments

I confirm that:	
<ul style="list-style-type: none"> • I discussed my rent account and arrears with my «ArrsOff» and I have agreed to pay the amounts shown above in order to clear the outstanding debt; • If I am unable to make any payment for any reason OR a payment is going to be late that I will let my Housing Services Officer know in advance, otherwise the agreement will be deemed to be broken; • I understand that I may lose my home if I do not keep to this agreement. 	

Signed: «T1Title» «T1Inits» «T1Surn»	
Signed: «T2Title» «T2Inits» «T2Sur» (if applicable)	
Date:	

Appendix 5 - Flowchart of Arrears Stages



Note: * At these stages, if the tenant makes & keeps an arrangement to pay further action will cease. If an arrangement is broken the process will move to the next stage without having to repeat earlier stages.

Appendix 6 - Arrears Audit Form

Name of tenant _____

Name of joint tenant _____

Address _____

Housing Officer _____

Action	Code	Date	Amount of arrears	Notes	Authorised
Arrears Lt 1	AL01				
Home Visit letter	AL02				
1st Arrangement made	AL03				
Housing Benefit application made	HB Application				
1st Arrangement broken	AL04				
Final arrangement made	AL05				
No access/pre NOP letter	AL06				
NOP approval by SHSO/HoHS					
NOP served	AL07				
Solicitor instructed to take court action & court report to HoHS	AL08				
Court action commenced	CRT				
Decree granted & report to Housing Sub	AL10				
Case sisted	AL11				
Case continued	AL12				
Case recalled	AL13				
Case dismissed	AL14				
Eviction date	EVT2				