

Early Prevention of Arrears

August 2015

Introduction

It is really important that we provide you with support at the beginning of your tenancy, to make sure that you get off to the right start. As a resident, paying your rent on time and in full is a main condition of the tenancy agreement that you sign.

We will make sure that you know exactly what you will need to pay. We will also ensure that you get the first payment made on time and assist you to ensure that housing benefit is set up properly and on time.

These steps help to ensure that you do not get into arrears at the start of your tenancy and will also help you to manage your rent payments.

This is really important because rent is the Group's main income and it is used to pay for all the services we provide.

This summary applies to all residents who pay rent within Southern Housing Group

Before your tenancy starts

When you apply to become a resident we will talk to you about your financial circumstances and give you advice about welfare benefits.

When we make an offer of a tenancy we will always provide you with a rent payment card and a housing benefit form. We also make sure you know how you can make rent payments and that you are able to complete the housing benefit form, if needed.

Before the tenancy starts we will advise you how much the rent will be, and if you are entitled to housing benefit, we will make an

assessment and tell you the amount you will need to pay.

If you are not entitled to full housing benefit to cover all your housing costs, you will be responsible for paying any shortfall.

Your rent should be paid in advance and is due on a Monday every week, therefore we will ask you to make the first payment before you sign the tenancy agreement and take receipt of the keys for the property.

Giving you debt advice

If you are experiencing financial problems or have multiple debts we can refer you for independent money management advice. We want to make sure you can afford to pay the rent. It is important that you understand how to manage your other debts to ensure that paying your rent is a priority.

Signing the tenancy agreement

Before you sign the tenancy we will ask you to provide receipts to show that you have made the advanced payment of rent and that you have handed the completed housing benefit form to the council. If there is any problem with either of these then we will try to help you to sort it out.

When you sign the tenancy agreement we will ask you how you intend to pay the rent once you have moved in. There are a variety of convenient payment options including; direct debit, telephone and online payments.

If you have made a housing benefit claim we will ask you to continue to pay an affordable

contribution towards your rent while you are waiting for your claim to be assessed.

We will ask you to make an agreement to repay any arrears that you may have on a previous tenancy with the Group.

Once your tenancy starts

We always try to visit you about six weeks after you have moved in, to make sure everything is still going well. If there are any rent or housing benefit problems we will give you support and advice to get them sorted as quickly as possible.

We will contact you in an alternative language if that is what you prefer. If you are vulnerable we may be able to provide or direct you to receive appropriate support services.

Your tenancy agreement states that you must pay your rent on time and in advance. If at any time during your tenancy you fail to do this and your rent account falls into arrears you will risk legal action being taken against you.

In order to try and avoid legal action from being taken we will make personal contact with you as soon as possible after rent payments are missed in order to try and help you resolve your arrears. We will ask you to make an agreement to repay any arrears that is affordable to you.

If you do not keep up with rent payments we will take legal action to recover the debt. If your arrears continue to rise we may ask the court for an order to evict you from your home.

Leaseholders

If you are a leaseholder there will be different arrangements made for you to sign the lease. Details of costs made for service charges and major works will be explained to you by a specialist team before you sign the lease.

Further information

If you would like any more information on this or any of our other policies or services please

contact our customer service centre or go to our website www.shgroup.org.uk. Contact details can be found on our webpage, on our Information Card or in Open Door- your residents' newsletter.

Feedback and Complaints

If you have something to say about the Group's policies and procedures or the information we provide on them then let us know. Please address this feedback to Policy Services Team c/o PO Box 643, Horsham RH12 1XJ or email to servicecentre@shgroup.org.uk marking the email 'Policy Feedback'.

If you have a complaint then either our Customer Service Centre or local staff will attempt to deal with it and resolve it. If we can't find a solution in this way, or if you prefer to deal with the matter more formally, then our complaints procedure will help you. Ask the Customer Service Centre for a leaflet which tells you how your complaint will be handled.

All complaints are dealt with in strict confidence. Our commitment to fairness means that you will not be treated differently if you make a complaint about our service.

For help with translations, or if a large type, Braille or taped summary would be useful, contact the Service Centre.

Arabic	لتلقي المساعدة في الحصول على نسخ مترجمة أو إذا كان من المفيد بالنسبة لكم تلقي نسخ مطبوعة بطباعة مكبرة، أو بطريقة برايل للمكفوفين، أو مسجلة كملخصات على شريط تسجيل صوتي، فيرجى الاتصال بمركز الخدمة .Service Centre
Bengali	অনুবাদে সাহায্য পেতে হলে অথবা বড় অক্ষর, ব্রেইল অথবা টেপে রেকর্ডকৃত সারসংক্ষেপ শুনতে চাইলে সার্ভিস সেন্টারকে 0300 303 1682 নাম্বারে ফোন করুন।
French	Contactez le Centre de services pour obtenir de l'aide sur les traductions, ou si un résumé en gros caractères, en Braille ou enregistré s'avère nécessaire.
Somali	Si lagaaga caawiyo turjumista ama haddii aad jeclaan lahayd farta waaweyn, farta indhoolayaasha (Braille) ama warbixin kooban oo cajilad ku duuban, la xiriir Xarunta Adeegga.
Spanish	Si necesita traducciones o resúmenes en letra grande, Braille o casete, póngase en contacto con el Centro de Servicios.
Turkish	Tercüme konusunda yardım için, veya iri puntolu, Braille körler alfabesi ile yazılmış ya da ses kaydı olarak bir özet isterseniz, 0300 303 1683'ten Hizmet Merkezi'ni arayın.