



TUNTUM HOUSING ASSOCIATION

DOCUMENT CONTROL		
Policy name:	Rent Collection and Arrears Policy	
Version:		
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Customer-facing:	Yes	

1. Introduction

- 1.1 Rental income accounts for a significant proportion of Tuntum Housing Association's (Tuntum) total income. Maximising this income through the prevention and recovery of rent arrears is essential to ensure the continued delivery of high quality services for our customers.
- 1.2 This policy is needed to establish a clear framework for income collection while balancing the high cost to both the resident and Tuntum of tenancies ending due to non-payment.

2. Policy statement and aims

- 2.1 Tuntum is committed to a 'prevention first' approach to income management. Our aims are:
- 2.1.1 To outline how we will maximise income through the prevention and recovery of current tenant, licensee, and homeowner rent arrears and service charges.
 - 2.1.2 To describe our approach to supporting residents at risk of financial hardship to sustain their tenancies.
 - 2.1.3 To set out the decisive actions we will take, including court action and eviction as a last resort, when prevention measures fail.
 - 2.1.4 To ensure a consistent, fair, and transparent approach to debt recovery that complies with all regulatory standards.

3. Legislation or regulatory requirements

This policy complies with:

- 3.1 The Regulator of Social Housing's Rent Standard and Neighborhood and Community Standard.
- 3.2 The Housing Act 1988.
- 3.3 Civil Procedure Rules and the Pre-Action Protocol for Possession Claims by Social Landlords (PAP).
- 3.4 Landlord and Tenant Act 1985 and the Commonhold and Leasehold Reform Act 2002.
- 3.5 Financial Conduct Authority (FCA).
- 3.6 Equality Act 2010.
- 3.7 Data Protection Act (UK GDPR)



4. Scope

This policy applies to:

- 4.1 All current tenants and licensees of Tuntum.
- 4.2 Leaseholders and homeowners (including shared owners and equity loan customers).
- 4.3 The recovery of former tenant arrears and other sundry debts is excluded from this policy and managed under separate procedures.

5. Definitions:

- 5.1 Rent: Throughout this policy, 'rent' includes service charges where these are payable.
- 5.2 APA: Alternative Payment Arrangement, specifically a Managed Payment to the Landlord via Universal Credit.
- 5.3 Arrears: Any sum of rent or service charge that remains unpaid after the date it was due under the terms of the legal agreement.

6. Roles and Responsibilities

- 6.1 Housing Services Manager: Overall accountable for the team's performance, the strategic management of the policy, and ensuring all procedures remain compliant with legislative and regulatory requirements.
- 6.2 Income Management Officers Team Leader: Is responsible for the day-to-day operational delivery of the policy, including supervising staff to ensure that proactive interventions and recovery processes are followed correctly.
- 6.3 Income Management Officers: Responsible for daily arrears management, personal contact, and providing support/referrals.

7. Policy - Core Principles & Objectives

7.1 Preventative Approach

- 7.1.1 Sustainability: Properties will be allocated appropriately with a focus on long-term tenancy sustainability.
- 7.1.2 Financial Assessment: A financial assessment of applicants will be conducted prior to allocation to assess affordability and risk.
- 7.1.3 Refusal/Support: Applicants may be refused a tenancy or compelled to accept support as a condition of allocation. Where an applicant is at risk of refusal on affordability grounds, Tuntum will provide a guided referral to external financial inclusion services to explore benefit maximisation, debt advice, and budgeting support to help the applicant achieve a sustainable financial position for future housing.
Proactive Targeting: We will use housing management data to isolate and support groups at high risk of arrears, such as those affected by the benefit cap or Universal Credit.
- 7.1.4 No Arrears Payments: We do not accept payment in arrears; those on Housing Benefit will be encouraged to bring accounts into credit.

7.2 Universal Credit and APAs



- 7.2.1 We recognise that some claimants need extra support managing monthly payments.
- 7.2.2 We will apply for a Managed Payment to the Landlord (APA) within 3 working days of criteria being met (e.g., 2 months of arrears or high likelihood of default)
- 7.2.3 Applications are made on a case-by-case basis; there is no automatic application.

7.3 Arrears Recovery and Court Action

- 7.3.1 Early Intervention: We will provide information, support, and advice or signpost to external agencies at the earliest stage of arrears.
- 7.3.2 Personal Contact: Recovery focuses on visits and telephone calls rather than just written correspondence.
- 7.3.3 Repayment Agreements: Low-level debt (≤ 8 weeks) should be cleared within six months. Higher debt (> 8 weeks) may be paid via instalments, normally not exceeding four years.
- 7.3.4 Legal Action: Where agreements fail, Tuntum will seek possession, utilising mandatory grounds (e.g., Ground 8) where engagement is low or debt is high.
- 7.3.5 Warrants: We will generally oppose staying a warrant unless the full debt and costs are paid.

7.4 Leaseholders and Homeowners

- 7.4.1 Recovery will follow individual lease or loan agreements.
- 7.4.2 Support is offered but is typically less extensive than for tenants.
- 7.4.3 Instalment plans for homeowners will not normally exceed six months (2 years in exceptional cases).
- 7.4.4 Failure to pay may lead to mortgage provider notification, money judgments, or forfeiture of the lease.

8. Monitoring, including audit and review

8.1 This policy will be:

- 8.1.1 Reviewed every three years.
- 8.1.2 Updated based on legislation changes.
- 8.1.3 Approved by Board when significant amendments are made.

8.2 We will also do the following:

- 8.2.1 Monthly measurement of current rent arrears against annually set Key Performance Indicators (KPIs).
- 8.2.2 Annual monitoring of the number of evictions for non-payment of rent.
- 8.2.3 Monthly 'deep dive' quality assurance audits of arrears cases to ensure adherence to the Pre-Action Protocol.

9. Procedure

- 9.1 Detailed procedures for this policy are available as separate documents.

10. Equality Impact Assessment



10.1 Tuntum is committed to Equality, Diversity and Inclusion and will make reasonable adjustments to the policy to recognise, accommodate and support individual needs where needed. This Policy adheres to Tuntum’s approach to Equality and Diversity. All staff members will take a proactive approach to ensure that no individual or group is discriminated against or treated differently as a direct or indirect result of this Policy.

11. References

RELATED EXTERNAL DOCUMENTS	
Reference	Link to reference
<ul style="list-style-type: none"> • Housing Act 1988 • Landlord and Tenant Act 1985 • Commonhold and Leasehold Reform Act 2002 • Equality Act 2010 • Pre-Action Protocol for Possession Claims by Social Landlords 	
RELATED INTERNAL DOCUMENTS	
Reference	
<ul style="list-style-type: none"> • Rent Arrears Procedure • Allocations Policy • Tenancy Management Policy 	

12. Contacts

Below is a list of key contacts who can provide support, guidance, and access to relevant information.

- General Housing Team (generalhousingteam@tuntum.co.uk)
- Asset Management (assetmanagement@tuntum.co.uk)
- Customer Services Team (admin@tuntum.co.uk)

Internal control not for publication:

Policy changes	
Policy version	Proposed changes