



RENT AND LICENCE FEE COLLECTION (Including arrears, former tenant arrears and write-offs)

POLICY & PROCEDURE IMPLEMENTATION CHECKLIST

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POLICY

1. STATEMENT

- 1.1 The prevention and effective management of rent, licence fees and other debt is crucial to the maximisation of the resources available to BACKUP to deliver services. It is therefore vital that staff maximise rent and service charge income and that the charity has clear and concise policy and procedures in place that will prevent or reduce the impact of arrears on the organisation and service users. In addition, debt management and recovery will be fundamental in assisting young people in arrears to deal with their problems and prevent their debts increasing beyond their control.
- 1.2 Prevention of arrears will be the over-riding aim of this policy and related procedures. However, it is recognised that situations will arise that result in arrears accruing and BACKUP will adopt a reasonable and early approach to recovery and minimisation of debt. Our methods of recovery will be firm but fair, always recognising that service users may be facing multiple debts and/or complex personal and financial difficulties. The charity will take account of individual circumstances when assessing what actions to take and will ensure at all times that it acts within the Law.
- 1.3 A sympathetic, but practical approach will be taken towards former residents and tenants who left BACKUP accommodation with outstanding rent, service charge and/or personal arrears.
- 1.4 Welfare rights and general budgeting advice will be offered by staff, as a means of helping to prevent and manage arrears. BACKUP will take action to keep to a minimum any arrears of rent and utility payments owed to BACKUP consistent with enabling residents to break the cycle of homelessness and obtain paid employment.

2. PRINCIPLES OF PRACTICE

- 2.1. BACKUP recognises that our residents face very real difficulties in managing their income. Arguably, levels of welfare benefits are not sufficient to support individuals to start with, and then are reduced and tapered as circumstances change (age, employment, etc.) and responsibility for paying Council Tax and water rates added.
- 2.2. In addition, we recognise that sometimes staff may feel there is a conflict between supporting young people and chasing them to pay rent, licence fees and personal charges. However, as the charity needs to replicate '*real world*' behaviours, staff must be able to do both activities equally.
- 2.3. Project Managers will review, as a standard item, the rent and licence fee accounts of each young person with their Support Worker at their Supervision meetings; ensuring the procedure and timescales set out in this document are adhered to.
- 2.4. Good communication, close monitoring and prompt action are the three main principles of minimising arrears of rent and utility payments. While Support Workers, Administrators and Project Managers all contribute to effective practice; the final responsibility for the management of BACKUP rents and utility charges, lies with the relevant Project Manager.

3. COMMITMENT

3.1. BACKUP will take a fair but firm approach to rent and licence fee arrears recovery, seeking to embed a '*rent first*' culture where residents attach a high degree of importance to prioritising rent and licence fees and paying in line with the requirements set out in their Tenancy or Licence agreement.

3.2. We will:

- Work intensively and in line with this policy and procedure to ensure that all reasonable action is taken to minimise arrears, including taking the appropriate legal action.
- Assist residents to avoid rent and licence fee arrears through early intervention and a preventative approach. Residents will be alerted at the earliest stage to arrears issues and offered financial inclusion support including budget management advice, debt advice and income maximisation advice.
- Work in partnership with other agencies, including Housing Benefit Departments (HB), Department of Work and Pensions (DWP), landlords of any properties let to BACKUP and specialist advice agencies to ensure that all appropriate advice and assistance is available to residents.
- Ensure that any action taken by the charity in respect of rent arrears is proportionate to each resident's circumstances; eviction will only be sought when all other avenues have been explored.
- Ensure Former Tenant Arrears (FTAs) are dealt with promptly and where there is a high probability that the debt will not be recovered, write off the arrear.
- Ensure that young people referred to the charity with previous arrears enter into agreements to repay that debt.
- Ensure that young people who move between BACKUP schemes enter into agreements to repay any monies owed from their previous BACKUP accommodation.

PROCEDURE FOR ACCEPTING CHARGES IN ADVANCE

1. OVERVIEW OF PROCESS

- 1.1. Rent deposits are a specific and legally defined system for taking deposits from Assured Shorthold Tenants which requires any money taken to be banked safely and returned to tenants on their departure. *BACKUP does not operate a formal rent deposit scheme*, instead it attempts to persuade all young people moving into any one of its schemes to try to get ahead of themselves by paying some of their charges in advance.
- 1.2. All payments taken from service users are to be banked as soon as possible and credited to their rent / licence fee account.
- 1.3. This procedure sets out the processes to be followed by individual members of staff and teams to achieve the main policy objective of maximising rent and service charge income and minimising resident debt.

2. HOUSING BENEFIT ASSESSMENT

- 2.1. Once a young person has moved into a BACKUP scheme, Support Workers should make a claim for HB as quickly as possible. Project Managers should assess the likely level of HB to be awarded to the service user and the amount they will likely need to pay in rent, licence fees or personal charges.
- 2.2. If the young person has the funds, they can be asked to start paying their personal charges from the date of their occupancy agreement; this payment is to be recorded in the normal way (receipt for payment issued, noted on SASSHA and banked in line with BACKUP's cash handling Procedures).
- 2.3. Where a young person is working and the Project Manager calculates that they are likely to be required to pay an amount of rent or licence fees themselves, they can be asked to start making payments before their Housing Benefit is received. This should not be described as a deposit – *because it isn't*. This payment should be recorded in the normal way (receipt for payment issued, noted on SASSHA and banked in line with BACKUP's cash handling Procedures).

3. TREATMENT OF ADVANCE PAYMENTS

- 3.1. Advance payments are to be credited to the rent/licence fee/personal charge record of the young person concerned on SASSHA. They are not to be recorded '*off book*' and kept in a separate account, the scheme safe, or elsewhere and used for anything other than the reason it was made to BACKUP.

- 3.2. When a young person gives notice, or is asked to leave, their rent/licence fee account will be checked by Business Support and if the account is in credit, a member of the team will contact the Project Manager and:
- Ask if the young person caused any damage to BACKUP property that they have not yet paid for. (Paperwork linked to this will need to be supplied.)
 - Ask if the young person owes any other debt to BACKUP that the team are not aware of. (Paperwork linked to this will need to be supplied.)
- 3.3. The Business Support Team will check the rent/licence fee account for HB overpayments (see Section 2 of the Arrears Procedure, below) and add any overpayments to the schedule to be reported to Bolton at Home.
- 3.4. Once Business Support have confirmed that the young person is owed money, they will be contacted and their money returned to them, in line with the Section of this Procedure covering ***Rent / Licence Fee Account Credits***.
- 3.5. If the young person doesn't contact BACKUP to confirm their bank account details, they should be written to and advised that we will assume that they wish to donate their credit to the charity and given 21 days to contact Business Support.

ARREARS PROCEDURE

1. OVERVIEW OF PROCESS

1.1. This procedure sets out the processes to be followed by individual members of staff and teams to achieve the main policy objective of maximising rent and service charge income and minimising resident debt.

1.2. The key elements of the arrears procedure are:

- A risk based approach; ensuring each resident can afford the rent/licence fee and service charge.
- Weekly monitoring of arrears (by scheme staff).
- A staged response to arrears and action at each stage/level of arrears. Key stages include:

➤ **Stage 1:**

Early intervention – when the first payment of rent / licence fee or personal charge is missed, the service user's Support Worker must meet with them to discuss the possible consequences of non-payment (Support Intervention); discuss reasons for non-payment and encourage payment as quickly as possible. Support Workers should also complete budgeting plans and identify any further support the young person may need to improve their financial literacy.

Repayment Plan to be agreed and signed and the young person issued with a follow up letter detailing what has been discussed and agreed to be sent following the meeting, from the Project Manager (**Ar1** – See Appendix D).

➤ **Stage 2:**

A Pre-termination meeting should be arranged before the second pay date a Pre-termination meeting must be arranged between the service user, the Project Manager, the Senior Project Manager/Director of Services.

An agreement should be reached regarding what needs to happen to avoid notice being issued, unless:

- there is a pattern of non-engagement (e.g. service user agreeing to adhere to the payment plan, but then doing so infrequently to avoid being issued with notice)
- service user has paid any charges/fees throughout any of the above stages, or doing so infrequently)

in which case, notice will be issued.

➤ **Stage 3:**

If a second payment has been missed, Notice will be issued.

Notice can be stalled or withdrawn – **with the agreement of the Director of Services** - as the agreement is adhered to and reinstated/reissued if the agreement is broken.

However, where there is a pattern of non-engagement or residents only paying when Notice is issued, Notice will remain in place.

See Appendix A for the Arrears Recovery Flowchart.

- A mix of communication is to be used including letters, text messages, WhatsApp messages, phone calls and visits to advise the young person of the arrears and the need to repay outstanding arrears and remain in contact with staff.
- Intensive/proactive management of HB claims and payments and payments via Universal Credit.

Levels of responsibility

1.3. Support Worker

- **At Sign Up:**
 - Support Worker checks if the service user is a previous BACKUP resident. If they are, the Support Worker checks SASSHA for any outstanding arrears from their previous stay and enters into a FTAs Agreement with them if there is an outstanding debt. (See Appendix C)

Business Support can offer assistance to any Support Worker needing help to check previous arrears. Also, the Tenancy Change Form details arrears and payment agreements.
 - Support Worker establishes young person's income and get proof as per requirements of HB.
 - Support Worker obtains a copy of the young person's most recent Bank Statement.

Advise Business Support immediately if there is any uncertainty concerning either of the above.
 - Support Worker completes HB form online and adds claim reference number to tenancy change form which is submitted to Business Support.
- **During Support:**
 - Support Worker to check that residents are complying with Benefit Agency requirements regarding signing on, attending medicals, job hunting, provision of information, etc. (Check regularly for any recent requests or changes.)
 - Support Worker to advise Business Support Team immediately of any change in a resident's circumstances e.g. a resident starts work, qualifies for a Discretionary Housing Payment (DHP) or receives right to remain.
 - Where working residents are living in a Bolton at Home property, Support Workers should share HB letters with Business Support so that SASSHA can be adjusted.
 - Support Workers should make arrangements with working residents to collect rent / licence fees weekly.
 - Support Workers should make arrangements for the regular payment of personal charges. **This should include a minimum £1 a week additional charge if they have outstanding arrears.** Any amounts in excess of £1.00 should be affordable and realistic.

- Support Workers should ensure that residents provide the current personal details and contact details of a relative or friend in order to help BACKUP chase FTAs if they occur. (Information to be kept secure and used in compliance with GDPR.)

1.4. Business Support Team

- Ensure accuracy of SASSHA so that Project Managers can run up-to-date arrears reports every two weeks and at month end.
- Process changes in tenancies / licences and the circumstances of residents and ensure relevant information is provided to HB within the required timescale.
- Liaise with the Project Manager regarding any changes to rent/HB amounts/licence fees as soon as it is known and inform resident as soon as possible.
- Maintain regular contact and a good working relationship with the HB team at Bolton Council.
- Ensuring FTAs are noted on SASSHA and transferred between properties once the Tenancy Change Form and repayment plan is provided.

1.5. Project Manager

- **At sign up:**
 - Project Manager uses the HB assessment to assess the level of advance payment that can be asked of / afforded by the young person.
- **During Support:**
 - Support Worker to check that residents are complying with Benefit Agency requirements regarding signing on, attending medicals, job hunting, provision of information, etc. (Check regularly for any recent requests or changes.)
 - Monitor arrears reports weekly.
 - Take prompt and appropriate action to minimise rent/licence fee arrears.
 - Report current and former arrears and also payments from working residents to the Director of Services every month for onward reporting to the Board of Trustees.
 - Meet with the service user as required within this Policy.
 - Write to the service user as required within this Policy.
 - Issue the appropriate notice to end the tenancy/licence at agreed stages of arrears where other methods of rent management have failed.
 - If the resident is a Looked after Child (LAC), Project Manager to check that payment has been made via the Leaving Care Team. If resident is seeking right to remain, Project Manager to inform Business Support once it is granted, so that Leaving Care Team can be notified.

Housing Benefit Arrears – Support Worker responsibilities:

- Check the HB and tenant/licence account on SASSHA is as it should be and there are no obvious errors that contribute to the arrears (wrong void date, wrong tenancy start date, technical error or misposting etc.)
- Check that HB has been awarded accordingly and recorded in SASSHA and if not query with HB why there has been an underpayment. Check that there is not a payment due from HB due to delays in processing a claim by the local authority.
- If the resident has transferred internally, check to see if any HB payments have gone to the new tenancy. If they have, transfer the correct amount to the former tenant account
- Liaise with the Department of Work and Pensions (DWP) and appropriate agencies where necessary.
- Chase residents/ex residents for outstanding monies and/or documentation such as wage slips if this has been the problem.
- If the resident is a LAC, as soon as they begin to claim HB the Support Worker must check that the rent claimed is the current rent and not the rent that was agreed at their sign up for the property.
- If the resident is a LAC, and becomes 18, is given Leave to Remain or experiences any other change of circumstance, the Support Worker must check that the rent claimed is the current rent and not the rent that was agreed at their sign up for the property.

Tenants Personal Arrears: Project Manager responsibilities

- Where residents are to move on internally, set up a Repayment Plan and pass to their new Project Manager to action. **The amount should be a minimum of £1 per week.**
Any amounts in excess of £1.00 should be affordable and realistic.
- If the resident is a LAC, Project Managers are to liaise with Leaving Care to see if they can clear arrears or are able to contact the ex-resident and advise them of the arrears.
- Managers should monitor the situation to reduce current tenant arrears so that FTAs do not accrue.

Tenants Personal Arrears: Business Support responsibilities

- If an ex-resident has been re-referred to BACKUP, contact them and advise them of any outstanding arrears (Residents who leave with arrears are not considered for accommodation **until they have paid at least 75% of any existing debt**). If a move on address is known write to the ex-resident and chase for payment.

1.6. Director of Services

- Produce quarterly Key Performance Indicator information for Board of Trustees outlining:

KPI		Target
Income	Rental income collected. (Rent collected as a percentage of the total rent due for the period.)	90%
	Former tenant arrears (£) - Total monies owed to BACKUP in rent / licence fees and service charges for the period.	No target - actual figure.
	Current tenant arrears (£) - Total monies owed to BACKUP in rent / licence fees and service charges for the period.	No target - actual figure.

- Monitor the operation of rent and service charge collection by Support Workers and Project Managers.
- Ensure prompt and appropriate action to minimise rent/licence fee arrears is being taken by Support Workers and Project Managers.
- Agree to the withdrawal/issuing of notice in response to service user payment/non-payment of arrears.

2. HOUSING BENEFIT OVERPAYMENTS

- 2.1. Occasionally, BACKUP finds itself in the position where HB has been overpaid. The charity is normally expected to pay back overpayments, unless¹:
- They were caused by an official error.
 - The charity has some forms of debt relief in place for residents.
 - The local authority decides not to recover the overpayment.
- 2.2. When an overpayment is notified by HB, Business Support will check that the overpayment is correct and if necessary contact HB to raise a query.
- 2.3. As a general rule, if the overpayment was caused by an error on the part of BACKUP, it is reasonable to for it to be recovered from the charity. If the overpayment was caused by service user error or is something BACKUP was not aware of, then the decision should be appealed

¹ [Housing benefit overpayments - Shelter England](#)

because it is unreasonable for it to be recovered from BACKUP. In this case, the Director of Services and Business Support Manager will discuss who is to lead the appeal.

- 2.4. *HB must receive the appeal within the time limit they specify.* The service user will be notified in writing of the overpayment.
- 2.5. If an overpayment demand is determined to be correct, the service users will be notified of this and the amount of additional payments required to repay the amount owed. (Overpayments are generally recovered from ongoing benefit payments / entitlement.)

Bolton At Home

- 2.6. Bolton at Home have previously advised that they do not expect overpayments to be repaid to them, *however this cannot be assumed.* BACKUP will collate quarterly statements where HB due to residents working has been overpaid and confirm how the overpayments are to be treated:

- Credited to the service user's current rent account.
- Repaid to Bolton at Home.
- Moved to an agreed BACKUP suspense account.

The balance on this account will be reported to the Finance Sub Committee for onward reporting to the Board of Trustees.

FORMER TENANT ARREARS PROCEDURE

1. LEAD RESPONSIBILITY

- 1.1 The Director of Services has overarching responsibility for the monitoring and management of FTAs.
- 1.2 In October and at financial year end, the Director of Services will produce a FTAs Report outlining the amounts owed to BACKUP:
- In total.
 - Amounts owed and covered by a Payment Plan.
 - Amounts owed and not covered by a Payment Plan.
 - Amount to be written off.

And report amounts to the Finance Sub Committee (for onward reporting to Board of Trustees).

2. NEW LETTINGS

- 2.1 Support Workers and Project Managers will follow the Arrears Procedure to minimise the potential for FTAs to accrue. Support Workers are to ask service users to provide the name and contact details of a relative or friend in order to trace FTAs if they occur.
- 2.2 Ex-residents who are re-referred to BACKUP are normally not considered to accommodation ***until they have paid at least 75% of the money owed at departure.***
- 2.3 If the young person is a LAC, the Project Manager should liaise with the relevant Leaving Care Team to see if they are willing to clear the arrears to enable the young person to be rehoused, or are able to support BACKUP in securing payment.

3. CURRENT TENANTS WITH FORMER TENANT ARRERS (FTAs)

- 3.1. BACKUP generally does not allow residents to transfer within our stock if they owe the charity a debt, unless exceptional circumstances apply. An exceptional circumstance may be:
- They are unable to remain in their current accommodation due to bullying or harassment by other service users or others.
 - The police, social services or commissioners have advised that they are at risk if they are unable to transfer.
 - The accommodation no longer meets their support needs and the Director of Services has assessed that a move to more supported / less supported accommodation is needed.

- The result of a Pre-Termination meeting where it is felt that a move may help the young person to engage with staff, or change a pattern of behaviour that is putting their tenancy/licence at risk.
- 3.2. If a transfer for a resident in arrears is approved, repaying the FTA will be made a condition of the new tenancy/licence. Residents will be informed of this and must sign up to a Payment Plan for the FTA before the move can take place. (Residents who leave with arrears are not considered for accommodation until they have paid at least 75% of any existing debt).
 - 3.3. Where a resident has transferred with FTAs, and repayment of the arrears has not been made a condition of the current tenancy, *they will still be responsible for repaying the debt*. The Project Manager of their previous scheme will notify the current Project Manager of the amount owed and **the current Support Worker must manage the collection of the arrears**.
 - 3.4. Any Credit on the resident's current rent account or sub-accounts will be used to offset any FTA. Business Support will require authorisation to do this on tenancy change form.
 - 3.5. It is the responsibility of the current Support Worker and Project Manager to chase the total debt owed to BACKUP (i.e. **current and FTAs**).

4. TRACING FORMER TENANTS AND RESIDENTS

- 4.1 Where a forwarding address is not known, Project Managers must contact the next of kin or other recorded relatives/friends asking that the former tenant contact them.
- 4.2 Where a forwarding address is known the Project Manager should write and ask the former resident to pay the debt in full or set up a Payment Plan that is affordable and has a reasonable time scale.
- 4.3 It should be stated in the correspondence that if the reader is not the intended recipient they should return the letter along with the address of the intended recipient if known.

5. RECOVERY FOLLOWING THE DEATH OF A SERVICE USER

- 4.1 If a resident has died and there is no known next of kin or estate, the debt will be written off.
- 4.2 If BACKUP has the details of the resident's next of kin, the Project Manager will decide if the resident's relationship with their family member is likely to result in any payment being made to BACKUP, or if the debt should be written off. It is the case that many young people seek accommodation from BACKUP because they are unable to remain at home, or have no home to speak of. As such, it is unlikely that the debt will be recovered from the next of kin and no attempt should be made to do so.

6. ENFORCEMENT

- 6.1 Residents that end their tenancy/licence by notice and have arrears on their account will be asked to agree a Repayment Plan within their termination document. They must provide a forwarding address and contact details.
- 6.2 The Director of Services will be given copies of each Repayment Plan and the Business Support Team will monitor payments received from each former tenant and update the Director on a monthly basis (i.e. payment statements will be provided).
- 6.3 Each young person will be given a reference number/unique reference to quote when making payments to help ensure that their payments are recorded accurately and their payments recorded to the correct account.
- 6.4 The Director of Services will take enforcement action against former tenants in arrears that fail to repay the debt or adhere to a Repayment Plan and will use methods and processes in pursuit of FTAs appropriate to the amount and age of the debt.
- 6.5 The Director may refer the debt to a Collection Agency.
- 6.6 The Director of Services must obtain a Money Judgement Order for all arrears of more than £600 before any other court recovery action can be pursued². A Money Judgement is valid for six years and can be enforced at any point throughout that period. Only the amount specified in the judgement can be enforced.
- 6.7 The Director of Services will refer a case back to court for a warrant ordering payment if the debtor does not honour the conditions of a County Court Judgement (Money Judgement) Order.
- 6.8 The extent and length of time to which a debt is pursued will depend on the level of the debt compared to the cost of recovery.

² [Make a court claim for money: Enforce a judgment - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/make-a-court-claim-for-money-enforce-a-judgment)

WRITE OFFS PROCEDURE

1. PROCESS

- 1.1 Project Managers are to take robust action to recover any outstanding arrears, however, in some cases, the debts become unrecoverable and need to be considered for write off.
- 1.2 BACKUP will consider writing off FTAs in the following circumstances:
- Where the resident has absconded and their whereabouts are unknown.
 - Where the resident is deceased and have left no estate, or the charity is unable to approach their next of kin.
 - Where the resident is in long-term hospital care, or serving a long-term prison sentence.
 - Where the debt is £30.00 or less, after receiving three FTAs letter.
 - Where the debt is £60.00 or less, after receiving five FTA letters, and a 7-day reminder letter.
 - Where the debt is over 3 years old.
 - Where the former tenant is over 25, after receiving three FTA letters.
 - *On the recommendation of the Director of Services.*
- 1.3 Before debts can be written off, Project Managers need to ensure that they have exhausted every avenue trying to recover debts before write offs can be authorised. Only once it has been ascertained that monies are not recoverable will the Director of Services highlight the arrears and recommend the debt be written off.
- 1.4 A list of all FTAs to be considered for writing off without prejudice to future collection (*see paragraph 1.6., below*) will be placed before the Board every six months. The Director of Services will identify the level of FTAs debt to be written off and secure Board of Trustee approval to do so each October and at financial year end.
- 1.5 Once the write offs have been authorised and agreed at Board then SASSHA must be updated by the Business Support Team for each account to ensure these are cleared and correspond with the agreed figures written off in the Xero accounts. The transactions are then to be forwarded to the Management Accountant.
- 1.6 If a resident's personal debt has been written off but they are re-referred to BACKUP at a later date, the debt will be reinstated and they will be expected to pay a minimum of 75% of the debt before being re-accommodated.

RENT / LICENCE FEE ACCOUNT CREDITS

1. INTRODUCTION

1.1 It is important that service users are made aware of money owed to them by BACKUP as quickly as possible – they are often on limited income with limited resources. As such, as stated above in the Procedure for Accepting Charges in Advance on page 5, all payments are to be credited to the rent/licence fee/personal charge record of the young person concerned on SASSHA. They are not to be recorded ‘*off book*’ and kept in a separate account, the scheme safe, or elsewhere and used for anything other than the reason it was made to BACKUP.

2. PROCESS

2.1 When a young person gives notice, or is asked to leave, their rent/licence fee account will be checked by Business Support and if the account is in credit, a member of the team will contact the Project Manager and:

- Ask if the young person caused any damage to BACKUP property that they have not yet paid for. (Paperwork linked to this will need to be supplied.)
- Ask if the young person owes any other debt to BACKUP that the team are not aware of. (Paperwork linked to this will need to be supplied.)

3.6. The Business Support Team will check the rent/licence fee account for HB overpayments (see Section 2 of the Arrears Procedure, above) and add any overpayments to the schedule to be reported to Bolton at Home.

3.7. Once Business Support have confirmed that the young person is owed money, they will be contacted and their money returned to them, in line with the Section of this Procedure covering ***Rent / Licence Fee Account Credits***.

3.8. If the young person doesn’t contact BACKUP to confirm their bank account details, they should be written to and advised that we will assume that they wish to donate their credit to the charity and given 21 days to contact Business Support.

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This policy is due for renewal on the
1st October 2024

BACKUP NORTH WEST

Bridgeman House | 77 Bridgeman Street | Bolton BL3 6BY.

www.backup-charity.org.uk

Registered Charity Number 1064698. Company Number 3399617.

APPENDIX A: ARREARS RECOVERY FLOWCHART

On arrival	Affordability checks	
	HB Assessment	
	Accept advance payment of charges, where possible.	
Resident misses first payment of charges. Stage 1	Early intervention	Face-to-face discussion with Support Worker, supported by WhatsApp and Text Messages. Agree Repayment Plan. Letter Ar1 sent to resident from Project Manager, advising of arrears and consequences of non-payment
Stage 2	Pre-termination	Pre-Termination meeting with Senior Project Manager/Director of Services. Agreement of period over which the situation will be monitored and likely date of issue of notice if no change. Individual letter to be sent by Senior Project Manager / Director following meeting. If situation warrants it, Notice to be issued. (See Arrears Procedure, Page 7 above)
Resident misses second payment of charges. Stage 3	Notice issued	Can be withdrawn if the resident makes genuine attempts to adhere to Payment Plan. (With the agreement of the Director of Services.)

Project Managers will review, as a standard item, the rent and licence fee accounts of each young person with their Support Worker at their Supervision meetings; ensuring the procedure and timescales set out in this document are adhered to.

Notify:

Bolton MBC Commissioners and the young person's Social Worker if they have one, when a Notice to Quit is been issued to Under 18 year olds. (See Placement Management Procedure.)

APPENDIX B: RENT / LICENCE ARREARS REPAYMENT AGREEMENT

RENT / LICENCE ARREARS REPAYMENT AGREEMENT made this _____ day of _____, 2022

Between: BACKUP North West

AND

('the Resident')

OF

(address and postcode)

The Resident agrees to repay £ _____ rent / licence fee arrears owed to BACKUP North West due and owing as of the date of this agreement.

The Resident agrees to the date and amount of each payment of rent / licence fee arrears as follows:

Amount to be paid:

£

Date on which to be paid each month:

BACKUP Bank Details:

Account Number

Sort Code

Reference to be quoted

*If it is easier, you can make your payments in cash at:
BACKUP North West,
Bridgeman House | 77 Bridgeman Street | Bolton BL3 6BY.*

If you want to do this, please ring 01204 520183 so we know you are coming (and we will sort out a Payment Card for you).

The office is open Monday – Friday between 9am and 5pm, if you want to call in.

BACKUP North West and the Resident agree to review the terms of this repayment should the Resident's circumstances change.

Signed (by the Resident):	<input type="text"/>
Date:	<input type="text"/>
Signed by Project Manager	<input type="text"/>
Name (in capitals)	<input type="text"/>
Scheme	<input type="text"/>
Date	<input type="text"/>

BACKUP Bank Details:

Account Number

Sort Code

Reference to be quoted

If it is easier, you can make your payments in cash at:

BACKUP North West,
Bridgeman House | 77 Bridgeman Street | Bolton BL3 6BY.

If you want to do this, please ring 01204 520183 so we know you are coming (and we will sort out a Payment Card for you).

The office is open Monday – Friday between 9am and 5pm, if you want to call in.

BACKUP North West and the Resident agree to review the terms of this repayment should the Resident's circumstances change.

Signed (by the Ex-Resident):

Date:

Signed by Project Manager

Name (in capitals)

Scheme

Date

APPENDIX D: STANDARD LETTER Ar1 (1 payment missed)

Print onto Scheme Letter headed Paper

[Tenant / Licensee Name]

[Address]

Date

Dear [Tenant / Licensee name]

Re: [Address of property]

Formal demand for overdue **rent / licence fee and personal charges³**

Following your meeting with [Name of Support worker] on [Date] I am writing to advise you that it appears from my records that your **rent / licence fee and personal charges** is currently overdue as follows:

Outstanding Rent: **[£...]**

Due: **[Date]**

I therefore kindly request that the outstanding balance be paid immediately and that you ensure that all future payments be made in full on the due date.

Please be aware that unpaid arrears could result in you being asked to leave your accommodation.

If you would like to discuss this matter with me, please contact me as soon as possible.

Thank you for your co-operation in this matter.

Yours faithfully

Name

Project Manager, Scheme

³ Do not include any reference to rent if you are writing to a Licensee.