

New



Revision



## Housing Management

### Rent Arrears Management

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<b>Scope:</b>	This policy applies to Circle 33 Housing Trust, EPIC Trust, Old Ford Housing Association, South Anglia Housing and Wherry Housing Association.
<b>Effective Date:</b>	October 2006
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<b>Last Update (Summary):</b>	August 2007: Static Debts; Bankruptcy; Vulnerable Tenants; Disability Discrimination Act 1995; Entitled2; Text Messaging; Resident Debt; Minimum Arrears Contribution Increased to £3.00; PCOL.
<b>Author:</b>	Zoe Buick, Policy Officer
<b>Policy Owned by:</b>	Policy and Planning
<b>KLOE:</b>	4: Housing Income Management
<b>QAF (Supported Housing):</b>	N/A
<b>Statute:</b>	Housing Act 1985 Housing Act 1988 Disability Discrimination Act 1995
<b>Regulatory Code:</b>	3.5
<b>Consultation:</b>	SMPRG, Staff, Have Your Say, OFHS, OFTML, Wherry and South Anglia Residents, GPF, Devonshires, HQN.

# Rent Arrears Management Policy

## 1 Scope

- 1.1 This policy applies to the tenants of the following group members:
  - Circle 33 Housing Trust
  - Old Ford Housing Association
  - South Anglia Housing
  - Wherry Housing Association.
- 1.2 This policy does not apply to key workers, leaseholders, market rented properties or non-Starter tenants who hold Assured Shorthold tenancies.
- 1.3 The policy applies equally to Starter tenants, as well as those tenants holding full Assured and Secure tenancies.
- 1.4 This policy applies to supported housing tenants and to tenants living in sheltered schemes.
- 1.5 It is also applicable to Supported Housing tenants where we provide housing management services and where a separate organisation provides support.

## 2 Policy Statement

- 2.1 Circle Anglia is committed to maintaining an efficient rent collection service, in order to resource meeting housing need in the areas where we work.
- 2.2 We aim to maximise rental income, minimise debt and act in a way that is supportive of sustaining viable, embedded and stable long-term communities.
- 2.3 It is the policy of Circle Anglia to ensure that rent arrears are identified at an early stage and managed fairly, pro-actively and sympathetically so that the tenancy may be sustained wherever possible. We are also obliged to follow the provisions of the [Pre-Action Protocol](#) on rent arrears, which forms part of the Civil Procedure rules.
- 2.4 Circle Anglia will ensure that tenants are provided with benefit advice. Our trained staff will work with tenants to minimise financial exclusion, debt and rent arrears and to make referrals to internal and external advice and support agencies.

- 2.5 Circle Anglia's customer-focused approach to income collection is positioned within a culture where prompt and regular rent payment is expected and priority given to preventative action in the early stages of rent arrears.
- 2.6 When all available remedies have failed to reduce a tenant's rent arrears, we will take firm enforcement action. However, we will only use possession and eviction as a last resort.
- 2.7 Circle Anglia will provide a tailored approach for vulnerable tenants and will be sensitive in dealing with tenants who have special needs. Staff will act appropriately to support the tenant and be aware that non-payment of rent may be an indicator of significant support needs. Enforcement action will be taken where appropriate.
- 2.8 We will regularly review our rent arrears policy and procedures and seek to continuously improve services and performance. We will survey tenants to assess customer satisfaction and achieve service improvements.
- 2.9 We are aware that multiple debts are a problem for many of our tenants and we will handle those cases within the framework of our wider-ranging [Resident Debt](#) policy.

### **Policy review**

- 2.10 This policy was reviewed in August 2007 and updated in line with changes to procedures, introduction of new rent arrears management tools, staff feedback and views from residents who were surveyed on their attitudes to rent arrears and debt. We will continue this process on an annual basis.

## **3 Policy**

### **Arrears prevention at sign-up**

- 3.1 Circle Anglia is committed to providing full information to new tenants on their rent-paying obligations and the impact that non-payment will have on their tenancy.
- 3.2 We will ensure that tenants have the necessary facilities to make their first rent payments and that residents are referred to welfare advice and money management advice should this be an issue.
- 3.3 We request the payment of a week's rent in advance from all tenants, irrespective of their housing benefit entitlement or eligibility. Where there is

evidence of full housing benefit entitlement, we will accept instalments of at least £3.00 per week by direct debit

- 3.4 For those tenants in receipt of partial housing benefit, if the full week's rent in advance cannot be paid, we will accept part payment, with a time-limited direct debit set up at sign-up to cover the rest.
- 3.5 At commencement of tenancy each Supported Housing tenant will be allocated a Supported Housing Officer (SHO), who will deal with all property and tenancy-related matters and a Support Provider (SP), who will provide an individual advocacy and support role.
- 3.6 Vulnerable tenants will receive ongoing specialist support as part of their support plans. Officers will be careful to make sure that information on rent collection is given in a way that is easily understandable to the tenant.

### **Joint tenants**

- 3.7 At law both parties to a tenancy are jointly and severally responsible for rent arrears on the property. It is our policy to:
  - address initial correspondence to tenants individually, regardless of whether both are resident at the property, with follow-up letters sent to both jointly
  - endeavour to ensure that both tenants sign any agreements
  - attempt to see both tenants when making visits.

## **4 Housing Benefit**

### **Securing access to benefits for tenants**

- 4.1 Circle Anglia recognises that a significant percentage of tenants are either on low income or claiming state benefits. Circle Anglia is committed to securing greater tenant access to housing benefits and to ensuring that tenants who are eligible receive their full entitlement.
- 4.2 We will assist tenants in completing a housing benefit application at sign-up. We can also perform trial calculations at sign-up using Entitled2. This tool is also available through the residents' website at [www.circleanglia.org/benefits](http://www.circleanglia.org/benefits).
- 4.3 Our rents staff will be able to demonstrate a good working knowledge of housing benefit regulations and the practices of local authorities in their areas in order to offer tenants appropriate advice and support. In line with the Pre-

Action Protocol, we will endeavour to make direct contact with Housing Benefit before taking enforcement action.

### **Direct payments to Circle Anglia**

- 4.4 Circle Anglia accepts that in some local authority areas housing benefit may be paid directly to us, whether it is full or partial payment of housing benefit.

### **Housing benefit and arrears**

- 4.5 Circle Anglia recognises that housing benefit problems are a frequent cause of rent arrears and we will work together with the tenant to resolve the issues. In accordance with the Pre-Action Protocol, we will not start possession proceedings where arrears are due to an outstanding housing benefit claim and where the tenant can demonstrate a reasonable expectation of eligibility and provide proof of claim. The tenant also needs to be paying other sums due which are not covered by housing benefit.

## **5 Arrears from a Previous Tenancy**

- 5.1 The requirement to pay arrears relating to a previous Circle Anglia tenancy will be inserted as a tenancy clause in any subsequent new Circle Anglia tenancy agreement. Should the tenant fail to pay as contracted, possession action may be taken for breach of tenancy under Schedule 2, Ground 1 of the Housing Act 1985 (Secure tenants) or Schedule 2, Ground 12 of the Housing Act 1988 (Assured tenants).
- 5.2 We are currently undertaking a value for money study of former tenant arrears across the group. The results of this will inform a new group policy, due for publication in December 2007.

## **6 Loss of Rights for Tenants in Arrears**

- 6.1 Tenants in arrears will not normally be accepted on to the transfer list, where the RSL has one in operation. Likewise, tenants who fall into arrears while on the transfer list will usually be suspended from the list.
- 6.2 Supported Housing tenants who are in arrears will not normally be considered for move-on.
- 6.3 Discretion will be used where a transfer case has been classified as urgent on serious medical grounds and the tenant can demonstrate that they are keeping to a repayment agreement. In the case of supported housing tenants

this would need to be approved by the Assistant Director of Supported Housing.

- 6.4 Similarly, a management decision may be made to allow a tenant to transfer where harassment is a factor, or major works need to take place in the property.

### **Tenancy changes**

- 6.5 Tenants in arrears may not be able to carry out mutual exchanges or create joint or sole tenancies. They may also not be eligible for benefits such as having improvements made to their homes.

## **7 Payments to Tenants**

- 7.1 Payments such as compensation for service failure, goodwill gestures and under-occupation entitlements, will only be paid direct to the tenant if their rent account is in credit. If the tenant is in arrears, we will credit the payment to their rent account.

## **8 Bankruptcy/Individual Voluntary Arrangements (IVAs)**

- 8.1 Where a tenant has been declared bankrupt or entered into an IVA, and stays in occupation, the tenant is liable to pay current rent as normal.
- 8.2 Following the Harlow v Hall case in 2006, we are no longer obliged to write off arrears following bankruptcy. Although the debt is included in the bankruptcy, we can still seek possession where appropriate.
- 8.3 Arrears will therefore be treated in the normal way, and arrangements made for repayment of arrears. Where arrangements are not kept, we will follow procedures for recovery action.

## **9 Early Identification and Intervention**

- 9.1 Early identification of arrears allows us the time and opportunity to offer support to tenants and discuss a range of options for clearing arrears. We are aware that a single missed payment, no matter how small, could place low income tenants in a financial position that is difficult to recover from.
- 9.2 Our staff will be pro-active in establishing and maintaining contact with the tenant as soon as is reasonably possible.

9.3 We will make every effort to make an affordable agreement with the tenant to repay arrears and to offer support and referrals where appropriate.

9.4 All arrears correspondence to supported housing tenants will be copied to the Support Provider (SP) to ensure that prompt support and guidance may be offered.

## **10 Incentives**

10.1 Several consultations with tenants have shown a positive response to the suggestion of offering incentives for paying rent on time. We are reviewing our approach to incentives in 2008, with a view to introducing them on a trial basis

## **11 Pre-Action Protocol**

11.1 The Pre-Action Protocol was issued by the Civil Justice Commission in October 2006, to ensure that there is more contact between tenants and landlords before court action is taken and that claims are not issued prematurely.

11.2 The obligations of the Protocol have been built into our procedures, and include:

- immediate contact once a tenant has fallen into arrears with discussion of cause of arrears, financial circumstances, benefits eligibility and repayment of arrears
- assistance with benefit claims, referrals to debt advice, copies of rent statements
- support for vulnerable tenants
- not starting proceedings against tenants who have a reasonable expectation of housing benefit; have provided the local authority with all the evidence for a claim, or paid other sums not covered by housing benefit
- contacting the tenant after service of the notice, but before issue of proceedings to fully discuss the tenant's circumstances
- agreeing to postpone court proceedings as long as the tenant complies to a repayment agreement
- providing the tenant with an up to date rent statement and information on the tenant's housing benefit position no later than 10 days before the hearing
- informing the tenant of the date and time of the hearing, the order being sought and advising the tenant to attend because their home is at risk

- keeping a record of all communication with tenants and all advice given.

## 12 Vulnerable Tenants

- 12.1 There is no standard definition of what is meant by the term *vulnerable* for social housing landlords.
- 12.2 However, we recognise that vulnerability requires extra work on our part in helping people to pay; in preventing and dealing with arrears. It does not mean disregarding continued failure to pay rent or repay arrears.
- 12.3 In the context of income management, we define as vulnerable anyone who does not have the ability to pay rent either in the short or long term. This may include:
- anyone facing possession action and at risk of losing their home
  - people with physical or sensory disabilities, or mental health problems
  - people who find it hard to read and write
  - people who are elderly or have recently been bereaved
  - people who are receiving support from a social worker
  - people who do not speak English as a first language.
- 12.4 We will apply the Pre-Action Protocol to all tenants and use the full range of referral and support options available. Where tenants are vulnerable, we will apply additional measures, such as extra home visits, referrals to in-house and external support agencies, and help with translations.
- 12.5 Our tenant profiling project is underway and will enable us to build a picture of each tenant on order to better focus services. The target date for completion is March 2008. Flags on Orchard will then help us to identify wider vulnerability issues and target financial vulnerability in specific.
- 12.6 The Disability Discrimination Act 1995, which came into force 4 December 2006, has now made its way into possession cases through the courts. We will take extreme care in initiating possession claims where failure to pay rent is a direct result of a tenant's disability. The courts may not support such a claim. Instead, we need to ensure that both internal and external tenancy support services are activated and that the non-payment issues are addressed through the tenancy sustainment process.

## 13 Enforcement Action

- 13.1 The group's approach to the collection of rent arrears emphasises the importance of preventative measures and the provision of support to enable a tenant to maintain their tenancy whenever possible. However, after all reasonable steps have been taken we will proceed to legal action.

### **Notice of Seeking Possession (NOSP): Secure tenancies**

- 13.2 We will seek possession under Ground 1 of Schedule 2 of the Housing Act 1985 where, 'Rent lawfully due from the tenant has not been paid or an obligation of the tenancy has been broken or not performed'.

### **Notice of Seeking Possession (NOSP): Assured and Starter tenancies**

- 13.3 Although the Housing Act 1988 provides three Grounds for possession for rent arrears; the mandatory Ground 8 and the discretionary Grounds 10 and 11, **it is the policy of Circle Anglia to seek possession under the discretionary Ground 10 only**, where, 'Some rent lawfully due from the tenant is unpaid on the date on which proceedings for possession are begun' and where, 'except under subsection (1) (b) of Section 8 of this Act applies, was in arrears at the date of service of the Notice under that section relating to those proceedings'.

It is our view that reliance on the mandatory Ground 8 can and must be avoided through good housing management, together with proper administration of housing benefit. With regard to the other discretionary ground, Ground 11 (persistent delay in paying rent) it is our view that the ground is unnecessary and/or relates to circumstances that can be dealt with by other means.

- 13.4 We will serve a NOSP where a tenant is 28 days or more in arrears and the tenant has not **responded** to our efforts to make contact or has broken their agreement to repay the arrears and all other elements of this policy and the Protocol have been complied with.
- 13.5 Service of the NOSP may be delayed where housing benefit eligibility has been established, where the willingness of the tenant to pay is not in question or where the vulnerability of the tenant has highlighted significant support issues.
- 13.6 We may re-serve the NOSP at the end of 12 months where we need to safeguard the debt and reinforce the agreement with the tenant.

## 14 Static Debts

- 14.1 We will periodically review static debts and assess whether it represents value for money to pursue them or intensively manage them.
- 14.2 We will periodically contact tenants who have small long term static debts sitting on their accounts. Cases will then be assessed individually and a management decision may be taken to serve a NOSP on low level debts and proceed to court action.

## 15 Notice to Quit (NTQ) – Licensees

- 15.1 We will serve a Notice to Quit ([NTQ](#)) where a tenant has up to 28 days or more in arrears and the tenant has not responded to our efforts to make contact, or has broken their agreement to repay arrears.
- 15.2 Service of the [NTQ](#) may be delayed where housing benefit eligibility has been established, where the willingness of the tenant to pay is not in question or where the vulnerability of the tenant has highlighted significant support issues.

## 16 Arrears of Support Charges in Supported Housing

- 16.1 Where support charges are paid through the tenancy agreement, they will be treated as rent and any arrears of support charges will be dealt with using Ground 10. Refer to the [Support Charges](#) policy for more information.
- 16.2 Where the support charges are contractual and paid through the tenant's support plan, we will attempt recovery action through the small claims court. Refer to the [Support Charges](#) policy for more information.

Where the support charges are paid through the tenant's support plan and there is a linkage clause in the tenancy agreement, Ground 12 may be used to recover arrears of support charges as a breach of the tenancy agreement. Refer to the Support Charges policy for more information.

## 17 Court Action

- 17.1 Circle Anglia will normally apply to court for a possession order once the Notice of Seeking Possession (NOSP) has expired, if no contact or agreement has been made and the arrears are not reducing. We will however, always use discretion when making this decision and take into account the personal circumstances of the tenant.

17.2 Before the issue of proceedings, we will adhere to Pre-Action Protocol guidelines and we will make every reasonable attempt to contact the tenant and discuss the amount and cause of the arrears, the housing benefit position and agree repayment of the arrears. We will normally postpone court proceedings for as long as the tenant complies with an agreement to pay the current rent and a reasonable amount towards arrears.

### **Court orders**

17.3 We will request either a Postponed Possession Order (PPO) or an Outright Possession Order (OPO) from the court. In order to avoid creating tolerated trespassers, we will no longer be requesting Suspended Possession Orders (SPOs), and a Postponed Possession Order (PPO) will be requested instead.

17.4 In determining the type of Order to be requested, we will take into account the individual circumstances of the tenant, including their ability to repay the debt, their housing benefit situation and their payment history. We will generally only seek an OPO in extremely serious circumstances.

17.5 A money judgement will always be sought with any possession order, in addition to an order for costs incurred.

### **Tolerated Trespassers**

17.6 Circle Anglia acknowledges that any tenant against whom a Suspended Possession Order (SPO) in the old 2002 format has been awarded has lost their tenancy and become a tolerated trespasser.

17.7 We recognise that this is also the case where a tenant has breached the terms of a Postponed Possession Order where we have successfully applied to the court for a possession date.

17.8 Tolerated trespassers no longer have the right to buy or acquire their homes, will be excluded from re-housing and will no longer be able to assign, have the right of succession, become a joint or sole 'tenant' or mutually exchange.

17.9 Any monies received from a tolerated trespasser will be for use and occupation only and the tolerated trespasser will lose their tenancy rights, retaining only their right to exclusive possession of the property and their common law rights.

17.10 We are aware that the issue of tolerated trespass is still a grey area and awaits decisions from the higher courts. We are currently working on

producing guidance notes for income officers, with a planned publication date of November 2007.

## **18 Stamp Duty Land Tax**

- 18.1 We no longer need to pay stamp duty on tenancies signed from 1 December 2003 and the courts cannot insist on us producing stamped tenancy agreements for these tenancies.
- 18.2 For earlier tenancies, no duty is payable on tenancies granted after 1 January 1990, where the annual rent is less than £5000 a year.
- 18.3 For tenancies earlier than 1 January 1990, lower thresholds apply and we may need to pay stamp duty and have the original tenancy stamped before going to court. The position should be checked with the policy team, who will consult the group's solicitors where necessary.

## **19 Adjourments**

- 19.1 In line with the Pre-Action Protocol's expectation, we will adjourn a case before court if an agreement is made.
- 19.2 Under the Housing Acts 1985 and 1988 there is a duty on the court to impose some form of payment on the tenant on making an adjournment, save where it would cause exceptional hardship or would otherwise be unreasonable.

### **Eviction**

- 19.3 Circle Anglia takes the approach that eviction will be used as the last resort and will only be considered when all other options for clearing arrears have been exhausted.
- 19.4 Permission to evict a general needs tenant can only be authorised by the Team Manager acting in tandem with either the Regional Manager, the Head of Income/Neighbourhood Management, or the Housing Services Manager.
- 19.5 Permission to evict a Supported Housing tenant will be authorised in the first instance by the team manager, then referred to the Assistant Director of Supported Housing for checking. It will pass for final authorisation to the Director of Supported Housing.
- 19.6 Where we are concerned about a vulnerable tenant's continuing support needs, we will attempt to assist them in finding alternative accommodation

- following eviction, including referral to, or notification of relevant advice or support agencies.
- 19.7 Every eviction will be reported to the group member's board, including the Board of EPIC, who will receive an outline report based on the number of evictions in that period and the level of arrears in each case.
- 19.8 We will only carry out an eviction where a county court bailiff is present and we will work with the bailiff to ensure that it is done as sensitively as possible under the circumstances.
- 19.9 Goods belonging to a tenant that have been left in the property will be dealt with according to the terms of the tenancy agreement.
- 19.10 Earlier tenancy agreements may not include detailed provisions for what to do with belongings left behind, so the Torts (Interference with Goods) Act 1977 must be followed in this case.
- 19.11 Circle Anglia has a strong commitment to protecting staff and minimising risk in all situations. Staff who feel their personal safety may be threatened are advised to request that the police and/or an additional staff member attend. The procedures outlined in the [Customers who Pose a Risk to Safety](#) policy are to be adhered to.

### **Application to have the eviction suspended (stay application)**

- 19.12 Circle Anglia will not suspend evictions once they have been arranged, although a tenant may apply to the court to do so. As a general rule we will seek to oppose the stay application and seek that it is rejected by the judge, except in cases where the occupier has cleared all the arrears or there has been a significant change in the tenant's circumstances and it would not be reasonable to evict the tenant.

### **Monitoring eviction cases**

- 19.13 We monitor all eviction cases where the tenant is sent a letter of intention to evict and record the progress of the case, in addition to the household and ethnicity details, the level of arrears and the outcome. This information is analysed quarterly, in order that we can ensure all tenants are treated fairly and equally. The Boards of each group member, including the EPIC Board will also receive regular reports detailing the number of eviction cases and the level of arrears at eviction.

## Providing information to local authorities

19.14 In order to perform our duty of care towards tenants who are at risk of being made homeless, all eviction and eviction warning letters sent to tenants will be copied to the local authority's homelessness team. This will form part of an information sharing and confidentiality protocol we will endeavour to have in place with each local authority in the areas where we work.

## 20 Former Tenant Arrears

20.1 Circle Anglia aims to minimise losses from former tenants who leave owing rent and other debts by:

- pro-active early intervention while the tenant is still in residence, as outlined in this policy
- making every effort to ensure that when a tenancy is terminated that debts are cleared, the housing benefit office is informed and a forwarding address given
- taking every reasonable step to recover former arrears, including taking legal action and utilising debt collection and tracing agencies to maximise collection and adding additional terms to subsequent tenancy agreements
- adhering to set thresholds at which it becomes uneconomic to pursue a debt.

## 21 Confidentiality

21.1 We will treat as confidential all information on the personal circumstances of a tenant. A tenant's arrears position, forwarding address and other personal details will not be made known or implied to any other person unless we are authorised by the tenant, or required by law.

21.2 We may release information on tenants who are at risk of homelessness to local authority homelessness teams as part of our duty of care to prevent homelessness. The type of information and the purposes for which it can be used will be governed by the individual protocols we will have in place with each local authority.

## 22 Complaints

22.1 Any tenant who feels this policy has been unfairly applied may wish to use the [Complaints](#) procedure to resolve their issues.

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## 23 Service Standards

- 23.1 We will maintain accurate and up to date records of each tenant's rent account and ensure all payments are showing on the account within three working days of receipt.
- 23.2 A regular rent statement will be sent to all tenants and additional statements will in most cases be available on demand.
- 23.3 We will provide tenants with a payment option that suits.
- 23.4 We will help tenants with Housing Benefit applications.
- 23.5 Each tenant will be provided with a named officer and direct telephone numbers and email addresses given.
- 23.6 Letters and emails from tenants will be replied to within 10 working days.
- 23.7 Tenants will be able to see an officer at a local office within ten minutes where they do not have an appointment.
- 23.8 We will contact tenants when their account dips into arrears.
- 23.9 Tenants will have access to welfare and benefits advice.
- 23.10 Tenants will have access to an interpreter or signer by appointment, where needed.
- 23.11 We will be sympathetic to individual cases of hardship and to reasonable repayment arrangements.
- 23.12 We will be sensitive in providing appropriate support to vulnerable tenants.
- 23.13 We will only use repossession and eviction as a last resort.
- 23.14 We will contact the tenant no later than 10 days before the date set for any court hearing and wherever possible arrange to visit.
- 23.15 Former tenant arrears will only be recovered when it makes good financial sense to do so.

## 24 Monitoring

- 24.1 We will monitor the rent collection as % of the rent due. We will compare this across the group and with other organisations.

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- 24.2 We will monitor the current tenant rent arrears as % of the annual rent roll this will be carried out at group level, RSL level and patch level.
  - 24.3 We will monitor the number of referrals made for money and debt advice.
  - 24.4 Staff one to ones will be used to check that procedures are being followed.
  - 24.5 All requests to proceed with an eviction will be checked and authorised by the Head of service
  - 24.6 All evictions will be retrospectively reported to the Board and to the Housing Corporation through the RSR
  - 24.7 It is a requirement that weekly business object performance reports are reviewed by the team manager to ensure the policy is being followed and that the policy remains effective.
  - 24.8 Exception reports will be run to ensure the policy is being followed.
  - 24.9 Any write offs are checked and authorised by heads of service and boards
  - 24.10 Internal audit will periodically check that the process is being followed.

## **25 Equality and Diversity**

- 25.1 We recognise that customers of all races, ages, religions, gender, sexual orientation, literacy levels and disability should be treated equally and fairly and we will not discriminate in implementing these policies and procedures.
- 25.2 We will be sensitive to tenants' individual needs and will tailor our services and approaches accordingly.
- 25.3 We will take steps to identify any language or communication requirements and ensure that we provide information in the appropriate format.
- 25.4 All customers will have access to this document upon request or from our website [www.circleanglia.org/residents](http://www.circleanglia.org/residents) where appropriate
- 25.5 This document, as well as all of our letters, can be translated or provided in alternative formats (e.g. Braille, large print, audio) upon request.
- 25.6 Orchard will flag tenants who may need translations or large print versions of documents.
- 25.7 Equality and Diversity training is mandatory for all staff.

## 26 Publicising the Policy

26.1 Circle Anglia publicises its policies and procedures on Rent Arrears Management to residents and staff in a number of ways:

- Resident Handbook
- Leaflets
- Resident Newsletter
- Resident Website
- CIRANO
- Policy Briefings and
- Training

## Glossary

<b>SMPRG</b>	Senior Managers Policy Review Group
<b>HQN</b>	Housing Quality Network
<b>OF TML</b>	Old Ford Tredegar, Monteith, Lefevre (residents' group)
<b>OF HS</b>	Old Ford Housing Services
<b>GPF</b>	Group Policy Forum

<b>Connected Policies:</b>	<a href="#">Complaints</a> <a href="#">Customers Who Pose a Risk to Safety</a> <a href="#">Resident Debt</a> <a href="#">Starter Tenancies</a> <a href="#">Support Charges</a>
<b>Forms and Letters:</b>	<a href="#">Eviction Report Approved Letter</a> <a href="#">Housing Benefit Eviction Letter</a> <a href="#">Rent Arrears Eviction Letter</a>  <a href="#">OPO Variation Form</a> <a href="#">Direct Debit Form</a> <a href="#">DSS Direct Form</a> <a href="#">Eviction Appeal Form</a> <a href="#">Eviction Report – Arrears Form</a> <a href="#">Eviction Report – Arrears Form Guidelines</a> <a href="#">Income and Outgoings Form</a> <a href="#">N119 – Particulars of Claim Form</a> <a href="#">N5 – Claim Form for Possession of Property</a> <a href="#">Proof of Service – NOSP</a> <a href="#">Proof of Service – NTQ</a> <a href="#">NOSP – Assured</a> <a href="#">NOSP – Secure</a> <a href="#">NTQ</a> <a href="#">Request to Defer Legal Action for Arrears Form</a> <a href="#">Request for Permission to Evict Form</a> <a href="#">SPO Variation Form</a> <a href="#">Standing Order Form</a> <a href="#">Tort Notice 1</a> <a href="#">Tort Notice 2</a>
<b>Leaflets:</b>	<a href="#">How to Handle Your Debts</a> <a href="#">How Your Rent is Set</a> <a href="#">Rent Arrears</a> <a href="#">Ways to Pay Your Rent</a>