

Policy Summary

Rent payment

Customer summary of a Genesis Housing Group policy

This policy applies to all our customers of rented properties who are living in homes that are owned or managed by subsidiaries of Genesis Housing Group. It does not apply to leaseholders. The policy also excludes customers whose housing is managed on behalf of a local authority (Hackney & Westminster).

Introduction

Genesis Housing Group must maintain an efficient rent collection service in order to provide a wide range of services to our customers. This policy explains how we will:

- promote a rent payment culture, encouraging early payment and preventing customers falling into arrears;
- engage with customers quickly and sympathetically where arrears do arise and tackle the causes of the arrears;
- effectively recover rent arrears, where eviction is seen as the last resort;
- seek to maintain and sustain tenancies, rather than terminate them; and
- ensure we act consistently and in accordance with the principles of the protocol for rent arrears possession claims.

Definitions

Rent – A payment due to us by the customer, as established in their occupancy agreement.

Arrears – Debts owed to us by a customer when payments have not been made under the terms of the occupancy agreement.

Customers' obligations

Customers are responsible for paying their rent, including any service charges, as set out in their occupancy agreement. Customers are also responsible for informing us if they are having any problems paying their rent or if they have fallen into arrears.

Promoting a payment culture and preventing arrears

Encouraging early payment and preventing customers falling into arrears will always be our first step. We understand the value of using a range of preventative measures to help sustain tenancies and minimise the use of possession action. Our preventative measures include providing a variety of convenient payment options for customers and assisting with completing Housing Benefit application forms where a customer is eligible for Housing Benefit.

Providing assistance to customers in arrears

If arrears do arise, we will engage with the customer to identify and tackle the causes. We are aware that one missed payment, no matter how small, could place low income customers in a financial position that it is difficult to recover from. We will make every effort to make an affordable payment agreement with the customer to repay the arrears. Our assistance includes signposting customers to agencies providing specialist welfare benefits advice or debt counselling, if appropriate.

Taking enforcement action

Possession proceedings will only commence when all other steps have been taken and all reasonable options to tackle the debt have been attempted.

Contact with customers

We will be proactive in establishing direct personal contact at all stages of rent collection and arrears management. As well as writing to customers, we will use a variety of methods to facilitate personal contact, including office interviews, home visits, telephone contact and e-mail or texts for setting up meetings. We will provide information in alternative languages or alternative formats if required, in accordance with our policy on communicating with customers.

We will log all communication and correspondence made with customers regarding their arrears.

Loss of rights for assured and secure tenants in arrears

Customers in arrears who have an assured or secure tenancy may lose some of their rights if they are in arrears – for example, they may not be granted a joint tenancy from a sole tenancy and will not normally be eligible for transfer, move-on or mutual exchange. There may be situations where discretion can be used to allow a transfer for a customer in arrears, for example, where the customer is being harassed, depending on the severity and circumstances of each individual case.

Former customer arrears

We aim to minimise losses from former customers who leave owing rent by pro-active early intervention while the customer is still in residence and making every effort to ensure that when a tenancy is terminated the debts are cleared and a forwarding address is given. We will take every reasonable step to recover former arrears, including using debt collection agencies.

Confidentiality

All office interviews regarding arrears will be carried out in confidence. The details of a customer's rent account will not be made known to people outside Genesis Housing Group without the written permission of the customer. When dealing with a phone query, we will not disclose personal information without first confirming the customer's identity.

We may release information on customers 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.

Contact us



If you are a **PCHA customer** phone us on **020 8451 8000** or email **info@pcha.org.uk** **www.pcha.org.uk**



If you are a **Springboard Housing Association customer** phone us on **020 8475 0033** or email **info@springboardha.org.uk** **www.springboardha.org.uk**



If you are a **Pathmeads customer** phone us on one of the numbers below: Temporary housing **020 8900 4900** Octavia Hill **020 8900 4998** Key Places **020 7380 9025** or email **info@pathmeads.org.uk** **www.pathmeads.org.uk**

Genesis

Housing Group

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This document gives information about rents and service charges. If you need any part of this information in large print, Braille, on audio tape or explained in your own language please contact us on the number below.

تمنك هذه الوثيقة بالمعلومات اللازمة عن الإيجارات ورسوم الخدمة إذا كنت ترغب في الحصول على أي جزء من هذه المعلومات مطبوعاً بأحرف كبيرة أو بطريقة برايل أو مسجلاً على اسطوانة مدمجة أو شريط صوتي أو مشروحاً باللغة التي تتحدثها، يرجى الاتصال بنا على الرقم الموضح أدناه.

Arabic

এই দস্তাবেজটি ভাড়া ও পরিষেবা বাবৎ সম্বন্ধে তথ্য সরবরাহ করবে। যদি আপনি এই তথ্যগুলোর যে কোন একটির সম্বন্ধে বিস্তারিত জানতে চান, অথবা আপনার নিজের ভাষাতে রেল, সিডি, অডিও টেপ-এ পেতে চান তাহলে নিম্নলিখিত নম্বরে আমাদের সাথে যোগাযোগ করুন।

Bengali

Ce document contient des informations sur les loyers et frais de gestion. Si vous souhaitez obtenir une partie de ces informations en gros caractères, en Braille, sur CD, cassette audio ou expliqué dans votre langue, veuillez nous contacter au numéro indiqué ci-dessous.

French

આ દસ્તાવેજ ભાડું અને સર્વિસ ચાર્જ વિશે માહિતી આપે છે. જો તમારે કોઈ પણ ભાગની આ માહિતી ઊર્ધ્વ, સીડી ઉપર, ઓડિયો ટેપ અથવા તમારી પોતાની ભાષામાં સમજી શકો તેની જરૂર હોય તો નીચે જણાવેલ નંબર ઉપર અમારો સંપર્ક કરો.

Gujarati

Este documento proporciona-lhe informações sobre rendas e despesas de serviço. Se necessitar de parte desta informação em caracteres aumentados, em Braille, em CD, cassete áudio ou apresentada no seu idioma, por favor contacte-nos, através do telefone abaixo indicado.

Portugese

Dokumentigan wuxuu ku saabsan yahay lacagta ijaarka iyo adeegta lacagta. Haddaad u baahan tahay warkan afkaaga-hooyo, afka loogu talagalay dadka aan arki karaan – afka faraha ama CD-ga ama ajeladda rekorka nala xirir. Namberkan isticmaal.

Somali

Este documento proporciona información sobre alquileres y cargos por servicios. Si necesita esta información en fuentes grandes, Braille, en CD, cinta o en su propio idioma, póngase en contacto con nosotros en el teléfono siguiente.

Spanish

Telephone **020 7563 0037** or email **info@ghg.org.uk**