

## Rent Management Policy

### 1 Our approach to collecting your rent

Your rent is important. We use it to pay for the services we provide to you, including managing your home and carrying out day-to-day repairs. Therefore, we aim to collect rent from our tenants as quickly and efficiently as possible. Tenants are responsible for paying their rent on time under the terms of their tenancy agreement. Rent is due either a week or a month in advance depending on whether you have a weekly or monthly tenancy.

In order to make it easier for you to pay your rent we will:

- Offer you a range of different ways to pay your rent.
- Offer you help and advice if you are having problems paying your rent.
- Contact you early on if you are in arrears to remind you about your outstanding rent.

Octavia is a subsidiary of the Abri Group. This policy applies to Octavia tenants.

### 2 What you can expect from our service

Our Income Team works to the following standards:

- We are available from 9am to 5pm Monday to Friday to take payment of your rent or to answer any queries that you may have. We may be able to speak to you outside of these hours depending on the nature of the enquiry. You can contact us by telephone, by text, by email, by letter or by coming to the Octavia office at Emily House.
- If you contact us with a rent query, we will:
  - acknowledge receipt of an email within one working day and respond to you within 5 working days
  - acknowledge receipt of a letter within three working days and respond to you within 10 working days
- We will provide you with a rent statement on request which will show how much rent you have paid. You can also view your rent statement at any time through our mobile app, My Octavia.

Our Customer Contact Team can also assist you with your rent account. They are available from 9.30am to 4.30pm Monday to Friday. They can:

- Answer queries you have regarding your rent account
- Take payments from you over the phone
- Set up a Direct Debit for you
- Make rent arrears agreements
- Issue a rent card
- Arrange a rent refund

We carry out regular checks on how well we are doing on rent collection, and report our performance to the relevant Abri performance monitoring committee.

### 3 What will happen when you contact us about paying your rent?

#### When a new tenancy starts

When you begin your tenancy, your Income Account Manager (together with your Customer Housing Lead) will meet with you. They will:

- Complete a financial assessment (or arrange for our Financial Inclusion team to carry one out) to ensure you can afford the rent for the property.
- Provide you with all the information that you need about paying your rent, including details of the different methods to pay such as direct debit, rent card, debit/credit card or via our mobile app, My Octavia.
- Offer help with claiming Housing Benefit or Universal Credit if you need it.
- Let you know about the incentives for paying by direct debit and the prize draw for tenants who have a clear rent account at the end of the financial year.
- Collect the first weeks' rent from you.

#### Help and advice that we offer

If you are having difficulty paying your rent, it is important that you contact your Income Account Manager immediately before the debt gets too large. We can:

- Help you to claim the full range of benefits which you are entitled to.
- Arrange an appointment with our Financial Inclusion Team who run a Benefit and Money advice service and can assist you with a range of issues such as benefit advice, budgeting support and general Money advice.
- Refer you to our Employment Team who can assist you in finding employment, volunteering or training opportunities.
- Refer you to our support team or another support agency if you need additional support.

### 4 What will happen if you get into arrears?

If you get into arrears, your Income Account Manager will contact you to remind you that there is rent outstanding on your account. If the arrears are not paid, the Income Account Manager will continue to contact you to remind you and discuss any help or support you may need with paying the arrears.

If you fall into arrears, we will always expect you to clear the total sum immediately. If you are unable to do this, your Income Account Manager may discuss making a repayment agreement with you. This agreement will enable you to pay the debt back over an agreed period, depending on what you can afford.

Paying your rent is important and if you are not up to date with your rent you may not:

- Be allowed to transfer to another property.

- Be issued a parking permit for your vehicle.
- Be granted permission to keep a pet.
- Be granted permission to erect a satellite dish or aerial.
- Be granted permission to make alterations, adaptations or home improvements.
- Be granted permissions relating to communal areas (for example, garden parties, plants, communal area use)

## 5 How will we manage your account to prevent problems occurring?

We encourage all tenants to maintain their account in credit. This will mean that you are less likely to fall into arrears if there is a short-term interruption in your income.

If you are not in receipt of benefits, you will be required to pay your rent in advance.

If you are in receipt of benefits to help with your rent and your rent is paid 4 weeks or 1 month in arrears, your Income Account Manager will encourage you to pay extra each week to get your account into 4 week's or 1 month's credit.

If your account is in credit, we will refund you according to the following principles:

- **If you are not in receipt of benefits** and you pay your rent in advance weekly, we reserve the right to retain one week's rent (one month if you pay your rent monthly) and refund you the rest
- **If you are in receipt of benefits** and you have a credit, we reserve the right to retain an amount to ensure that your rent account does not fall into arrears.

### When will we take legal action over unpaid arrears?

If you do not agree to pay your arrears (or you break an agreement to pay), your Income Account Manager will contact you to discuss your situation and circumstances. Generally, if you are in arrears of five weeks or more, we will serve you with a Notice of Seeking Possession (NSP). We may serve you with a notice before 5 weeks arrears build up if you persistently make no payments, do not pay the full rent sum or do not respond to our attempts to contact you. This is the first stage of legal action to take back possession of your home.

In certain circumstances the Income Manager may feel it is necessary to serve a Notice of Seeking Possession including Ground 8. This is a mandatory ground for possession. Notices that include Ground 8 can only be served when 8 weeks of rent is owed.

If we serve you with a NSP, we will contact you regularly to remind you to make the outstanding payments. If you do not do this, we will consider applying to court for a Possession Order against you.

At the court hearing, we will usually ask for a 'Suspended Possession Order'. This is when the court orders you to pay your rent plus a set amount regularly towards clearing your arrears. You will also have to pay court costs.

Providing you make payments in accordance with the Court Order, you can stay in your home. If you do not make payments in line with the Court Order, we can apply for a warrant to evict you from your home.

If the Income Manager feels it is warranted, we may ask for an ‘Outright Possession Order’ at the Court hearing. This means that we can apply for a warrant to evict you from your home. An ‘Outright Possession Order’ will always be granted under a Ground 8 Notice if you owe 8 weeks rent at the time of the Court hearing.

Throughout these stages it is vital you stay in contact with your Income Account Manager and keep to agreements on making repayments.

## 6 Managing and processing data

We will manage and process personal data in line with the Data Protection Act 2018, General Data Protection Regulations (GDPR). For further information on how we process data, see our Privacy Notice.

## 7 How to contact us about paying your rent

If you would like more information about how to pay your rent, please contact our Customer Contact Team on 0208 354 5500.

Policy Owner: Head of Income, Allocations and Homeownership Excellence

Revision History			
Date	Reviser	Revision Detail	Approval
March 2019	Daniel Thwaites	Policy review	Director, Homes, Care and Community 31/03/2019
01/04/2021	Daniel Thwaites	Updated roles and responsibilities to reflect team restructure	Assistant Director, Housing 01/04/2021
01/04/2021	Daniel Thwaites	Updated contact response times in line with service standards	Assistant Director, Housing, 01/04/2021
28/06/2021	Daniel Thwaites	Included Octavia app function	Assistant Director, Housing 28/06/2021
05/07/2021	Policy Manager	Included Data Protection statement	Assistant Director, Housing 07/10/2021
28/05/2025	Policy Manager	Delegations updated to reflect Octavia as a subsidiary	Executive Director Strategy, Business Intelligence & HR / Regional Managing Director 12/02/2025