

Rent Collection Policy

Implementation date: 1 April 2026

Control schedule

Approved by	Housing, Homelessness & Fair Work
Approval date	TBU
Senior Responsible Officer	Lisa Mallon
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Version control

Version	Date	Author	Comment
0.1			

1. Policy statement

- 1.1 Working with tenants from the first sign of financial difficulty and supporting them to stay in their homes prevents rent arrears and homelessness from occurring rather than reacting to a crisis.
- 1.2 Implementing early measures to prevent debt accumulation and reducing the risk of homelessness and financial difficulties to reduce the amount of outstanding former tenancy arrears.

2. Scope

Who should read and follow the current policy:

- 2.1 The policy is available for all current, previous and prospective Council tenants.
- 2.2 The policy also provides guidance for all Housing and Homelessness (H and H) teams who work with or provide advice and support to our current, future and former tenants and elected members.

3. Definitions

The following terms and abbreviations are used within the policy and are explained below:

- 3.1 UC – Universal Credit
- 3.2 HB – Housing Benefit
- 3.3 DWP – Department for Work and Pensions
- 3.4 H and H – Housing and Homelessness
- 3.5 FTA – Former Tenancy Arrears

4. Policy content

Principles used to guide decisions

- 4.1 The principles outlined below should be followed by all Housing and Homelessness officers when working with our tenants. To ensure tenants are listened to and treated with empathy and in a manner that supports the Council's key behaviours of respect, flexibility and integrity.
 - 4.1.1 Early Intervention and proactive engagement – Acting at the first sign of difficulty. This means instead of waiting until a tenant misses a payment and accrues debt we will:

- 4.1.1.1 use selected data to review other public debt to identify early signs of financial hardship, as rent payments are generally prioritised;
 - 4.1.1.2 initiate personal contact and have an empathetic, honest discussion about the tenants' circumstances; and
 - 4.1.1.3 use technology to help automate some activities to protect colleagues' time to build capacity for when personal contact is needed.
- 4.1.2 Financial Support and advice - Provide support to help tenants manage their finances and maximise their income. This will include:
- 4.1.2.1 sharing expectations at the start, including affordability;
 - 4.1.2.2 helping tenants apply for benefits they are entitled to;
 - 4.1.2.3 providing financial and debt support options to help address the root cause; and
 - 4.1.2.4 providing access to tenant hardship funds and other schemes.
- 4.1.3 Person Centred and Flexible approach – We understands each tenant's circumstances are different. Tenants also have different needs and wants - the workings of the policy must be accessible to all. Therefore, the policy must allow be:
- 4.1.3.1 sensitive and responsive - considers tenants individual current circumstance such as illness, unemployment, relationship breakdown and allow the tenant to financially manage this difficult time;
 - 4.1.3.2 based on Partnership - work with the tenants to create a realistic payment plan during this period;
 - 4.1.3.3 fair and consistent - applying the policy with integrity to ensure all tenants are treated equally; and
 - 4.1.3.4 clear and easy to understand.
- 4.1.4 Strategic Partnership approach – Working together will result in better outcomes, this means working together with tenants, internal and external agencies, charities, partners and any other supporting body:
- 4.1.4.1 accessible to all - there must be choice of how tenants interact with us, how they communicate with us and how we involve and keep them up to date;

- 4.1.4.2 internal and external partnership – we engage with internal and external agencies and monitor engagement and progress;
 - 4.1.4.3 information sharing – we share information to help inform and allow tenants to make choices on how to manage financially;
 - 4.1.4.4 strategic planning – developing and regularly review relevant policies, procedures and process to ensure they are in line with the overarching aims of the policy; and
 - 4.1.4.5 collaborative – develop strategies, procedures and process with tenants' input.
- 4.1.5 Sustainability of tenancies - The goal is to sustain a tenancy and prevent homelessness. This means the operating procedures will ensure that:
- 4.1.5.1 see eviction is the last resort - we will exhaust all other reasonable options before this action is taken;
 - 4.1.5.2 work in partnership with the tenant to find a solution that is realistic; and
 - 4.1.5.3 tailor support - the support will be adapted to the individual needs of the tenant to maintain their tenancy.

4.2 Operational information

- 4.2.1 The policy will inform the processes and procedures that will set out how our tenants and former tenants can:
- 4.2.1.1 pay their rent;
 - 4.2.1.2 get help and support at any stage if they are in financial difficulty;
 - 4.2.1.3 access debt and financial advice and support at any stage; and
 - 4.2.1.4 contact us.

5. Implementation

Implementation, communication and evaluation

- 5.1 Procedures and processes will be developed and documented in line with the policy.
- 5.2 In order to support officers with rent collection duties, a targeted training plan will be implemented to ensure that the revised processes are followed consistently and that officers are given clear information about where these processes and other guidance can be found.

- 5.3 Communicate with our tenants to tell them about the new rent policy via:
 - 5.3.1 Tenant Courier article;
 - 5.3.2 Social media posts; and
 - 5.3.3 Updates to the Council's housing web pages.
- 5.4 Evaluate the new working practices and monitor rent arrears levels to ensure improvement measures are working and/or whether further action is needed.

6. Roles and Responsibilities

The following officers are involved in rent collection and are responsible for:

- 6.1 Locality Housing Teams:
 - 6.1.1 proactive contact;
 - 6.1.2 rent collection and arrears management, including arranging affordable payment plans (from start of tenancy up to the point of escalation);
 - 6.1.3 tenancy management and sustainment;
 - 6.1.4 referrals to advice agencies;
 - 6.1.5 referrals for any available financial support programs;
 - 6.1.6 engagement / support for tenants and former tenants;
 - 6.1.7 ensuring that all tenants with arrears are contacted before their tenancy is terminated; and
 - 6.1.8 where decree for eviction is granted by the Sherriff Court, the Housing officer must produce a monitoring report to justify eviction demonstrating all prevention action taken.
- 6.2 Rent Escalation Team:
 - 6.2.1 rent escalation, following on from Housing Officer arrears management;
 - 6.2.2 court process, if legal action is initiated;
 - 6.2.3 referring tenants faced with eviction to Family Support and Advice / Homelessness Prevention and Housing Options Teams and third party organisations;
 - 6.2.4 Universal Credit management;
 - 6.2.5 Granting of payments to tenants if/when in-house financial support programs available.
 - 6.2.6 ensuring that all tenants with arrears are contacted before and after their tenancy is terminated;

- 6.2.7 providing help and advice to former tenants and refer them to other agencies where appropriate;
- 6.2.8 ensuring issues surrounding the arrears are resolved (including Housing Benefit and abatements);
- 6.2.9 ensuring arrears are cleared or suitable arrangements are made;
- 6.2.10 liaising with Locality Housing Teams; and
- 6.2.11 communicating with debt collection agencies.

6.3 Family Support and Advice Teams:

- 6.3.1 provide advice services accessible to the public, giving information and help to maximise benefit income and address problematic debts;
- 6.3.2 advise on benefit entitlements, support to claim benefits and dispute benefit decisions including advocacy and representation at court;
- 6.3.3 work to prevent Council tenants from being evicted by providing financial and social support;
- 6.3.4 helping people to set up their new home/tenancy and maintain it properly through building routines and structures;
- 6.3.5 helping people access mental health support, wellbeing services, access local groups and activities; and
- 6.3.6 access housing options, applying for grants, funding, and furniture to help sustain successful tenancies.

6.4 Service Improvement Team:

- 6.4.1 extract selected data to review other public debt for targeted early intervention campaigns to assist tenants;
- 6.4.2 attendance at external and internal partnership forums to drive performance, and deliver quality services by means of benchmarking, data insights, practice and knowledge exchange;
- 6.4.3 develop and regularly review relevant policies, procedures and processes to ensure they are in line with the overarching aims of the policy; and
- 6.4.4 develop strategies, procedures and process with our tenants' input.

7. Related documents

The following documents / further reading should be considered alongside this policy:

- [Corporate Debt policy](#)
- [The Housing \(Scotland\) Act 2010](#)

8. impact assessment

- [Integrated Impact Assessment Rent Policy](#)

9. Risk assessment

9.1 The risks of non compliance with this policy include:

- 9.1.1 tenants experiencing unnecessary poverty, financial hardship or loss of tenancy which in turn may result in poor physical and mental health;
- 9.1.2 insufficient rental income to fund repairs and planned maintenance of existing houses and building new homes;
- 9.1.3 failure to deliver some services and agreed strategic outcomes;
- 9.1.4 potential reputational damage if the Council has insufficient housing stock to accommodate all those who need social housing;
- 9.1.5 increased pressure on other Housing and Homelessness teams if tenancies cannot be sustained; and
- 9.1.6 increased homelessness and temporary accommodation costs.

10. Review

Policy review

- 10.1 The policy will be reviewed as and when a change to the existing policy deems this necessary, primarily because of changes to legislation or regulatory guidance; or agreement of any future rent or Government Policy. As a minimum, the policy will be reviewed on an annual basis as part of the wide budget setting process.
- 10.2 This review process ensures the policy remains up-to-date and compliant with external factors.
- 10.3 The policy will be signed off by the Head of Housing Strategy, Commissioning and Service Improvement. Any material changes will require consultation and be reported to the Housing, Homelessness and Fair Work committee at the earliest opportunity for approval.