



Rent Arrears Policy

Who does this policy apply to:	All Tenants, former tenants and staff
Review Date (minimum every three years)	Reviewed: March 2026
Policy Author/Reviewer and Job Title	Sally Rowe – Head of Housing

POLICY

Purpose and Scope of the Policy:

The objective of this Rent Arrears Policy is to keep arrears to a minimum by ensuring that all assistance and support is provided to tenants, and to ensure rents due are paid on time, without any undue hardship to tenants, should they fall into arrears. All members of the Housing Operations Team are responsible for the implementation and monitoring of tenants rent arrears as a principal function to assist tenants to sustain their tenancy. This policy also looks at the procedures that need to be followed to recover former tenant arrears.

Policy Details:

Rental Income is a major source of income for WFHA and is used to meet the costs of our financial commitments, managing, and maintaining our housing stock. It is therefore important for WFHA to adopt and follow this policy and procedures in relation to rent collection.

Tenants have a responsibility to pay their rent on time and equally we have a responsibility to maintain and sustain tenancies. There will however be occasions when failure by a tenant to pay rent could result in court action and eviction.

Serving members of staff or the board who are also tenants of the association will benefit from the data protection procedures as with all tenants. All tenants are subject to the same procedures and will not be advantaged or disadvantaged because of the position they hold or once held.

In addition, wherever possible, staff senior to the position held by the tenant will deal with matters of significant arrears.

In the case of a staff member tenant, the executive will consider whether the breach compromises the position of the member of staff's employment and determine what action should be taken with respect to their contract. The executive will have regard to relevant staff policies and take legal advice.

In the case of a board member tenant, members of the executive in liaison with the Chair of the Board will conduct a similar investigation as to the fitness for office of that board member having regard to any relevant terms of the Board Member Dispute and Grievance Policy.

Eviction will always be viewed as a last resort and will only be used when all other avenues have been exhausted. Eviction has high social and economic costs for both the tenant and the Association and

frequently results in the debt being unpaid and WFHA as the landlord are left to pay court costs. Therefore, WFHA will adopt alternative approaches with a focus on preventative, rather than reactive, strategies.

Related Policies:

Allocations, Lettings and Selection

Safeguarding

Tenancy Guidance

Eviction Policy

Service Charges

Rent Setting

Domestic Violence

Consumer Regulations

Equality

Policy appendices

Reviewed: March 2026

Appendix 1	Appendix 1 - Stage 1 – Notification Letter	To be issued when a tenant is 1 week in arrears
Appendix 2	Appendix 2 - Stage 2 – Pre Notice Letter	To be issued 7 days after appendix 1 letter
Appendix 3	Appendix 3 - Stage 3 - Notice of Seeking Possession Letter Appendix 3A Notice of Seeking Possession Appendix 3B Guidance notes Appendix 3C Debt Advice	To be issued within 14 days of appendix 2 or account 4 weeks in arrears
Appendix 4	Appendix 4 - Stage 4 - Rent Arrears & Payment Plan Appointment Appendix 4A Payment Plan Agreement	To be sent if no contact has been established within 14 days of Notice being sent
Appendix 5	Appendix 5 – Stage 5 Breach of payment plan	
Appendix 6	Appendix 6 - Stage 6 - Court Application for Possession	To be issued 28 days from date of Notice (refer to notice date)
Appendix 7	Appendix 7 - Stage 7 - Court Hearing Date	Upon receipt of confirmation from the Court
Appendix 8	Appendix 8 - Stage 8 - Court Decision Letter	Upon receipt of confirmation from the Courting hearing outcome
Appendix 9	Appendix 9 - Former Tenant - Standard Letter 1	Letter issued when tenant confirms their termination of tenancy. Or, sent to NOK following the death of the tenant.
Appendix 10	Appendix 10 - Former Tenant - Standard Letter 2	As required
Appendix 11	Appendix 11 - Former Tenant - Standard Letter 3	As required