

Approach to rent arrears for the rent guarantee and incentives pilot

Arrears	Level	Action
1-2 weeks	Low level	<p>Landlord contacts the tenant to inform of rent arrears and seek prompt payment.</p> <p>Landlord notifies TMBC of arrears, provides information on the actions they are taking to liaise with the tenant and get the rent due paid.</p>
2-4 weeks	Minor arrears	<p>Landlord contacts the tenant following their usual practice, asking for payment of arrears (inform may serve notice due to rent arrears).</p> <p>If this is unsuccessful and the tenant does not engage with the landlord, the landlord can claim against the guarantee at 4 weeks arrears.</p> <p>Landlord updates contact officer at TMBC and may request payment of arrears, providing a copy of the rent statement, and steps taken to remedy the situation and get the rent payments, to evidence the request.</p> <p>TMBC will contact the tenant to issue first warning and</p> <ul style="list-style-type: none"> • offer support & seek to resolve • agree a repayment plan with TMBC for the amount paid • advise may lead to ending guarantee & likely tenancy will be ended
4-8 weeks	Major arrears	Repeat steps outlined above. TMBC issue second warning.
8 + weeks	Major arrears	<p>TMBC - final warning at 8 weeks arrears level (arrears total equivalent of 8 weeks):</p> <ul style="list-style-type: none"> • contact tenant giving one week to engage with Housing Options Officer

		<ul style="list-style-type: none"> • outline consequences (where applicable, include likely intentionally homeless, as affordability assessment carried out pre- tenancy and no other change in circumstances) • liaise with landlord to set up an Alternative Payment Arrangement, in cases where the tenant is in receipt of UC • decide whether to continue the guarantee – this will be on case by case basis through assessing the sustainability of the tenancy. If officers decide to end the guarantee, notify landlord that TMBC intend to stop the guarantee at the end of the agreed current six month period.
Consistent late payment or failure to fulfil repayment plan	If total 4-6 weeks arrears at point of fixed term ending / guarantee renewal	TMBC - warnings in line with arrears levels and consider whether to extend the guarantee as set out above; inform both tenant and landlord.
Officer to liaise with Landlord about sustainability of the tenancy and any legal action they may be considering to end the tenancy.		