



Rent Management Policy

Easy Read Version

1. What does the Rent Management Policy cover?

- It explains how we will collect rent from tenants fairly and legally and how we will prevent and support rent arrears recovery.
- It aims to help tenants keep their homes and avoid homelessness.
- It applies to current and former rent and service charges for Council houses with a Scottish secure tenancy agreement.
- It is supported by a Tenancy Sustainment Fund for cases of real financial hardship.

2. Why is the Rent Management Policy important?

It makes sure:

- tenants have the correct information about their rent and how to pay their rent from the start of their tenancy.
- we support tenants with the correct advice to help them manage any rent arrears in a realistic and affordable way.
- we follow relevant legal steps to help tenants in arrears before we consider any legal action.
- it supports our overall, long-term priorities.

3. What are the main aims of the Rent Management Policy?

The main aims are to:

- Inform tenants about their legal responsibility to pay rent, and how to pay, from the start of their tenancy and at regular stages.
- Offer help and specialist advice at an early stage when a tenant struggles to pay their rent.
- Reduce the amount of rent accounts falling into rent arrears and to stop rent arrears increasing, while supporting tenants to keep their homes.
- Use legal action only as a last resort.

4. The Law

The policy follows Scottish housing laws. The main housing laws which apply are the Housing (Scotland) Act 1987, the Housing (Scotland) Act 2001 and the Housing (Scotland) Act 2010. Before starting legal action, we must show we have tried to help the tenant first. This is called Pre-Action Requirements.

The policy also follows UK equality, rights and data protection laws to make sure

- Everyone is treated fairly regardless of age, disability, race, or other protected characteristics.
- Individual rights and the rights of the child are considered.
- The Council provides translation, large print, BSL or other help if needed.
- Personal information is kept private and is used, stored and deleted correctly.

5. What tenants need to do

- Pay their rent in advance, every week and on time.
- Tell us if their situation changes (e.g. lose job and need to apply for Universal Credit or Housing Benefit).
- Note that any joint tenants are equally responsible for making sure the rent is paid.

6. Rent recovery

The rent management process aims to stop problems before they get worse. It helps tenants get the benefits they're entitled to and supports regular rent payments, while considering individual circumstances like delays in benefits or other difficulties.

We follow a step-by-step process for dealing with rent arrears, up to and including eviction but only if nothing else works. Staff regularly check rent accounts and support, engage with the tenant and where needed, take actions in proportion to the amount of the arrears.

Housing Officers will try to stay in touch with tenants to stop any arrears increasing. They also encourage tenants to get advice and support to make sure they're getting all the help they can.

7. Helping avoid rent arrears early

We give tenants simple, clear details about their rent amount, payment dates, how to pay and benefits they might get, as well as help and support. Tenants are encouraged to:

- get in touch early if their circumstances change or they struggle to pay rent,
- set up a sustainable repayment plan if they fall behind.

We will:

- make sure all letters about rent and arrears or management are written in plain language and include advice and signposting to helpful services.
- check rent accounts weekly so any unpaid rent or rising arrears can be spotted early. When arrears are found:

- contact tenants using clear, simple communication stating their current rent balance, what needs to be done, and how to pay as well as recording all contact carefully.
- ask about any changes or issues affecting rent payment, and point tenants to support if needed.
- arrange affordable repayment plans based on the tenant's finances with regular follow-ups to make sure the plan is working.
- contact all new tenants within six weeks of moving in, or sooner if they are vulnerable or there are concerns.
- use a Risk Assessment Plan (RAP) to understand each tenant's personal circumstances (e.g. difficulties paying, benefit delays, mental health or literacy challenges).

8. Support and advice

We may refer tenants to other agencies who may be able to help them better:

- Money Advice services
- DWP
- Citizens Advice Bureau
- Shelter Scotland
- Housing Support team
- Adult/Children Social Services

9. What if the tenant(s) are affected by welfare changes?

- We will help with advice and support.
- Tenants must still pay any rent not covered by benefits.
- We won't take legal action while benefit decisions are pending.

10. Legal steps (if needed)

- We will keep tenants well informed before starting any legal action.
- All household members aged 16+ will be informed if eviction is a possibility. We must do this by law.
- We may go to court for unpaid rent or to evict, but only if there is no other option.

11. Former tenants

- Where tenant(s) leave a home but still owe rent, we will try to recover the unpaid money.
- This may involve repayment plans or using a debt collection agency.

12. Complaints

- If a tenant disagrees with their rent or repayment plan, they should speak to their Area Housing Officer.
- If still unhappy, they can raise a complaint with the Housing Services Manager or use the Council's corporate complaints process.

13. Performance and review

- We regularly monitor and check how well we manage rent accounts and arrears.
- We send performance reports to the Scottish Government and Scottish Housing Regulator.
- The Rent Management Policy will be reviewed again in **2029** or sooner if laws change.