



Rent Account Management Policy

A Support First Approach to Rent Account Management

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Date of Policy	01 st May 2026
Next Review Date	01 st May 2029
Version	3
Approved by	Caredig Board

Version Control
Version 1 - Date December 2017
Version 2 - Date July 2024
Version 3 - Date May 2026

Changes Made	Section	Date
Whole policy has been redrafted	All	April 2026

Our Values

In applying this policy, we will be guided by our values. Our values determine how we behave towards our customers, our colleagues, our partners and our work: -

- **Kind** - We recognise that relationships are at the heart of everything we do, at the heart of good relationships is kindness
- **Innovative** - we continuously strive to be the best we can whilst seeking creative ideas to improve and grow
- **Trusting** - We trust people to do the right thing, because good relationships are built on mutual trust and respect
- **Accountable** - we accept the responsibilities of our role and are accountable for our actions and for doing what is right.



Introduction

Caredig is dedicated to assisting individuals in maintaining safe and secure housing that remains affordable. We will ensure tenants fully understand their obligations regarding rent and service charges payments, in accordance with the terms of their occupation contract. Furthermore, effective rent account management significantly contributes to tenancy sustainability and enables Caredig to consistently provide high-quality housing and support services.

This Rent Account Management Policy sets out Caredig's support-first approach to managing rent accounts. It is founded on the principle that rent management is not about debt recovery alone, but about early engagement, prevention, and support, particularly where tenants may be experiencing financial pressure, changes in circumstances, or wider vulnerabilities.

The policy recognises the increasing cost-of-living pressures facing many households and reflects Caredig's commitment to ensuring that the cost of living in our homes remains affordable, in line with our Rent and Service Charge Policy and Welsh Government expectations.

Caredig will always seek to work with tenants, using clear, respectful and compassionate communication, to understand individual circumstances and agree realistic, sustainable solutions that prioritise tenancy sustainment wherever possible.

Scope

This policy applies to all Caredig tenants, including former tenants, across social rented housing, affordable housing, supported living, extra care, leasehold and any other accommodation where Caredig has responsibility for rent account management.

It covers the approach to monitoring and managing rent accounts, early identification of financial risk, and the use of support-first interventions to prevent arrears and sustain tenancies.

Aims and Support First Principles

The aim of this policy is to ensure that rent accounts are managed in line with the following Support First principles:

- **Keeps people in their homes** by prioritising early intervention, prevention and tenancy sustainment
- **Identifies and responds quickly** to changes in payment patterns or financial circumstances
- **Provides support first**, before enforcement, through advice, guidance, referrals and flexible payment arrangements
- **Promotes affordability**, ensuring that rent and service charge responsibilities are manageable and clearly understood
- **Balances support and accountability**, recognising tenants' responsibilities while responding proportionately and fairly



- **Protects Caredig's rental income**, enabling continued investment in homes and services for current and future tenants

This policy reinforces that formal recovery, and legal action will only be considered as a last resort, where all reasonable support and engagement options have been explored and documented.

Definitions

- **'Tenant'** is used to describe the contract holder.
- **'Leaseholder'** is used to describe leaseholders of shared ownership, fixed equity and leased properties
- **'Rent arrears'** are any rent and associated service charges (including personal charges) that remain unpaid after the date they are due under the terms of the occupation contract.
- **'Income'** is used to describe all potential income, including but not limited to rent, service charges, personal charges and recharges.

Accountability - Roles and Responsibilities

- **Rent Housing Officers** oversee the day-to-day management of rent accounts and serve as primary decision makers in case management. They work proactively with tenants to prevent arrears, offer early intervention and support, and promote tenancy sustainability.
- **Team Leaders, Managers and Senior Rent Housing Officers** are responsible for providing teams support and guidance ensuring accurate record keeping and proportionate actions are taken.
- **Operational Manager, Housing Management** is responsible for providing support and guidance to staff to effectively case manage and appropriately prioritise and escalate. The Operational Manager will ensure appropriate referrals and notifications are completed and the record keeping is accurate and up to date and contribute to all associated reporting.
- **The Head of Housing & Support** has operational responsibility for rent account management including all associated reporting
- **Director for Customers, Support & Improvements** has overall responsibility for rent account management.

Early Intervention, Prevention & Partnership Working

Caredig will use initiatives as detailed in our Tenant Insight & Involvement strategy to improve community relationships, build trust and, where possible reduce the likelihood of rent arrears occurring.

Early intervention is central to Caredig's support first approach to rent account management. Rent accounts will be monitored regularly to identify early signs of financial difficulty, such as missed or reduced payments. Where concerns are identified, staff will make prompt, proactive contact with tenants to understand what has changed and how support can be offered. Early conversations will focus on prevention, reassurance and problem solving, recognising that timely engagement can prevent arrears from escalating and help sustain tenancies.



Examples of early intervention and prevention activity include:

- Proactive contact following a missed, late or reduced payment to explore what has changed
- Initiate discussions with tenants during the pre-tenancy and sign-up stages to ensure that rent obligations, the requirement to apply for housing cost benefits, available payment methods, and support options are fully understood.
- Support with setting up and maintaining payment methods, including Direct Debits or alternative arrangements
- Checking benefit entitlement and offering support with new claims, changes of circumstance or delays in payment
- Income and expenditure discussions to understand affordability and identify pressure points early
- Short-term payment plans or temporary adjustments where a tenant is experiencing a change in circumstances
- Joint working between housing, care and support teams where tenants may need additional or coordinated support
- Referrals to internal wellbeing and tenancy related support or external advice agencies at the earliest opportunity
- Use of supportive, non-threatening communication that encourages engagement rather than avoidance

Early intervention activity will be proportionate, person-centred and focused on maintaining engagement, with the overarching aim of preventing arrears from escalating and supporting tenants to remain safely and sustainably in their homes.

Managing Rent Arrears and Proportionate Escalation

Where rent arrears do occur, Caredig will manage accounts in a fair, consistent and proportionate way, in line with the principles of this policy.

Engagement and agreement-based approaches will continue to be prioritised throughout the process. Referrals to internal tenancy support services or external advisory agencies will be provided, and the Rent Housing Officer will coordinate all available complex support to encourage tenant participation.

Escalation will only be considered where reasonable attempts to engage, support and agree affordable arrangements have been unsuccessful. Any escalation action will be proportionate, clearly explained, and take account of individual circumstances, with legal action used only as a last resort where all other options have been exhausted.

Caredig understands tenants may have concerns about repairs or their home's condition, but rent must be paid unless the property is formally declared unfit for habitation. Tenants should consult Shelter Cymru before considering withholding rent.



Approach to Legal Action and Ending Tenancies

Any decision to pursue legal action will be proportionate, evidence-based and fair, taking account of the individual circumstances of the case. Caredig will ensure that tenants are kept informed, understand the reasons for any proposed action, and are given clear opportunities to engage and seek support. Communication will remain respectful, accessible and supportive throughout the process.

Ending an occupation contract or seeking possession will only be pursued where:

- Sustained non-payment or serious breaches have occurred, and
- Repeated attempts to engage and provide support have been unsuccessful, and
- There is clear evidence that legal action is reasonable and proportionate in the circumstances.

Where legal action is taken, Caredig will continue to explore opportunities to resolve matters without proceeding to court wherever possible, including reviewing payment arrangements or pausing action if circumstances change. All legal action will be carried out in line with relevant legislation, regulatory requirements, and Caredig's equality, safeguarding and legislative responsibilities.

Credits & Refunds

Refunds will only be made where there are no housing cost benefits to repay and no other debts owed to Caredig. Where debts exist, credits will be used to reduce or clear them.

Any refund will ensure the rent account does not fall into arrears and retains the equivalent to at least one payment as a credit balance.

Resident Engagement

The Rent Account Management policy has undergone consultation with staff and tenants via the Tenant Hub, Caredig Circle and website promotion

Legal Framework

This policy is informed by, and will be implemented in line with, relevant Welsh and UK legislation, including but not limited to the Renting Homes (Wales) Act 2016, Housing (Wales) Act 2014, Equality Act 2010, Human Rights Act 1998, and associated safeguarding and data protection legislation.

Equal Opportunities

An Equality Impact Assessment has been completed Caredig is committed to managing rent accounts in a way that is inclusive, fair and responsive to individual circumstances.

We will make reasonable adjustments where required, consider communication needs, and take account of any identified vulnerabilities or safeguarding concerns.



Rent account management will be delivered in line with Caredig's safeguarding responsibilities and equality commitments, ensuring that no tenant is disadvantaged or treated unfairly as a result of protected characteristics, health needs, or personal circumstances.

References to other relevant policies and Procedures

- Joint Contract Holders
- Ending Occupation Contracts
- Death & Succession
- Possession and Eviction
- Concerns & Complaints
- Emergency Access (Welfare Concerns)
- Repairs Scope of Service
- Recharge
- Damp & Mould
- Allocations
- Disrepair
- Anti-Social Behaviour & Community Safety
- Managing Unacceptable Behaviours
- Lone working
- C&S Tenancy Commencement Procedures