Approved by the Board electronically February 2026

Cornwall Rural Housing Association Limited
Rent Arrears Policy

1.Introduction

1.1 This policy sets out Cornwall Rural Housing Association's (CRHA) approach to managing rent arrears and applied to all tenants, including shared owners housed by CRHA (referred collectively as "customers").

1.2 The policy supports CRHA's commitment to effective income management while sustaining tenancies with the Regulator of Social Housing's Consumer Standards, particularly the Tenancy Standard, Transparent, Influence and Accountability Standard and Neighbourhood and Community Standard.

2. Scope of the Policy

2.1 The objectives of this policy align with the Tenancy Standard and are to:

- Maximise rental income to enable CRHA to meet its financial obligations and reinvest in services.
- Maximise rent arrears through early, consistent and proportionate action.
- Ensure compliance with all relevant legislation, regulation, and recognised good practice.
- Adopt a firm but fair approach to arrears management that seeks to prevent homelessness ad takes account of individual circumstances.

2.2 This policy operates alongside CRHA's Rent Arrears Procedure, which sets out the detailed processes for managing arrears and includes:

- Pre-tenancy measures to maximise customer income and housing cost claims.
- Clear actions for monitoring and recovering arrears.
- Advice, support and signposting for customers experiencing financial difficulty.
- A cost-effective and transparent arrears recovery framework in line with the RSH Transparency, Influence and Accountability Standard.

3. Legislation and Regulation

3.1 This policy complies with, but is not limited to, the following legislation and regulatory requirements:

- Housing Act 1996 (as amended)
- Assured Tenancy Agreements (all variants)
- Welfare Reform Act 2012
- Financial Regulations
- Equality Act 2010

- Pre-Action Protocol for Possession Claims by Social Landlords
- Homelessness Reduction Act 2017
- UK GDPR and Data Protection Act 2018

3.2 This policy complies with the following non-legislative influences:

- Regulator of Social Housing (RSH) expectations
- CRHA's tenancy conditions
- CRHA's tenant's Handbook
- Comparable rent arrears policies used by other Registered Providers
- Chartered Institute of Housing (CIH) good practice guidance

4. Policy Objectives

4.1 CRHA will not discriminate against any customer on the grounds of their race, ethnic, origin, gender, sexuality, marital status, disability, age, religion, or class or other characteristic as defined by the Equality Act 2010.

4.2 CRHA will take a customer-focused approach, treating customers with respect and sensitivity, and recognising that financial hardship may arise from a range of personal circumstances.

4.3 CRHA will be sensitive to our customers' needs and tailor its services where resources permit ensuring confidentiality unless authorised by the customer or required by law to disclose this information.

4.4 CRHA will adopt a proactive approach to rent arrears based on early engagement and prevention will be prioritised, including:

- Prompt contact when arrears arise
- Assessment of affordability and income
- Support with benefit claims, including Universal Credit
- Referrals to appropriate advice and support agencies

4.5 CRHA will seek to sustain tenancies wherever possible. Legal action and eviction
will be used only as a last resort and in line with legislative requirements.

4.6 CRHA recognises that at times some tenancies will fail, and our rent arrears procedure will form the basis of any Pre-Action Protocol and Possession claims.

4.7 The Policy has been revised to reflect current best practice and to incorporate welfare reform legislation. This includes where reasonable evidence exists investigating any fraudulent claims made by our customers relating to rent or housing costs.

4.8 Arrears management will be:

- Fair and consistent
- Proportionate and transparent

- Accountable and evidence based
- Flexible where appropriate

5. General

5.1 The Association will set rents in accordance with the RSH Rent Standard.

5.2 CRHA will ensure customers are kept informed of issues which will affect their tenancy, such as providing accurate information on rent and service charge increases/decreases, or housing costs, including those linked to benefit entitlements.

5.3 CRHA complies with UK GDPR and Data Protection Act 2018 as is set out in CRHA's Data Protection Policy.

5.4 CRHA values positive relationships with customers and encourages regular feedback to improve services including carrying out bi-annual Tenant Satisfaction Measures. (TSMs) as required by the RSH. .

5.5 Rent arrears performance will be actively monitored and managed to ensure consistency, fairness, and effectiveness complying with the Equality Act 2010 as referred to in our Equality, Diversity and Inclusion policy.

5.6 The Head of Homes and Customers is responsible for reporting performance relating to rent arrears to the Board of Management in quarterly reports.

5.8 The Head of Homes and Customers is responsible for:

- Reporting rent arrears performance to the Board of Management on a quarterly basis
- Making recommendations to the Board regarding the write-off of rent arrears where appropriate

6. Review

6.1 This policy will be reviewed every three years, or sooner if there are changes to legislation, regulation and best practice.

Date Reviewed	Changes to the Policy	Date to be Reviewed	Approved By	Author
February 2026		Feb 2026	The Board	AM
February 2026	Slight change to wording in introduction to include the consumer standards. Scope of policy rewritten to include a more	Feb 2029	The Board	AM

	succinct rationale around the scope of the policy and bullet points added to show compliance with the Tenancy Standard and around our processes and why. Legislation and regulatory framework Update of legislation and regulatory requirements. Homelessness Reduction year was incorrect changed from 2018 to 2017. Removal of the Discrimination Disability Act 1995 (only now valid in Northern Ireland) as this has been superseded by the Equality Act 2010. Data Protection Act has now been replaced with UK GDPR & Data Protection Act 2018. Change to wording of Court Pre Action Court to Pre Action Protocol for Possession Claims by Social Landlords. Policy objective has been reworded to eliminate length and being repetitive. 4.1 Included Equality Act 2010 4.2 Use of customer focused approach (to adhere to consumer standards) 4.4 A reduction in bullet points to cover approach General section 5.1 Inclusion of Rent Standard			

	5.2 Reduced wording and also linked benefit entitlement 5.3 Reworded legislation re Data Protection Act and new wording 5.4 Reduction of words and mention of TSM's 5.5 Reduction of words and EDI mentioned 5.7 and 5.8 merged Review 6.1 Added additional sentence regarding review sooner if there are any changes.			

To be Reviewed February 2029