



Undertaking to all Customers

- Continuously review income management and debt collection procedures with customers and our partner organisations, to ensure that they conform to the highest ethical standards and are accessible to all of our community.
- Continuously train and develop our employees in respect of current legislation and best practice.
- Promote in all relevant correspondence, how to: Pay your rent, Claim Housing Benefit and Debt Advice.
- Help customers avoid debt by promoting financial capability through partnerships and joint publicity with organisations such as Citizens Advice Bureau, Financial Services Commission and the H&F Credit Union.
- Use plain English in all communications
- Include contact details on all letters and documents.
- Maintain confidentiality and not discuss a customer's rent account in an open or public environment, treating all information supplied as private and confidential unless specific authorisation has been given by the customer to disclose information to third parties.
- Enable our customers to speak in person to an Income Officer about their rent account without an appointment during office opening hours.
- Supply all our customers with an up to date rent statement together with information regarding their account when requested.
- Deal sensitively with all customers giving extra support to those individuals where evidence has been given, or it is apparent that the individual is vulnerable.
- Arrange for letters to be translated and interpreters to be present at interviews when necessary.

H&F Homes – Code of Practice & Customer Contract Rent Income Management 2009

- Arrange for customers with visual impairment to have this and other documents and letters provided in large font or braille.
- Arrange for customers with hearing impairment to have signing interpreters /or a loop induction system available for rent interviews.
- Arrange for for customers with physical disabilities to receive a rents service adapted to their mobility needs.

Undertaking to Customers in Arrears

- Take all possible steps to verify that the person being pursued is the person with responsibility for the rent debt.
- Where a debt or the sum owed is disputed, to investigate and supply information to the customer to explain the disputed claim.
- Not pressurise customers to enter into further unaffordable debt or sell goods to raise funds.
- Always try to make contact with customers by a number of different ways - including, letter, telephone call, home visit and text – before referring unpaid rent arrears for court proceedings.
- Establish a customer's entitlement to housing benefit and help them to make a claim before referring unpaid rent arrears for court proceedings.
- Refer vulnerable customers to support services and allow support plans to be put in place and take effect before proceeding with further debt collection measures.
- Encourage customers in financial difficulties to disclose this information and then respond sympathetically and positively on the evidence provided.
- If the customer has disclosed multiple debt problems, help them engage with specialist advisory and assessment services and suspend further action if the customer keeps to subsequent repayment agreements .
- Consider all reasonable offers by customers to pay arrears by installments, provided acceptable evidence of non-ability to pay is given and the customer has engaged with services.