Sanctuary

Managing your rent and other housing payments

Customer-friendly policy summary

Overview
We collect rent and other housing charges so we can provide good-quality services. If you miss a payment or pay late, your account may go into arrears, which means you owe us money. We'll take a firm, fair and consistent approach. We'll also offer advice and support to help you manage your account, prevent arrears where possible and avoid legal action. You should pay the amounts due under your tenancy, licence, lease or other occupancy agreement.

Who this applies to

This information is for customers whose rent or other housing payments are managed by our Income Services team.

Starting a new agreement

When you start a new agreement, we'll check the information we hold and look at what support you may need. We'll keep a close eye on the account, so we can help you make payments in line with your agreement and deal with any problems early.

Making payments

- We'll give you a suitable range of accessible ways to pay. Where we can, we'll encourage you to pay by Direct Debit because it can make payments easier to manage.
- You need to make your payments on time, so your account does not fall into arrears, and you keep to the terms of your agreement.
- If you have another agreement with us, such as a garage, and it is no longer affordable or sustainable, contact us and we'll advise you what to do next.
- We may ask the Department for Work and Pensions to pay Universal Credit housing costs directly to us if your account falls into arrears.

If you are finding it hard to pay

If you're struggling to pay, please contact us as soon as you can and engage with the support we offer. We will help you throughout the arrears process. Where possible, we'll work with you to agree a payment plan that is affordable and helps avoid unnecessary legal or possession action.

- We'll review your payment plan from time to time to make sure it still reflects your circumstances and what you can afford.
- Payment plans will usually last less than 12 months and clear the full balance within that time.
- We'll only agree a plan that lasts more than 12 months in exceptional circumstances.

When we may pause the arrears process

There may be times when it is right for us to pause arrears letters. This will depend on your circumstances. For example, we may hold action when:

- we know you may be at higher risk or need extra support.
- we have been told that a customer has passed away.
- we have agreed a repayment plan with you.
- you have entered Breathing Space.
- there is an active complaint or disrepair case.

This is not a full list. We'll review each situation independently.

If arrears continue

If arrears continue, your account will move through our arrears process. We may serve a formal notice of seeking possession (notice to quit depending on your contract) if you do not engage with the support we offer, or if you do not make and keep to a suitable payment plan.

Before taking court action, we'll follow the County Court Pre-Action Protocol for rent arrears. We'll consider any relevant legislation, including any disabilities, vulnerabilities or support needs we know about. If we identify extra needs, we'll offer additional support depending on your circumstances.

If the amount owed remains outstanding after the notice has expired, we may need to consider taking further action, which could include applying to the court. Any court costs incurred may be added to your account. We may also ask the court to make an order requiring repayment of the money owed.

If you pay off the arrears and any legal costs, we may be able to stop legal action. If a court order is made, it is important that you keep to the agreed terms, as we may need to take further action if these are not met.

Changes to your tenancy agreement

- When your tenancy agreement is ending, we will advise you of any balance due or credit owed back to you up to the end of the contract.

- After your contract ends, we may contact you if any work is needed to bring the property up to the required standard. If this is the case, you may be charged for the cost of the work.

- If Housing Benefit or Universal Credit has been overpaid and that payment is recovered from us, we will add this amount to your account. You'll need to repay any balance caused by that recovery.

- If you move to another Sanctuary property, this will be treated as a new tenancy. If you receive Housing Benefit you must tell your local authority or if you receive Universal Credit you must inform the Department of Work and Pensions about the change.

- If more than one person is named on the agreement and one person moves out, they will still be responsible for any rent, charges, or costs until their name is removed from the agreement or the agreement ends.

- If you owe money from a former contract with us, we may pass the debt to a collection agency.

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Debt relief options

If you are struggling with debt, there may be formal solutions available to help, including Bankruptcy, a Debt Relief Order (DRO), an IVA, or Breathing Space.

If you enter Breathing Space, we will pause recovery action on the debt it covers and will not contact you about repaying that debt while the arrangement is in place. However, you remain responsible for paying any ongoing rent, service charges, or other charges that continue to be applied to your account during this period.

If an IVA repayment plan is proposed, we will consider it carefully and discuss it with the insolvency practitioner before deciding whether to accept it.

Refunds and credit

You can ask for a refund by phone, in person, in writing or online, please contact us on 0800 9161516 or email us at cit.income@sanctuary.co.uk.

Where possible, we'll pay refunds directly into a bank account by BACS.

Whilst we will try and get money back to you as quickly as possible, the process can take up to 30 days.

If a refund is owed to more than one person and is being paid to one person, everyone who is jointly responsible must agree.

Equality and Inclusion

We are committed to treating everyone fairly and with respect, recognising and supporting the diverse needs of our communities in line with the Equality Act 2010.