

Arrears Management Policy

Summary Statement

At Home Group our mission is for our customers to live in strong, healthy and sustainable communities and our Arrears Management policy is key to meeting our business objectives and delivering on our strategy to promote the independence and aspirations of our customers.

We strive to provide an exceptional service to our customers through offering a personalised experience which recognises the individual support needs of all our customers. We have a fair and consistent approach to arrears management across Home Group.

We offer and provide advice and support to our customers throughout their journey with us. We are committed to ensuring that our customers can sustain their tenancies with us and offer services and support which aim to help our customers to manage their finances, maximise their incomes and of course enable them to remain in their homes.

Our policy standards set out how:

- We take a proactive approach to arrears prevention. We aim to understand our customers individual needs and offer advice and support where appropriate to prevent arrears occurring.
- We encourage the use of direct debit and other digital payment methods where possible. We will continue offering a range of alternative payment methods to meet the needs of all our customers whilst providing support and encouragement to move to digital payment methods in the future. We encourage a culture of payment in advance where appropriate to all our customers.
- We are open and transparent and provide a range of options for all our customers to communicate with us. We provide customers the information they need about rents, charges and payment options in a clear and accessible format and provide customers with accurate and easy to understand account statements.
- We engage with our customers from the beginning of their tenancy/lease with us and seek to identify if there are any support needs and/or financial issues that we can address to prevent the customer from building up arrears on their account. Our colleagues will seek to help our customers to claim benefits that they may be entitled to and will also signpost or refer customers to other

agencies or teams that may be able to help. Our main aim is to support our customers to stay in their homes.

- We care about the financial well-being of our customers and want to ensure that they have the capability to meet their financial obligations to Home Group and in the long term remain in their homes. Our dedicated financial inclusion team provide our customers with support to claim benefits and maximise their incomes and work with the customer to improve their overall financial situation.
- We always aim to agree an affordable and realistic repayment plan where a customer does fall into arrears. Any repayment plans will be fair to both Home Group and the customer.
- Through our arrears management activity we seek to prevent customers leaving us with arrears on their accounts. Where we do identify arrears on accounts relating to former customers we will pursue this with the former customer using all reasonable means at our disposal. We will use a dedicated team of colleagues to ensure that we can make contact with the former customer as soon as possible after the debt is identified.
- We will consider refunding the balance where there is a credit on the customer's account and if the credit is a true credit and there are no other debts on the account. We will aim for all customers to leave us with a zero balance on their account

The full Arrears Management policy can be obtained from the Policy Team by emailing policy@homegroup.org.uk.