The Whiteley Homes Trust

Weekly Maintenance Contribution and Rent Arrears Policy

Written By	Nick Coverdale, Head of Housing
Owner	Pippa Claydon, Director of Operations
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EIA	Yes

Review Tracker

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July 2026	**Head of Housing and Director of Operations**	**Replaces Arrears Policy & Procedure**	**FARC** **Main Board**	**6/8/26** **15/9/26**	**1.0**

Introduction

At The Whiteley Homes Trust, known throughout this policy as the Trust, we are committed to supporting residents to sustain their licence to occupy through early intervention, clear communication and appropriate financial support. At the same time, the Trust has a responsibility to collect Weekly Maintenance Contribution (WMC) promptly and consistently to ensure it can continue to maintain homes, deliver services and remain financially sustainable for future generations.

This policy sets out the Trust's approach to preventing, managing and recovering WMC arrears. It explains how we will work proactively with residents to identify financial difficulties at an early stage, provide appropriate advice and support where needed, and take fair, proportionate and consistent action to recover outstanding charges.

We recognise that many of our residents may have additional support needs. The Trust will therefore take a supportive and person-centred approach, seeking to understand individual circumstances and resolve arrears wherever possible. The setting aside of an almshouse licence because of arrears will only ever be considered as a last resort, after all reasonable opportunities to resolve the matter have been exhausted.

Scope

This policy applies to all residents holding an almshouse licence within Whiteley Village who are required to pay a Weekly Maintenance Contribution (WMC).

It does not apply to residents occupying properties under assured periodic tenancies or market rent arrangements.

Throughout this policy, references to Weekly Maintenance Contribution (WMC) include any service charges or personal charges payable by the resident. References to 'resident' include, where appropriate, a person acting under a valid Lasting Power of Attorney or other legal authority in relation to the resident's financial affairs.

Purpose

The purpose of this policy is to establish a fair, transparent and consistent framework for preventing, managing and recovering WMC arrears. It aims to:

- Maximise the collection of WMC to support the Trust's long-term financial sustainability and ability to maintain homes and services
- Identify and address payment difficulties at the earliest opportunity through proactive engagement and early intervention
- Provide appropriate advice, support and signposting to residents experiencing financial hardship or other circumstances affecting their ability to pay
- Ensure arrears are managed fairly, consistently and proportionately, taking account of residents' individual circumstances and support needs
- Minimise arrears owed by former residents through appropriate recovery arrangements
- Ensure the setting aside of an almshouse licence due to arrears is only considered as a last resort, once all reasonable opportunities to recover the debt and support the resident have been exhausted, in accordance with the Trust's Termination of Licence to Occupy Policy

Overall Approach

The Trust believes that effective arrears management is based on early intervention, clear communication and a supportive approach. We will work proactively with residents to identify payment difficulties at the earliest opportunity, understand the reasons for any arrears and agree sustainable solutions wherever possible.

We recognise that many residents living in Whiteley Village may have additional support needs or experience changes in their financial or personal circumstances that affect their ability to manage their finances. The Trust will take these individual circumstances into account when considering the most appropriate course of action and will provide advice, support and signposting to specialist agencies where appropriate.

At the same time, residents are responsible for paying their WMC when it is due. Where arrears arise, the Trust will act fairly, consistently and proportionately to recover the money owed, balancing support for

residents with its responsibility to protect the Trust's income and ensure its long-term financial sustainability.

New and Prospective Residents

The Trust will take a proactive approach to preventing future arrears by assessing the affordability of accommodation before a new resident moves into Whiteley Village. This helps ensure that applicants are able to meet their WMC or rent whilst reducing the risk of financial hardship and supporting sustainable tenancies and almshouse licences.

Where an affordability assessment identifies concerns about an applicant's ability to meet their financial commitments, the Trust will work with the applicant to understand their circumstances and consider whether any identified risks can be appropriately managed. Where this is not possible, the Trust may decide not to offer accommodation.

To minimise the risk of future arrears, the Trust will:

- Publish clear eligibility and qualifying criteria for applicants seeking accommodation
- Undertake an affordability assessment to establish an applicant's ability to pay their WMC or rent
- Obtain references from an applicant's current and previous landlord, where reasonably practicable
- Ensure prospective residents fully understand their financial obligations, payment methods and when payments are due
- Normally require residents to pay one month's WMC or rent in advance, although discretion may be exercised where appropriate based on individual circumstances
- Encourage all new residents to pay by Direct Debit wherever possible

Arrears Prevention

The Trust will take a proactive approach to preventing arrears by maintaining regular contact with residents, monitoring accounts and providing early support where payment difficulties arise. To minimise the likelihood of arrears occurring, we will:

- Communicate clearly with residents about their payment obligations, payment dates and any changes to their WMC, including annual increases
- Provide clear information about the payment methods available and promote Direct Debit as the preferred method of payment
- Encourage residents to maintain their account in credit where possible to help manage unexpected changes in their financial circumstances and minimise the risk of arrears, particularly when Housing Benefit ends at the termination of an almshouse licence
- Provide residents with quarterly account statements so they are aware of their current account balance
- Review resident accounts at least fortnightly to identify missed payments or emerging concerns and take prompt, appropriate action

- Contact or visit residents where necessary to discuss payment difficulties at an early stage and agree appropriate support

- Provide advice and support to help residents maximise their income, including assistance with Housing Benefit, Universal Credit and other welfare benefit claims
- Work collaboratively with local authorities and other relevant agencies to support residents and facilitate benefit claims where appropriate

Dealing with Arrears

Where a resident falls into arrears, the Trust will seek to resolve the matter at the earliest opportunity through communication, support and, where appropriate, affordable repayment arrangements. We will take account of each resident's individual circumstances whilst ensuring a fair and consistent approach to recovering money owed. The Trust will:

- Make early contact with the resident to understand the reasons for the arrears and agree arrangements for repayment wherever possible
- Take account of the resident's personal circumstances, health, support needs and financial situation when considering the most appropriate course of action
- Where appropriate, agree an affordable repayment plan that supports the resident to clear the arrears whilst maintaining their ongoing WMC payments
- Where arrears exceed **£1,000**, seek to agree a realistic and affordable repayment arrangement that clears the debt within **12 months**, where this is affordable and achievable
- Ensure residents understand the Trust's arrears recovery process and the potential consequences of continued non-payment
- Review the resident's entitlement to housing benefit, Universal Credit or other welfare benefits and provide appropriate assistance or signposting where required
- Provide information about independent debt advice and other specialist support services where appropriate
- Use the Trust's arrears escalation procedure and standard correspondence to ensure a fair and consistent approach
- Maintain accurate records of all contact, decisions, agreements and recovery action

Where a resident fails to engage with the Trust or does not maintain agreed repayment arrangements without good reason, the Trust will progress recovery action in accordance with its arrears escalation procedure. Residents will be made aware that continued non-payment may place their almshouse licence at risk. However, the setting aside of a licence due to arrears will only be considered as a **last resort**, after all reasonable attempts to recover the debt and support the resident have been exhausted, and in accordance with the Trust's **Termination of Licence to Occupy Policy**.

Former Resident Arrears

The Trust will take all reasonable steps to recover any outstanding WMC arrears following the end of an almshouse licence, whilst acting fairly, sensitively and proportionately.

Where a resident moves into long-term residential care, the Trust will work with the resident or their appointed representative to ensure any outstanding WMC is identified and appropriate arrangements are made for payment.

Following the death of a resident, Housing Benefit entitlement will normally cease from the Monday following the date of death. The resident's next of kin or personal representative will be advised that the WMC remains payable until the licence has formally ended and the property has been cleared of all personal belongings, unless alternative arrangements have been agreed by the Trust.

Where appropriate, the Trust will seek to recover any outstanding debt from the former resident, their estate or their authorised representative. If a substantial debt remains outstanding and reasonable attempts to secure repayment have been unsuccessful, the Trust may instruct a debt recovery and/or tracing agency where it is proportionate and cost-effective to do so.

Writing-off Unpaid WMC

Where all reasonable attempts to recover outstanding WMC arrears have been exhausted, the Head of Housing may recommend that the debt is written off.

All proposed write-offs must be approved by a member of the Leadership Team in accordance with the Trust's Scheme of Delegation and Financial Regulations. The write-off of a debt is an accounting decision only and does not prevent the Trust from pursuing recovery at a later date should further information or assets become available.

All approved write-offs will be appropriately recorded and monitored in accordance with the Trust's financial controls and record management requirements.

Performance Management

The Trust will monitor the effectiveness of this policy through a range of performance measures to provide assurance that arrears are being managed proactively, income collection is maximised and residents receive appropriate support.

The Board will approve an annual target for the collection of WMC as part of the Trust's performance framework. Supporting operational targets, including the proportion of residents paying by Direct Debit, the number of residents maintaining their account in credit and the proportion of arrears cases supported by an agreed repayment plan, will be agreed by the Head of Housing and the Head of Finance.

Performance against these measures will be monitored regularly. Key performance indicators relating to WMC collection and arrears management will be reported monthly to the Heads of Department and Leadership Team, with any significant trends or concerns escalated through the Trust's governance arrangements where appropriate.

Resident accounts will be reviewed by the Housing team at least fortnightly using information from the Trust's housing management system to identify emerging issues and ensure timely intervention.

The Head of Housing is responsible for ensuring that arrears are managed in accordance with this policy and the Trust's arrears escalation procedure. The Housing and Finance teams will meet regularly to review arrears performance, coordinate recovery activity and identify opportunities to improve income collection and resident communication.

Related Documents

- Termination of Licence to Occupy Policy
- Scheme of Delegation
- Financial Regulations
- Complaints Policy
- Data Protection Policy

Equality, Diversity and Accessibility

The Trust will apply this policy fairly, consistently and without discrimination. We are committed to ensuring all residents have equitable access to information, support and services relating to WMC and arrears management.

Information about WMC payments, account statements, payment methods and arrears will be communicated in plain English and, where appropriate, in accessible formats. Reasonable adjustments will be made to meet individual needs, enabling residents to understand information, engage with the Trust and access support, raise queries or make complaints.

When managing arrears, the Trust will have regard to residents' individual circumstances, including any disability, health condition or other protected characteristic, and will take these into account when determining the most appropriate and proportionate course of action.