

# FACTORING DEBT RECOVERY PROCEDURE

NOVEMBER 2023



**LANARKSHIRE**  
HOUSING ASSOCIATION LTD



LANARKSHIRE  
HOUSING ASSOCIATION LTD

191 Brandon Street  
Motherwell ML1 1RS  
Tel: (01698) 269119  
Fax: (01698) 275202





**Lanarkshire Housing Association Ltd.**  
**(Registered Property Factor PF000275)**

Factoring Debt Recovery Procedure

*This document can be made available on request in a variety of different formats, for example in large print, audio-format, or Braille. The document may also be available in other languages if required.*

## **FACTORING DEBT RECOVERY PROCEDURE**

---

(\*Note Lanarkshire Housing Association, hereinafter referred to as LHA)

### **1.0 INTRODUCTION**

- 1.1 Lanarkshire Housing Association (LHA) seeks to ensure that all factoring activities are self-funding. This is achieved through the recovery of the cost of providing the factoring service by setting the annual management fee at the appropriate level. It is also through the recovery of the costs of services and any common repairs from owners based on the apportionments set out in their Written Statement of Service (WSS).
- 1.2 This procedure details how owners will be notified of any amounts due as well as the steps that will be taken in the case of non-payment by factored owners.
- 1.3 As a responsible and supportive provider, LHA will seek to prevent arrears of factoring charges and will offer flexible payment terms where appropriate. Legal action will be considered as a last resort.
- 1.4 Where owners engage with us, and indicate that they require assistance, we may refer them to the Advice For Tenants And Residents (AFTAR) service for income maximisation/debt advice and we will provide details of other sources of advice.

### **2.0 INVOICING/CHARGING ARRANGEMENTS**

- 2.1 Invoices are issued twice yearly (every six months) to owners and a detailed property management statement will be provided at least annually, which will show all charges and payments made over the period. Copies of supporting documentation (e.g. invoices for common repairs) will be made available on request.
- 2.2 Payment of invoices will be due within 28 days and owners will be expected to settle their account or make an appropriate repayment arrangement. Owners seeking to enter into a repayment agreement will be expected to co-operate with Association staff in discussing their income and expenditure to ensure any proposed agreements are affordable. This will be recorded in the **Property Management Agreement Interview Form (Appendix 1)** and details of the arrangement made should be confirmed to the owner in writing by issuing the **Arrangement Confirmation Letter (Appendix 2)**
- 2.3 Failure to settle the balance or to enter into repayment agreement within 28 days will result in our Housing Services Team initiating our factoring arrears recovery processes

### 3.0 DEBT RECOVERY STAGES

3.1 If, after 28 days from the date of an invoice, payment has not been received, we will issue an **AL1 - 1<sup>st</sup> Reminder Letter (Appendix 3)**. This alerts the factored owner to the fact that the payment is overdue and **requests payment within 7 days**. It also asks the owner to contact us if they are having difficulties in making the payment to discuss the possibility of paying the balance in instalments.

If the owner contacts the Association and a) clears the balance in full or b) enters into an acceptable repayment agreement, no further action will be required.

3.2 If a repayment arrangement is agreed, this will be confirmed to the owner in writing by issuing the **Arrangement Letter (Appendix 2)**. This arrangement will be monitored by the Housing Services Team to ensure it is adhered to.

3.3 If after a further 28 days, there has been no contact or a balance remains outstanding, an **AL2 – 2<sup>nd</sup> Reminder Letter (Appendix 4)** will be issued.

3.4 In addition to the standard arrear's letters, Housing Services staff may also use alternative methods to try and engage with the owner. This may include telephone call, email, text message and home visit. A record of all contacts attempted/made will be recorded in the owner record.

3.5 If, after 7 working days, there has still been no contact or the balance remains outstanding, the **AL3 – Final Warning Letter (Appendix 5)** will be issued. This letter will stress the importance of the owner contacting the Association to discuss their account and to make an acceptable payment proposal. It will also advise the owner that our next step would be to consider passing the case for formal debt recovery/legal action.

3.6 It is the aim of this procedure to minimise the requirement to pass accounts for legal action but LHA reserve the right to do so in line with the Property Management Policy/Written Statement of Service.

3.7 We understand that owners can also be affected by financial difficulties and will approach these conversations sympathetically and we will be reasonable in our approach to repayment agreement terms (based on an assessment of their income and expenditure). We will also remind the owner of the availability of independent debt support/advice services should these be required.

3.8 If, after 7 days from the issuing of the AL3 letter, there has been no contact, or the balance remains outstanding the case will be flagged for discussion with our Housing Manager to consider if a legal remedy should be progressed. The level of the arrear will be considered and the legal fees involved versus the level of debt will be assessed to determine if it is appropriate to proceed with formal legal action.

- 3.9 Where it is deemed uneconomical to raise formal legal action, the case may be passed to an external debt collection agency to pursue the debt. Whilst this action is underway, the case will be held at AL3 level.
- 3.10 If, at any stage in the process above, a repayment arrangement is entered, it will be monitored by the Housing Services Team. Should the arrangement be broken, a **Broken Arrangement Letter (Appendix 6)** will be issued, and recovery action will recommence.

#### 4.0 DEBT RECOVERY

- 4.1 Where all the internal recovery actions detailed in Section 3 above are exhausted and the balance remains outstanding, the Association has several legal remedies available to us. The cost of these will be recharged to the owner. If the decision, after discussion with the Housing Manager, is to pass the case for legal action, an **AL4 - Notice of Legal Action Letter (Appendix 7)** will be issued to advise the factored owner of this – and to offer a further (and final) opportunity to settle their account or enter a repayment arrangement. The factored owner will be given a further 7 days to respond at this stage.
- 4.2 The first stage of formal action will be to instruct the Association's solicitors to issue a 7-day letter indicating the risk of legal action if payment of the balance is not received or no payment arrangement agreed.
- 4.3 The Housing Service Manager/Housing Services Director will liaise with the Association's solicitor to discuss the most appropriate action. They have delegated authority to instruct our solicitors to raise Summary Cause action within the Sheriff Court. This may include: -
- Bank arrestment
  - Wage arrestment
  - Arrestment of rent from owner's tenants
  - Inhibition order
- 4.4 A Notice of Potential Liability for Costs (NPLC) may be registered against an owner's property at any time where there are high arrears or persistent non-payment of invoices (or where we become aware that a property is being marketed for sale and a risk of non-payment). The NPLC provides a degree of security that the debt will be met in the event of a sale of the property.
- 4.5 A court order is not required to register a NPLC but has the effect of holding any potential purchaser of the property jointly liable for the debt.

- 4.6 In exceptional circumstances, if the above interventions have been unsuccessful, the Association, on the advice of our solicitors, may seek one of the following actions: -
- Attachment Order
  - Exceptional Attachment Order
  - Sequestration
- 4.7 In order to proceed with the actions detailed in section 4.6 above, approval must first be given by the Housing Services Sub-Committee.
- 4.8 The Association may also pass details of an outstanding arrears case to an external debt recovery agent if it is felt that they may be more successful in recovering the debt.
- 4.9 Details of Property Management arrears (including any legal action taken/cases passed to debt recovery agents) will be reported to the Housing Services Sub-Committee.

## **5.0 DISPUTED DEBT**

- 5.1 If an owner disputes any of the charges included in their invoice, it is imperative that they make the Association aware of the specific element of the charge that they dispute and the reasons why they believe this charge is not due.
- 5.2 Correspondence will be issued to the owner to confirm the charge is in dispute, who is investigating this and an expected timescale for an outcome (this may vary depending on the circumstances). The Association will also confirm any amounts that remain due for payment (excluding the amount disputed).
- 5.3 The Association will provide a written response following the outcome of the investigation – also including the reasons for any decision taken.
- 5.4 If it is found that the charge is not valid (either in part or in full) then credits will be issued to the account. These credits will show on the next statement.
- 5.5 If it is found that the charge is valid, the reasons why will be detailed in the dispute outcome letter.
- 5.6 Whilst any amount is in dispute, and the above process has been followed, recovery action will pause for that element of the invoice only. All other amounts not disputed will be due and, if unpaid, will go through the debt recovery process detailed above.

## **6.0 COMPLAINTS**

- 6.1 To enable dispute resolution, homeowners have access to our Complaints Handling Procedure. This can be found on our website <https://www.lanarkshireha.com/how-to-complain/>
- 6.2 We value complaints and look at them as an opportunity to consider if we can improve the service we provide.
- 6.3 In the first instance, complaints should be directed to us. However, if an owner remains dissatisfied once it has gone through our procedures, they may progress unresolved complaints to the First Tier Tribunal for Scotland (Housing and Property Chamber)
- 6.4 Owners will not normally have access to the Scottish Public Services Ombudsman (SPSO) but we will still signpost complaints to them as there may be aspects they can consider, such as how we have handled the complaint or impacted others by our actions.

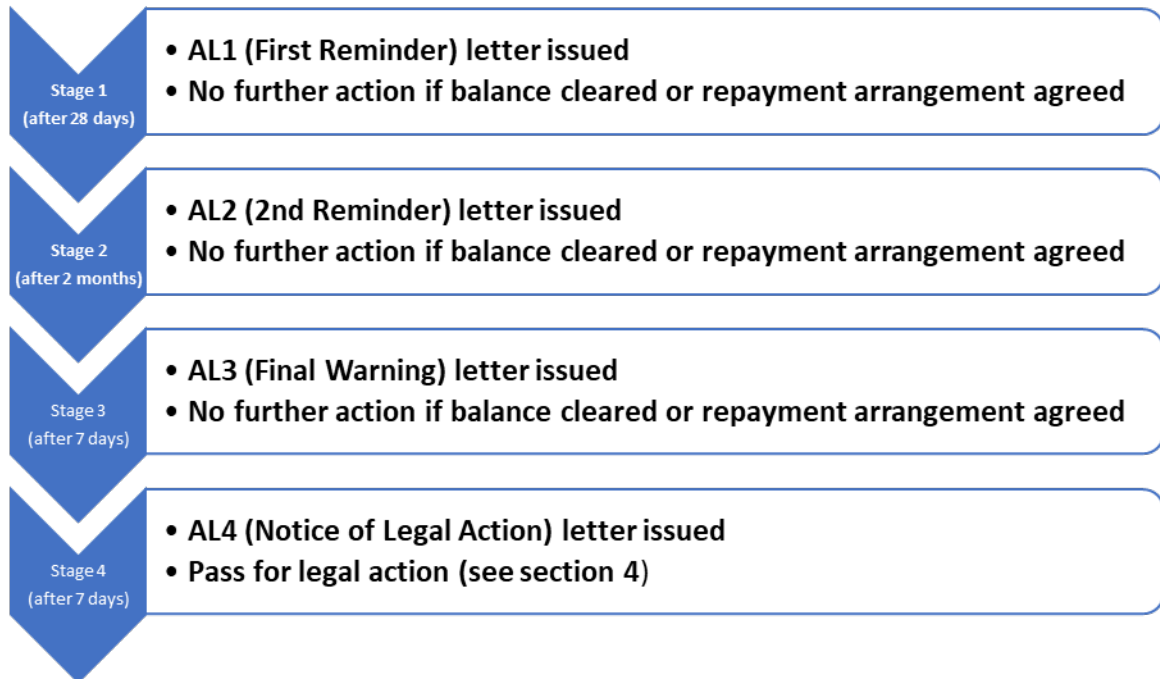
## **7.0 FORMER OWNER ARREARS**

- 7.1 We seek to minimise the level of former owner arrears by requiring solicitors to notify the Association in advance of any proposed change of ownership and outstanding balances will be checked at this point.
- 7.2 We will also seek a forwarding address to allow follow-up action where required (including passing debt to a debt recovery agent).
- 7.3 As detailed at section 4.4 above, by serving a NPLC on high balance/persistent arrears, this will help to reduce former owner arrears in the event of a sale of the property.

## **8.0 WRITE OFFS**

- 8.1 Current owner arrears will only be written off where the debt is subject to a Trust Deed or Sequestration as the Association is unable to pursue these debts. Details of the amount written off will be recorded in the owner's record.
- 8.2 Any dividend received from a Trustee in respect of a written-off balance will be treated as a bad debt recovered and the write-off amount adjusted in the owner's record.
- 8.3 Former owner arrears will be written off only after the arrear's recovery process detailed in this procedure have been exhausted.
- 8.4 Write-offs will be processed quarterly. Approval of the write-off of owner arrears is delegated to the Housing Services Director and will be reported to the Housing Services Sub-Committee.

## 9.0 DEBT RECOVERY FLOWCHART





# LANARKSHIRE HOUSING ASSOCIATION



## PROPERTY MANAGEMENT AGREEMENT INTERVIEW

CONFIDENTIAL

191 Brandon Street, Motherwell ML1 1RS ☎ 01698 269119

**Property Address:** \_\_\_\_\_

<b>Balance</b>	
<b>Monthly Charge</b>	
<b>Date of Last Payment</b>	
<b>Payment Frequency</b>	

<b>Owner</b>		<b>Joint Owner (if applicable)</b>	
Name:		Name:	
D.O.B.		D.O.B.	
N.I.N.O.		N.I.N.O.	
Occupation		Occupation	
Employer Name & Address		Employer Name & Address	

<b>HOUSEHOLD COMPOSITION</b>					
Name	Relationship	D.O.B	NINO	Employment Status	Details

<b>EVIDENCE PROVIDED / REFERRALS</b>			
Welfare Benefits / Wages Confirmed		AFTAR Referral Made	
Other Misc. Income Confirmed		NLC Money Advice Referral Made	
Bank Statement Provided			

**Copies Attached Yes/No**

## FINANCIAL DETAILS

### Monthly/Weekly Income

your usual take home pay	£	weekly/monthly pay after deductions
partner's usual take home pay	£	weekly/monthly pay after deductions
child benefit	£	weekly/monthly
JSA / ESA / Incapacity benefits	£	weekly/ monthly
pension (if any)	£	weekly/monthly
PIP	£	weekly/monthly
SSP/SMP	£	weekly/monthly
Working Tax Credits	£	weekly/monthly
Child Tax Credit	£	weekly/monthly
Board / Lodgings	£	weekly/monthly
Maintenance payments	£	weekly/monthly
Other income	£	
<b>total weekly income</b>	£	

### Monthly/Weekly Outgoings

Mortgage payments	£	normal weekly rent after rebate
Mortgage arrears	£	weekly payment of arrears
council tax	£	annual bill, after rebate, divided by 52
council tax arrears	£	weekly payment of arrears
Housekeeping	£	include food, cleaning etc.
Secure Loans	£	annual bill, divided by 52
electricity	£	winter quarter's bill, divided by 13
gas	£	winter quarter's bill, divided by 13
loans and hire purchase (1)	£	loans and hire purchase (1)
loans and hire purchase (2)	£	loans and hire purchase (2)
loans and hire purchase (3)	£	loans and hire purchase (3)
travel to work (1)	£	include petrol, tax and insurance
travel to work (2)	£	include petrol, tax and insurance
child-minding costs	£	weekly/monthly amount
Maintenance Payments	£	weekly/monthly amount
mobile phone (1)	£	weekly/monthly amount
mobile phone (2)	£	weekly/monthly amount
TV/Broadband/Phone Package	£	weekly/monthly amount
TV (licence and rental)	£	weekly/monthly amount
Fines	£	weekly/monthly amount
Clothing	£	weekly/monthly amount
Lunches	£	weekly/monthly amount
Life Insurance	£	weekly/monthly amount
Buildings insurance	£	weekly/monthly amount
Contents insurance	£	weekly/monthly amount



KM/ARRANGEMENT/ <<PROPERTY REFERENCE>>

<<DATE>>

<<NAME>>

<<ADDRESS>>

<<ADDRESS 2>>

<<POST CODE>>

Dear << NAME>>,

**PROPERTY MANAGEMENT BALANCE £<<AMOUNT>> – PAYMENT ARRANGEMENT**  
**<<ADDRESS>>**

I refer to the above and today's <<METHOD OF CONTACT>> regarding the payment of your Property Management account and note your offer to pay £<<AMOUNT>> every <<FREQUENCY>> to maintain your account going forward.

This arrangement has been approved and will be closely monitored. Should you fail to maintain the payments at the level and frequency detailed above, our debt recovery procedures will recommence. It is, therefore, imperative that you contact me should your circumstances change or should you experience any difficulties with maintaining these payments.

Please do not hesitate to contact me on **01698 269119** if you wish to discuss this matter further.

Yours sincerely,

Karen Mitchell  
**Housing Assistant**

KM/KAM/AL1PM/«&lt;&lt;Property Ref&gt;&gt;

«&lt;&lt;Date&gt;&gt;

«NAME»

«ADDRESS»

«ADDRESS2»

«AREA»

«POSTCODE»

Dear «NAME»,

**PROPERTY MANAGEMENT ACCOUNT - £«AMOUNT»****«ADDRESS»**

I am writing in relation to your property management account for factoring services provided by Lanarkshire Housing Association. You currently have an outstanding balance of **£«AMOUNT»**

**We request that you contact the Association on 01698 269119 within the next 7 days** to discuss the settlement of your outstanding balance.

If you are having trouble making the payment, please also get in touch and we can discuss the option of a suitable repayment arrangement.


Your prompt attention to this matter is greatly appreciated. Please do not hesitate to get in touch with us should you have any questions or require further assistance.

**Ways To Pay**

<b><u>Bank Transfer/Standing Order</u></b>	<b><u>Cash or Cheque</u></b>
Sort Code = 80-05-63 Acc. No. = 00958766 Please include your property reference number	Both can be paid in person at our office at 191 Brandon Street, Motherwell, ML1 1RS (cheques may also be paid by post)

If you have already settled your account within the past few days, we apologise for any inconvenience this letter may have caused and ask that you kindly disregard it.

Yours sincerely,



Karen Mitchell  
**Housing Assistant**



KM/KAM/AL2PM/«Property Ref»

«Date»

«NAME»

«ADDRESS»

«ADDRESS2»

«AREA»

«POSTCODE»

Dear «NAME»

**PROPERTY MANAGEMENT ACCOUNT - £«AMOUNT»**  
**«ADDRESS\_IF\_DIFF»**

We wrote to you on «date» to advise that you have an outstanding balance of £«AMOUNT» and note that the balance remains outstanding. **I would request that you contact the Association within the next 7 days on 01698 269119** to discuss and arrange settlement of this balance.

We offer a variety of repayment options and would be happy to discuss a suitable repayment arrangement if this would be of assistance to you.

If you are experiencing financial difficulties, please get in touch and we can offer a referral to our Advice for Tenants and Residents (AFTAR) project. This is a partnership with Citizens Advice Bureau, and they can offer support in relation to debts and income maximisation.

***I must advise you that failure to respond to this letter may result in further action being taken. This may include formal debt recovery and/or legal action.***

### **Ways To Pay**

<b><u>Bank Transfer/Standing Order</u></b>	<b><u>Cash or Cheque</u></b>
Sort Code = 80-05-63 Acc. No. = 00958766  Please include your property reference number	Both can be paid in person at our office at 191 Brandon Street, Motherwell, ML1 1RS (cheques may also be sent by post)

Yours sincerely,



Karen Mitchell  
**Housing Assistant**

*If you are experiencing financial difficulties, there are a number of agencies that offer free and confidential debt advice. Below are details of some organisations that may be able to assist you.*

**Motherwell & Wishaw Citizen's Advice Bureau – 90 Brandon Parade East, Motherwell, ML1 1LY**

**Telephone:** 08081969180      **Email:** [Bureau@MotherwellCAB.casonline.org.uk](mailto:Bureau@MotherwellCAB.casonline.org.uk)

**Online:** [www.motherwellwishawcab.org.uk](http://www.motherwellwishawcab.org.uk)

**Bellshill & District Citizen's Advice Bureau – 6 Hamilton Road, Bellshill, ML4 1AQ**

**Telephone:** 01698 748615      **Email:** [manager@bellshillcab.casonline.org.uk](mailto:manager@bellshillcab.casonline.org.uk)

**Online:** [www.bellshillcab.org.uk](http://www.bellshillcab.org.uk)

**Hamilton Citizens Advice Bureau – Almada Tower, 7 Regent Way, Town Centre, Hamilton, ML3 7EF**

**Telephone:** 01698 283477      **Email:** [advice@hamiltoncab.casonline.org.uk](mailto:advice@hamiltoncab.casonline.org.uk)

**Online:** [www.hamiltoncab.org.uk](http://www.hamiltoncab.org.uk)

### **Other Sources of Support**

**Advice Direct – 0808 196 2316 or [www.moneyadvice.scot](http://www.moneyadvice.scot)**

**National Debtline – 0808 808 4000 or [www.nationaldebtline.org](http://www.nationaldebtline.org)**

You may also be able to get advice from your Local Authority

**North Lanarkshire Council Tackling Poverty Team - Telephone:** 01698 332 551 or  
**Email:** [TPteam@northlan.gov.uk](mailto:TPteam@northlan.gov.uk)

**South Lanarkshire Council Money Matters Team – Telephone:** 0300 029 0041

KM/KAM/AL03/ &lt;&lt;Property Reference&gt;&gt;

&lt;&lt;Date&gt;&gt;

&lt;&lt;NAME&gt;&gt;

&lt;&lt;ADDRESS&gt;&gt;

&lt;&lt;ADDRESS 2&gt;&gt;

&lt;&lt;AREA&gt;&gt;

&lt;&lt;POSTCODE&gt;&gt;

Dear &lt;&lt;NAME&gt;&gt;,

**PROPERTY MANAGEMENT ACCOUNT - FINAL WARNING - £<<AMOUNT>>**  
 <<ADDRESS>>

I am writing regarding the outstanding balance within your Property Management account.

A balance of £<<AMOUNT>> remains on your account despite previous reminders and attempts to contact you.

**We strongly recommend that you contact the Association's office within the next 7 days** to establish a plan for settling the outstanding balance.

Please be aware that failure to contact us within this timeframe may necessitate the pursuit of alternative methods to recover the overdue balance. This may include passing your case to the Association's solicitors who will consider the appropriate legal remedies available in your case and/or to an external debt collection agency, seeking a wage and/or bank arrestment or registering a Notice of Potential Liability for Costs (NOPL) against your property.

### **Ways To Pay**

<b><u>Bank Transfer/Standing Order</u></b>	<b><u>Cash or Cheque</u></b>
Sort Code = 80-05-63 Acc. No. = 00958766 Please include your property reference number	Both can be paid in person at our office at 191 Brandon Street, Motherwell, ML1 1RS (cheques may also be sent by post)

We only pursue legal action as a last resort, and **I would ask for your immediate attention** to this matter to avoid this. I encourage you to reach out to our office on 01698 269119 at your earliest convenience.

Yours sincerely,

Irene Savage  
**Housing Manager**

***If you are experiencing financial difficulties, there are a number of agencies that offer free and confidential debt advice. Below are details of some organisations that may be able to assist you.***

**Motherwell & Wishaw Citizen's Advice Bureau – 90 Brandon Parade East,  
Motherwell, ML1 1LY**

**Telephone:** 08081969180      **Email:** [Bureau@MotherwellCAB.casonline.org.uk](mailto:Bureau@MotherwellCAB.casonline.org.uk)

**Online:** [www.motherwellwishawcab.org.uk](http://www.motherwellwishawcab.org.uk)

**Bellshill & District Citizen's Advice Bureau – 6 Hamilton Road, Bellshill, ML4 1AQ**

**Telephone:** 01698 748615      **Email:** [manager@bellshillcab.casonline.org.uk](mailto:manager@bellshillcab.casonline.org.uk)

**Online:** [www.bellshillcab.org.uk](http://www.bellshillcab.org.uk)

**Hamilton Citizens Advice Bureau – Almada Tower, 7 Regent Way, Town Centre,  
Hamilton, ML3 7EF**

**Telephone:** 01698 283477      **Email:** [advice@hamiltoncab.casonline.org.uk](mailto:advice@hamiltoncab.casonline.org.uk)

**Online:** [www.hamiltoncab.org.uk](http://www.hamiltoncab.org.uk)

### **Other Sources of Support**

**Advice Direct – 0808 196 2316 or [www.moneyadvice.scot](http://www.moneyadvice.scot)**

**National Debtline – 0808 808 4000 or [www.nationaldebtline.org](http://www.nationaldebtline.org)**

You may also be able to get advice from your Local Authority

**North Lanarkshire Council Tackling Poverty Team - Telephone:** 01698 332 551 or  
**Email:** [TPteam@northlan.gov.uk](mailto:TPteam@northlan.gov.uk)

**South Lanarkshire Council Money Matters Team – Telephone:** 0300 029 0041

KM/ARRBRE/ <<PROPERTY REFERENCE>>

<<DATE>>

«NAME»

«NUMBER» «ADDRESS»

«ADDRESS1»

«ADDRESS2»

«POSTCODE»

**BROKEN ARRANGEMENT**

Dear <<NAME>>,

**PROPERTY MANAGEMENT OUTSTANDING £«BALANCE»**

**<<ADDRESS>>**

I refer to previous correspondence and arrangement made on <<DATE>> to repay £<<AMOUNT>> per <<FREQUENCY>>. I note that this arrangement has not been maintained.

**It is imperative you contact this office within 7 days** to discuss this matter and avoid alternative debt recovery action being pursued against you.

Your co-operation with this matter is appreciated.

Yours faithfully,

Karen Mitchell  
**Housing Assistant**



KM/KAM/AL4/ <<PROPERTY REFERENCE>>

<<DATE>>

<<NAME>>

<<ADDRESS>>

<<ADDRESS 2>>

<<AREA>>

<<POSTCODE>>

Dear <<NAME>>,

**PROPERTY MANAGEMENT ACCOUNT – LEGAL ACTION - £<<AMOUNT>>**  
<<ADDRESS>>

I write further to our previous correspondence in relation to the above and note that the account remains in arrears despite previous reminders and other attempts to contact you.

We have now exhausted our internal Factoring Debt Recovery procedures and have no alternative but to pass your account to the Association's solicitors to pursue formal debt recovery/other legal remedies to recover the outstanding sums. We will also seek to recover our legal expenses incurred in the pursuit of this debt.

Formal action can still be avoided, and **I would ask that you contact us on 01698 269119 urgently within 7 days** to make payment or agree a repayment arrangement. Details can be found overleaf of sources of advice if you are experiencing financial difficulties.

***I must stress the seriousness of this matter and would recommend that you seek your own independent legal advice.***

Yours sincerely,



Craig Russell  
Housing Services Director

***If you are experiencing financial difficulties, there are a number of agencies that offer free and confidential debt advice. Below are details of some organisations that may be able to assist you.*** Motherwell & Wishaw Citizen's Advice Bureau – 90 Brandon Parade East, Motherwell, ML1 1LY

**Telephone:** 08081969180      **Email:** [Bureau@MotherwellCAB.casonline.org.uk](mailto:Bureau@MotherwellCAB.casonline.org.uk)

**Online:** [www.motherwellwishawcab.org.uk](http://www.motherwellwishawcab.org.uk)

**Bellshill & District Citizen's Advice Bureau – 6 Hamilton Road, Bellshill, ML4 1AQ**

**Telephone:** 01698 748615      **Email:** [manager@bellshillcab.casonline.org.uk](mailto:manager@bellshillcab.casonline.org.uk)

**Online:** [www.bellshillcab.org.uk](http://www.bellshillcab.org.uk)

**Hamilton Citizens Advice Bureau – Almada Tower, 7 Regent Way, Town Centre, Hamilton, ML3 7EF**

**Telephone:** 01698 283477      **Email:** [advice@hamiltoncab.casonline.org.uk](mailto:advice@hamiltoncab.casonline.org.uk)

**Online:** [www.hamiltoncab.org.uk](http://www.hamiltoncab.org.uk)

### **Other Sources of Support**

**Advice Direct – 0808 196 2316 or [www.moneyadvice.scot](http://www.moneyadvice.scot)**

**National Debtline – 0808 808 4000 or [www.nationaldebtline.org](http://www.nationaldebtline.org)**

You may also be able to get advice from your Local Authority

**North Lanarkshire Council Tackling Poverty Team - Telephone: 01698 332 551 or Email: [TPteam@northlan.gov.uk](mailto:TPteam@northlan.gov.uk)**

**South Lanarkshire Council Money Matters Team – Telephone: 0300 029 0041**

## Lanarkshire Housing Association Equality Impact Assessment Tool



Name of the <b>policy / proposal</b> to be assessed	Factoring Debt Recovery Procedure	Is this a <b>new policy / proposal or a revision?</b>	New Policy
Person(s) responsible for the assessment	Craig Russell		
<b>1. Briefly describe the aims, objectives and purpose</b> of the policy / proposal	<p>The aim of this procedure is to ensure we have a clearly documented approach to the collecting of property management (factoring debt).</p> <p>The objectives are to ensure that staff have a clear escalation process to follow in the event of non-payment.</p> <p>The purpose is to maximise property management income and minimise arrears.</p>		

<p><b>2. Who is intended to benefit</b> from the policy / proposal? <i>(e.g. applicants, tenants, staff, contractors)</i></p>	<p>This procedure will benefit staff by giving clear guidance on the process to be followed in the event of non-payment of property management accounts.</p> <p>This procedure is available to factored owners to ensure they are aware of the implications on non-payment. It will benefit them by offering advice and assistance throughout the escalation process (including in standard letters)</p>
<p><b>3. What outcomes are wanted</b> from this policy / proposal ? <i>(e.g. the benefits to customers)</i></p>	<p>A clear and easy to follow process for staff to follow when dealing with property management arrears</p> <p>An additional benefit will be that customers are clear on how we will manage arrears and the support we can offer them if they engage.</p> <p>The ultimate outcome wanted will be to minimise property management arrears.</p>

**4. Which protected characteristics** could be **affected** by the proposal? *(tick all that apply)*

Age     
 Disability     
 Marriage & Civil Partnership     
 Pregnancy/Maternity     
 Race

Religion or Belief     
 Sex     
 Gender Reassignment     
 Sexual Orientation

**5. If the policy / proposal is not relevant to any of the protected characteristics** listed in part 4, state why and end the process here.

n/a

	Positive impact(s)	Negative impact(s)
<p>6. Describe the <b>likely positive or negative impact(s)</b> the policy / proposal could have on the groups identified in part 4</p>	<p>These groups were identified as their income may be different as a result of these characteristics.</p>	
<p>7. What <b>actions</b> are <b>required</b> to address the impacts arising from this assessment? <i>(This might include collecting additional data, putting monitoring in place, specific actions to mitigate negative impacts).</i></p>	<p>We make clear throughout the procedure and in the letters that advice is available through various agencies.</p> <p>Through our AFTAR partnership, we can also directly refer owners experiencing financial difficulties to minimise the impact</p>	

Signed:



Housing Services Director 22.11.23

Date the Equality Impact Assessment was completed:

***Please attach the completed document as an appendix to your policy / proposal report***