**Guidance on completing a rent arrears write off application**

The content below may be helpful for anyone uncertain of the level of detail required for write offs. Every box should be completed.

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| Pay reference no. | Find on LWP or Northgate |
| Tenant name (s) | *Self-explanatory* |
| Address | *Self-explanatory* |
| Write off category  (1 – 5) | For details all write off categories see the full policy on the Hub: <https://ascpractice.camden.gov.uk/housing/money-rents-benefits/rents/write-off-policy/#main> |
| Tenancy start date | *Self-explanatory* |
| Current arrears | Current arrears at the time the write off form is completed. |
| Amount of any FTA included | This is an arrear that the tenant/s may have carried forward from a former tenancy and is now included in the current arrears figure. Look at any arrears carried over when the tenancy started or check notes on Northgate/ LWP. Many tenants won’t have any former arrears. |
| Adults / ages | Names of adults and ages |
| Children / ages | Names of children and ages |
| Income details | Include as much relevant information as you can to help to build a picture of the financial vulnerability of the household. |
| Gross rent | From Northgate/LWP |
| Net rent if HB claimant | From Northgate/LWP |
| UC/other benefit details. | From conversations you will have had with the tenant. |
| Explain fully the reasons for write-off. Include supporting evidence if applicable and 24 month rent statement. | **Category 1 cases:**   * Confirm that the tenant has been reducing their arrears consistently for at least 6 months **and** has a vulnerability. A one-line statement that the tenant has been on UC for 6 months is not enough. Although dependency on benefits may in itself indicate financial vulnerability, the individual household circumstances must be explained. * Here are a few examples of vulnerability given in the policy, with that last bullet offering flexibility to make out a good case: * Disability/permanent ill health of the tenant or dependents in the household. * Single parent tenant with pre-school or school aged children, one or more of whom receives support from Children, Schools and Families. * Tenant at/approaching pensionable age, unlikely to obtain work. * Tenant with limited employment prospects due to a chaotic history (such as periods of homelessness or difficulties caused by substance abuse). * Other recognised vulnerabilities as described within the application. * We may get managed payments for housing costs and arrears, but it doesn’t always follow that the arrears are reducing. For example, there may be a payment shortfall due to various deductions from benefits or the tenant may not be paying their heating charge, which isn’t covered by UC. Our policy doesn’t allow for a write off if the arrear isn’t reducing. * As the lead caseworker, the NHO/RSO statement in this box is good enough and supporting evidence is not needed. However, you may attach a relevant supporting document if you think it strengthens the case. * A statement going back 2 years is adequate; there’s no need to go back further.   **For category 2 cases:**   * These are debts that we cannot legally collect. Common cases we see are bankruptcy or debt relief orders (DRO). The write off amount will be the arrears at the date bankruptcy was declared, or the debt specified in the DRO ‘schedule of creditors’ document. * By law, we must write off the specified amount, so you don’t have to make out a persuasive case. Simply state something like: ‘a DRO was approved on x date and discharged on x date. £x is recommended for write off. See attached evidence.’ * Evidence is essential. In a DRO case it will usually be a schedule of creditors document (which will state the exact arrears debt to be written off). In a bankruptcy case, it will be confirmation of the bankruptcy order; we should use the arrears figure at the date the order was made. * A rent statement is essential and should show the debt on the account at the relevant date. That date will either be the date the DRO was approved (so that will usually mean going back a year to the date the debt was put on hold) or the date of the bankruptcy order (usually a more recent date). * Try not to delay dealing with these cases. Guidance about this type of write off is on the Hub: <https://ascpractice.camden.gov.uk/housing/money-rents-benefits/rents/write-off-policy/#main>.   **Category 3:** (Residential rehab) is seldom needed. The policy document on the Hub is self-explanatory.  **Category 4:** Rarely used but can be helpful where we consider legal action inappropriate for a tenant suffering severe physical or mental ill health and where every avenue to collect the debt has been explored. Detailed report required.  **Category 5:** For exceptional cases,so by definition you should put together a convincing case, with supporting evidence if applicable. |
| Possession order details (if any): date, terms, money judgement, stay terms.  Change in circumstances since court date. | Simply list what this question asks about any orders; no further detail or attachments needed.  If there has been a change in circumstances, give a sentence or two on why we are no longer pursuing a legal route. |
| If there has been a previous write-off, explain why tenant  qualifies again? | Useful information because we wouldn’t normally do repeated write offs. If you are unsure whether there has been a previous write off, you can search in Northgate arrears actions for past ‘WO’ codes. |
| Write-off sum and calculation. | State the write off amount and how you arrived at that calculation, for example 75% x £925 = £693.75.  Which balance to use:   * Avoid using the ‘current balance’ which includes the amount due in the current week. This is because the current balance won’t show on a statement, the purpose of which is to evidence the arrears. * If tenants pay monthly, and this includes those on managed payments (MP), use the balance after receipt of the last MP to calculate the write off amount. This ensures better consistency across all write offs. |
| Neighbourhood/rent officer name and signature | *Self-explanatory* |
| Neighbourhood/rent manager  name and signature to confirm checked and certified | The purpose here is for the team manager to declare that the application is correct **and** conforms to policy.  During the current working at home situation, copying your manager into the email when you submit the application will be accepted as confirmation that those checks have been made. |
| Date | *Self-explanatory* |