



Former Tenant Arrears

- First Choice Homes Oldham (FCHO) effectively manages the collection of former tenant arrears (FTA). FCHO aims to maximise income through the recovery of FTA by taking a clear, consistent and cost-effective approach to collection.
- FCHO will minimise the amount of arrears transferred to former tenant cases by taking early action to prevent current arrears accruing.
- FCHO seeks to obtain forwarding addresses and contact details prior to the tenancy terminating. Where an address is not provided, Experian will be used to trace those customers.
- FCHO will issue an invoice promptly following the termination of a tenancy to all debtors, detailing any charges that they are responsible for.
- At all stages of recovery, where customers are facing financial difficulty and unable to repay their arrears, details of where to access support will be given.
- In cases where arrears are in respect of a deceased customer, action will be limited to sensitively contacting the next of kin or executor of the will where FCHO have contact details available.
- Where it is not possible to make an agreement, or payments are not made FCHO will refer the debt to an external debt collection agency.
- FCHO does not use distraint to recover debts but may pursue other legal remedies for example attachment of earnings or Money Judgements.