

**Clydebank Housing Association Limited**

**To: Management Committee**  
**From: Head of Housing Services**  
**Date: 17 April 2026**  
**Subject: HM POL 8 – Write Off Policy – April 2026 Review**

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Please note that this policy has been reviewed outwith its annual cycle to accommodate guidance on bankruptcy which will benefit both staff and customers.

Subsequently, there is no approval of any write off amounts listed required as these have already been approved and actioned in February/March 2026. The information on pages 5,6, & 7 can therefore be ignored.



## ***"Offering our community more than a home"***

### Write off Policy April 2026

Management Committee submission:	19 May 2026
Last Approved:	24 February 2026
Date Approved:	19 May 2026
Next Review date:	February 2027

#### **CHA Objectives:**

- To provide quality, affordable housing that meets the changing needs of our customers and to ensure fair access to housing within our area.
- To manage the houses provided, in a professional and cost effective manner, for the benefit of our local community and the environment.

#### **Regulatory Standards:**

- The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.
- The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these objectives.
- The RSL manages its resources to ensure its financial well-being and economic effectiveness.
- The governing body bases its decision on good quality information and advice and identifies and mitigates risks to the organisation's purpose.

***This policy can be made available on request in a variety of different formats, such as on tape, in large print and translated into other languages.***

## **Former Tenant Arrears**

- Irrecoverable former tenant arrears will be written off before the end of each financial year, but where possible these will still be pursued as bad debts in the future. Reasons for arrears being irrecoverable are listed in the rent arrears policy, they include, but are not limited to:
  - The debt is uneconomical to collect, i.e. the cost of collection is greater than the value of the debt
  - The debt is time barred, where the statute of limitation applies. Generally, this means that if a period of six years has elapsed since the debt was last demanded the debt cannot be enforced by legal action.
  - The debtor is not responding to communication/cannot be found and it is known that there is no prospect of recovery due to limited income or financial hardship from existing information.
  - The debtor is deceased and there is no likely settlement from the estate or next of kin.
  - Hardship, where permitted, on the grounds that recovery of the debt is likely to cause the debtor serious financial difficulty.
  - Insolvency where the organisation or person has gone into bankruptcy and there are no assets to claim against.
- Former tenant arrears less than £50 will not be actioned for recovery, but agreements to clear the arrears will be expected to be honoured by the former tenant.
- The amount of former tenant arrears recovered during each financial year will be reported to Committee at the end of each financial year.
- The Management Committee or the Finance & Corporate Services Sub Committee will approve the amount of arrears to be written off.
- Although 'written off' staff will continue to pursue arrears where recovery is possible, and payment agreements will be expected to be maintained by the former tenants.
- Any arrears subsequently recovered can be recorded as a bad debt recovered.

## **Former tenant Credits**

- Credits where the tenant has left no forwarding address will be written off at the end of each year
- Credits where the tenant is no longer at the forwarding address will be written off at the end of each year
- Credits where there is no overpayment of housing benefit or universal credit will be written off where a tenant has always been in receipt of housing benefit or universal credit
- Credits where the tenant is deceased and no next of kin or executor is known will be written off.
- Credits less than £25 will not be actioned for refund, except where the former tenant requests a refund. All credits (including those under £25) will be actioned for rechargeable repairs, or housing benefit overpayments owed if applicable.

## **Bankruptcy (Sequestration)**

There may be rare cases where a tenant in rent arrears (current or former) is declared as bankrupt. In these instances, so long as the legal bankruptcy criteria has been met, any rent arrears balance owed at the date the bankruptcy is certified from will be written off subject to the following:

- All paperwork from a company or person (trustee) legally authorised to discharge bankruptcy is present and correct, specifically a dated certificate of bankruptcy
- No benefit is in payment or due still to be received which would allow payment in full of any rent arrears owed prior to the bankruptcy date
- Only arrears accrued prior to the certified bankruptcy date will be written off
- Arrears recovery action as per our policy and procedures will continue until the tenant has been certified as bankrupt
- On receipt of the dated certification of bankruptcy, all rent arrears actions will cease in relation to the debt owed prior to the bankruptcy date, save for any ongoing legal action
- If the tenant has already cleared the debt owed, no refund will be made
- Any benefit or payments still to be received will be deducted from the write off amount up to and including the date of bankruptcy, this includes any technical rent arrears – i.e. benefit due but not yet received due to payment cycles which differ from the monthly rent charge date
- Any arrears accrued following the bankruptcy date are not covered by sequestration and will be actioned as normal by CHA

Staff will ensure the following:

- No write off process will be started without relevant paperwork having been received from the trustee
- Details of any rent arrears minus any technical benefit will be notified to the tenant for them to pass to their bankruptcy appointee it must be specified that this is an estimated amount and will be confirmed at the actual date of bankruptcy. We are not held by the any original amount stated
- Any contact from the trustee will also be responded to advising of the full amount owed to CHA and a statement made that we wish to claim this full amount
- The tenant will be made aware that any arrears written off can still be applied as grounds for eviction irrespective of whether they have been written off
- Final write off will be calculated on receipt of the bankruptcy certificate by the Housing Officer and double checked for accuracy then signed off by email by the HOHS or HSM
- The write off will be timeously applied within 1 month of receipt of the bankruptcy certificate and a statement confirming this sent to the tenant
- A letter clearly outlining all of the above will be sent to the tenant on receipt of any initial contact regarding bankruptcy

## Write offs

Committee is asked to approve the following sums to be written off. Please note that the writing off of former tenant arrears does not mean that we will stop pursuing these debts. Where possible, they will continue to be pursued as bad debts with the same procedure being followed as though they were live.

### Former tenant credits

There are £3,874.26 in former tenant credits to be written off. This amount comprises 11 credits ranging from £0.30 to £1,146.10. Details can be found in table 1 on pages 5 & 6.

### Former Tenant Arrears

Total £10,433.16. This amount is made up of 13 cases ranging from £12.31 to £2,644.00. This represents a write-off percentage of 28% of all former tenant arrears (currently £37,875). In all cases, recovery action has been taken as far as is reasonably possible or cost effective. These debts will be pursued in future should any new information come to light which enables recovery. Details of these cases are on table 2 on page 7.

Please note the amount written off for an individual case may end up being lower than the amount reported. This is because a payment may be received in the intervening period between this report being finalised for Committee, and the subsequent action to write off being approved and actioned. The write off percentage and total FT arrears amount may also change for the ARC, as end of tenancies for the last few weeks of the financial year are not included in this report.

The last five years' write-off percentages are shown below for comparison:

<u>Year</u>	<u>Amount for W/O</u>	<u>Total Ft Arrears</u>	<u>% W/O</u>
2025-26	£10,433.16	£37,875	28%
2024-25	£21,191.43	£54,931	38%
2023-24	£17,770.55	£55,249	32%
2022-23	£14,429.58	£43,343	33%
2021-22	£23,488.20	£55,118	43%

N.B. Although written off, all FT arrears, where possible, are pursued as bad debts and recovery figures published in monthly HMMSC arrears reports.

### Current Tenant Write Off

As well as the above FT write off, a current tenant write off totaling £707.96 for rent arrears is also required in respect of a bankruptcy. We are not legally allowed to pursue this debt and are obliged as such to write it off. This is for information only as the write off is a requirement.

**Table 1: Former tenant credit write off**

<b>Balance</b>	<b>Tenancy end</b>	<b>Reason for write off</b>
£0.30	30/04/2024	Under £25
£10.40	26/08/2023	Under £25
£95.45	04/01/2024	N/A - awaiting OP information
£182.83	15/12/2025	Always benefit never paid no debt
£217.74	28/08/2023	Always benefit never paid no debt
£262.12	06/01/2026	Always benefit never paid no debt
£391.13	10/04/2025	Always benefit never paid no debt
£460.18	23/07/2024	No contact, no debt no OP
£519.61	03/06/2025	Always benefit never paid no debt
£588.40	27/07/2023	No contact, no debt no OP
£1,146.10	26/03/2025	Always benefit never paid no debt
<b>£3,874.26</b>	<b>Total to be written off</b>	

**Table 2: Former tenant arrears for write off**

Balance	Tenancy end	Reason for write off
£2,644.00	25/10/2023	All methods exhausted - no chance of recovery
£2,279.66	23/04/2024	No response, previous UC, no decree, no payments
£1,875.40	21/02/2024	All methods exhausted - no chance of recovery
£1,369.18	07/02/2025	NORS to communication, no known address, aband
£738.78	11/10/2021	NORS lost contact and no payments - not economical
£522.33	02/10/2024	All methods exhausted - no chance of recovery
£426.27	11/03/2024	All methods exhausted - not economical to pursue
£279.22	27/12/2024	NORS lost contact and not economical to pursue
£179.67	16/05/2024	All methods exhausted - no chance of recovery
£41.08	03/11/2025	Under £50
£37.98	01/05/2025	Under £50
£27.28	26/01/2024	Under £50
£12.31	01/04/2025	Under £50
<b>£10,433.16</b>	<b>Total to be Written off</b>	

If it becomes possible later to recover a written off debt, it will be resurrected from its written off state and pursued as a bad debt.

It is possible that FT arrears relating to accounts where no arrears existing at the time of being given up, or where FT arrears have been previously written off may show in table 1. This is caused where benefit overpayments, which are legally payable by CHA, have had to be repaid after the tenancy has ended.

Details of the ongoing action taken against former tenant arrears cases can be found in the Arrears Management reports presented at each Housing Services Sub-Committee meeting (HSSC). These are copied to all Management Committee members for information. In keeping with regulation and inspection guidelines all arrears are reported anonymously. All written off arrears have been pursued as far as is economically possible in keeping with the criteria on page 3 of this policy.

### For office use only – Actions

Customer Consultation Required/Arranged	No
Intranet Update	Yes
F Drive Update	Yes
Website Update	Yes
Leaflet change required?	No
Newsletter Promotion?	No
Other information updated, e.g. posters, automatic email responses, post cards, answering machine messages, etc.	No