



## Orlando Village Rent Arrears Policy

At Orlando Village, we understand that financial difficulties can happen. Our priority is always to communicate early, offer support where possible, and resolve matters quickly and fairly.

This policy explains what happens if rent is not paid on the due date and outlines the steps we take before any legal action is considered.

### Our Approach

- We encourage early communication.
- We aim to resolve issues before they escalate.
- All communication is professional, respectful, and documented.
- We are approachable and willing to discuss genuine difficulties.

### What Happens If Rent Is Not Paid?

The process begins from the day rent is due and continues until the outstanding balance is cleared.

### Stage 1: Early Supportive Reminders (Day 0–6)

During the first week, our approach is supportive and focused on encouraging communication.

#### Day 0 – Rent Due

- A gentle reminder is sent.
- We encourage you to contact us if you are experiencing any difficulties.

#### Day 2 – Follow-Up SMS

- A friendly reminder that payment remains outstanding.
- Encouragement to get in touch if there has been an issue.

#### Day 4 – Email Reminder

- A supportive email confirming the outstanding amount.
- Reassurance that we are available to discuss any concerns.

#### **Day 6 – Final Reminder Before Formal Arrears**

- A clear but understanding message explaining that the account will move into the formal arrears process if payment is not received.
- A request that you contact us urgently to discuss options.

Our aim during this stage is always early resolution without stress or escalation.

## **Stage 2: Formal Arrears Process (Day 10–35)**

If payment has not been received or communication has not taken place, the account will move into the formal arrears process.

#### **Day 10 – Formal Reminder**

- A written reminder confirming the overdue balance.
- Immediate payment requested.

#### **Day 14 – Formal Arrears Notice**

- A formal notice confirming the outstanding amount and providing a deadline for payment.
- A copy of the tenancy agreement is included.

#### **Day 14+ – Guarantor Notification (If Applicable)**

- If a guarantor is named on the tenancy, they will be formally notified of the outstanding balance.
- A copy of the tenancy agreement and Deed of Guarantee will be provided.
- The guarantor becomes equally responsible for ensuring the outstanding rent is paid.

#### **Day 21 – Pre-Legal Warning**

- Written confirmation that arrears remain unpaid.
- Notice that further action may follow.

#### **Day 28 – Debt Transfer Warning**

- Notification that the debt may be transferred to a third-party recovery team.
- The tenant and guarantor are given 7 days to make payment.
- Confirmation that if payment is not received by Day 35, a Section 8 notice may be served.

## Day 35 – Section 8 Notice

- A Section 8 Notice may be issued for breach of tenancy due to rent arrears.
- This is a legal notice that begins possession proceedings.

## How This Applies to Guarantors

Where a guarantor has signed a Deed of Guarantee:

- The guarantor is legally responsible for the rent and any associated costs if the tenant fails to pay.
- Communication regarding arrears will be shared with the guarantor once the matter enters the formal arrears stage.
- If payment is not made, recovery action may be taken against both the tenant and the guarantor.
- Any legal proceedings or debt recovery action may affect the guarantor directly.

We encourage both tenants and guarantors to communicate with us early if there are concerns about payments. Open communication helps prevent unnecessary escalation.

## Communication Standards

- All phone conversations are followed by written confirmation via email.
- Copies of all communication are stored securely.
- Our team remains professional, clear, and respectful at all times.

## If You Are Struggling to Pay

We strongly encourage you to contact us as soon as possible if you anticipate difficulty making a payment. Early communication allows us to:

- Understand your situation
- Discuss possible arrangements where appropriate
- Prevent the matter from escalating unnecessarily

Ignoring the issue may result in additional action, including legal proceedings.

We are committed to being transparent, fair, and supportive while also upholding the terms of the tenancy agreement.

If you need help or would like to discuss your account, please contact the management team as soon as possible.