



Collections Policy and Procedures

Rent Collections Officers are responsible to collect all unpaid amounts on the account. This includes rent as well as maintenance invoices, including turnover costs. They will determine when to send the account to a collection agency and will notify the Social Housing Registry of any amounts owing.

All Current and Past Tenants With Rent Arrears or Outstanding Chargebacks:

Rent Collections Officers will make every reasonable attempt to collect current and past tenant rent arrears and chargebacks, including turnovers costs as outlined in their operational procedures.

a) Current and past tenants with outstanding chargebacks:

Tenants need to make contact or enter into a repayment plan or pay the arrears in full within 60 days of the charge or determination from an appeal process. Failure to do so will result in the Rent Collections Officer forwarding the arrears to a collection agency for recovery as well as to the Social Housing Registry.

Only Chargebacks are appealable; not rent arrears. Once the 30 day appeal period has passed, the Rent Collection Officer will send out a collection warning letter to the tenant, giving them an opportunity to contact CCOC within 10 days to make arrangements to pay. Failure to do so will result in the account being forwarded to a collection agency for recovery and to the Social Housing Registry.

If a tenant enters into a written repayment agreement and then defaults, a collection warning letter is sent, giving the tenant 10 days to pay.

If a second default occurs, the Rent Collections Officer will notify the tenant in writing that the repayment agreement is cancelled, the arrears are due in full and the account will be sent to a collection agency.

CCOC accepts payments from past tenants. The Rent Collections Officer will update the Social Housing Registry immediately that a payment agreement is in place. The collection agency will be notified of the payment agreement should the account continue to be active with the collection agency. Staff will inform the Social Housing Registry and the collection agency once the arrears are paid in full.

b) Current Tenants who have rent arrears:

For those tenants who have not paid their rent by the 10th of each month, they will receive a call, an email or a letter from the Rent Collections Officer requesting payment. Failure to pay rent or make contact will result in a Notice of Termination (N4) being served, under the Residential Tenancies Act. Tenants who owe 2 months' rent, will be served an L1 warning and their name and information be forwarded to CCOC Executive Committee requesting approval to proceed to the Landlord Tenant Board.

c) Tenants who have been evicted or have left without notice:

1. The Rent Collections Officer will immediately forward the tenant's account to the Social Housing Registry and CCOC's collection agency for recovery. This may include "Estimated Turnover Costs" based on the Facilities Management inspection of the unit. CCOC will update both the Registry and collection agency of the "Actual Turnover Costs" when they receive documentation verifying the damage, repair, removal and disposal costs.