

BUCKINGHAM ALMSHOUSES AND WELFARE CHARITY

A policy for late or non-payment of the Weekly Maintenance Contribution

1. Policy Statement

One of the Charity's main sources of income is the so-called Weekly Maintenance Contribution (WMC) paid by all residents of the almshouses. It must be emphasised that the residents are not 'tenants' of the Charity, nor do they pay 'rent'; they are appointed as beneficiaries of the Charity under a Scheme dated 11th September 2014 when the Charity became a Charitable Incorporated Organisation (CIO). The residents occupy an almshouse under licence in accordance with Charity Law and as a beneficiary of the Charity.

2. Purpose

This policy sets out the steps that the Charity will take when a resident is delayed in paying their WMC and falls into arrears, is unable to pay their WMC or more unlikely refuses to pay altogether.

3. Scope

This policy applies to all the residents in the Charity's almshouses. The Letter of Appointment signed by all new residents states unequivocally that a WMC of an amount as agreed by the Board of trustees of the Charity is payable in advance monthly by direct debit.

4. Procedure in the event of late or non-payment

- The secretary will check the Charity's bank account on a **monthly** basis a few days after the expected date of payment of the WMCs by all the residents.
- In the event of the apparent non-payment of the WMC by any resident, the secretary will contact the resident, **within three days**, usually by telephone or occasionally in person, to check if this has been due to a technicality e.g. a bank error, an oversight by the resident or is a deliberate act.
- This approach will be informal and will be handled sensitively in case there is a genuine, and perhaps serious, problem on the part of the resident to account for their non-payment.
- If the matter is not resolved by this initial approach, the secretary will write a letter to the resident **within the next seven days**, on behalf of the Charity, asking about any problems that might have prevented the resident paying and reminding them of their obligation to pay under the terms of their Letter of Appointment.
- The next step will depend on the response of the resident to the secretary's letter and any problems that might have been revealed.
- Depending on the circumstances behind the late payment, the Charity will endeavour to help the resident resolve their problem(s). For example, the resident might be signposted to an agency such as Citizens Advice for debt

management help or if they have become unemployed they might be given advice and assistance about applying for and obtaining Universal Credit.

- A contribution from the Welfare Charity might be considered to help the resident pay their WMC either in the form of a one-off, non-repayable grant or as a repayable loan on terms to be agreed.
- Again, it will be the circumstances that dictate the Charity's approach, for example, if a resident had accrued debts because of a gambling, drug or alcohol habit, appropriate advice and signposting to professional help would be given.
- It is likely that the matter would be dealt with initially by members of the Almshouse Residents and Beneficiaries Committee including the secretary but if serious problems or illegal behaviour were revealed, the involvement of the full Board would be indicated.
- If there has been no response from the resident to telephone calls, a personal approach and a letter, and by that time a **second monthly payment has been missed**, firmer action will be taken. This will be in the form of a formal face-to-face meeting **within the next 10 days** with the resident, the secretary and at least two trustees of the Charity. The resident will be allowed to be accompanied by a friend or a non-legal representative.
- If the resident flatly refuses to pay their WMC and no problem underlying this refusal has been revealed, the Charity's ultimate sanction will be to set aside the resident's appointment as a beneficiary of the Charity. Vacation of the almshouse **within one calendar month** of that decision together with the clearance of all furniture and possessions will be expected and the WMC will remain payable until the almshouse has been vacated.

Document Control

Name of Policy:	Late or non-payment of the Weekly Maintenance Contribution Policy.
Version:	v.2
Purpose of Policy:	To set out a procedure to be followed by the Charity in the event of a resident being late in paying their WMC or even refusing to pay.
Policy applies to:	All residents of the Charity's almshouses.
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BAWC - Late or non-payment of WMC

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