



POLICY DOCUMENT

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1. Introduction

- 1.1. The overall aim of this policy is to outline the approach to collecting payments owed to the organisation, in order to maximise rent collection, minimise debt, and enable tenants to sustain their tenancy. In addition, this policy will maximise the collection of service charge arrears, former customer arrears, and sundry debts owed to Progress Housing Group (The Group).
- 1.2. In order to maintain the financial stability of our organisation and continue to provide high-quality services to our customers it is essential that we collect payments in a timely and efficient manner, and provide transparency and accountability in the Income Collection process.
- 1.3. The Group aims to improve its performance in relation to Income Collection and to reduce the percentage of debt owed. It will set targets to achieve on an annual basis and give regular feedback about progress to colleagues in meeting these targets.
- 1.4. The Group has produced an Income Collection Strategy to help deliver this Policy.
- 1.5. The Income Collection service delivered by The Group will be achieved within the context of our legal and regulatory obligations and other related Group policies and procedures.
- 1.6. Our new person-centred approach is moving towards a proactive encouragement of engagement to enable us to provide more support for people to pay their rent, sustain their tenancy and move away from the threat of court action and eviction
- 1.7. This policy reaffirms the 2022 -2023 pledge of the National Housing Federation: ***“No one will be evicted from a housing association home as a result of financial hardship, where they are working with their housing association to get their payments back on track”***

2. Scope of the policy

- 2.1. This policy covers all the Group’s current and former tenants of our general needs, independent living, supported living, supported housing, commercial, shared ownership, leaseholders and interim housing.
- 2.2. For the purpose of this policy ‘arrears’ includes all rent arrears and sundry debts including current rent arrears, service charge arrears, former customer arrears and housing management sundry debts,

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including associated court costs and legal fees arising from the above.

- 2.3. This policy is not designed to cover the technical details of specific service delivery but to present the overall approach and methodology of managing Income Collection.
- 2.4. Where reference is made to the “Income Collection Service” this means specific work carried out by specialist officers.
- 2.5. This policy outlines the procedures and guidelines for collecting income in a fair, transparent, and efficient manner. It ensures that all employees involved in the Income Collection process understand their roles and responsibilities and comply with the policy.

3. Responsibility

- 3.1. It is the responsibility of the Director of Progress Homes to approve this policy.
- 3.2. The Heads of Housing Operations are responsible for the implementation of this policy for their service areas and will ensure that any relevant procedures are updated. They will regularly monitor and report on performance and identify areas for continuous improvement.
- 3.3. Managers are responsible for the effective line management of the Officers and ensuring that the appropriate level of training is provided to ensure the policy is complied with.
- 3.4. Responsible Officers for managing accounts and arrears will ensure that the relevant policies and procedures are followed.
- 3.5. The policy is also supported by the work of non-specialist officers such as Housing Officers and Contact Centre who have opportunity to contribute to the key aims and objectives as an important Key Performance Indicator for the Group.

4. Key Aims & Objectives

- 4.1. The key aims of this Policy are as follows:
- 4.2. To deliver a person-centred approach to Income Collection by working collaboratively with customers to establish a good rapport and a trusting relationship
- 4.3. To improve the cash collection rates so that payments are received on time and in full. This will help to reduce the risk of non-payment and improve the organisation's overall financial viability.

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- 4.4. To make it easier for customers to pay through various options and to access tenancy support initiatives to maximise income and prevent debt.
- 4.5. To ensure a firm but fair, professional, consistent and timely approach to debt recovery. By providing clear and consistent communication with customers about their outstanding balances, the Income Collection policy aims to improve customer relationships and tenancy sustainability.
- 4.6. To promote a coordinated preventative approach towards sharing debtor information and managing multiple debts owed to the Group.
- 4.7. To work in partnership with external agencies/partners to ensure that debt is managed in accordance with legislative provisions and best practice.
- 4.8. These aims will be delivered through the following objectives:
 - 4.8.1. **Rent First Culture:** Rent is due in advance of the commencement of a tenancy and throughout the lifetime of the tenancy. It is the tenant's responsibility to pay the rent in line with the terms set out in their tenancy agreement. For example if the tenant chooses to pay their rent weekly, one week's rent in advance is due. If the tenant chooses to pay their rent monthly then one month's rent in advance is due. If a prospective new tenant cannot pay the rent in advance prior to sign up, authorisation from the relevant Housing Manager needs to be sought to authorise the new tenancy. RWP tenancies may take a different approach recognising that the vast majority of rent is always paid in arrears by housing benefit however the principle of securing rent from day one and in advance where possible will still apply.
 - 4.8.2. **Early Intervention and Prevention:** is key to our person centred approach. By actively monitoring the recommended cases in our arrears monitoring software, we can identify tenants that need advice and support to prevent arrears escalating to legal action.
 - 4.8.3. **Promoting a debt prevention and easy payment culture:** Current tenants will be advised of their account balance through annual rent statements, through arrears correspondence, and on request. Once a tenant has signed the tenancy agreement they can register to have access to their online account to be able to view their rent balance and make payments.
 - 4.8.3.1. The Group offers various payment methods by which customers can pay their rent or outstanding debt to the business. We will continue to promote Direct Debit as our preferred payment method to enhance our chances of

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increasing income into the business whilst reducing debt owed.

- 4.8.4. **Telephone First Culture:** Telephone calls allow for a more personal touch compared to sending a letter. This can help build trust and rapport between the customer and the Group, as well as provide a better understanding of the customer's needs and concerns. Correspondence will still be sent to customers where attempts to contact by telephone have not been successful and will emphasise the importance of keeping up to date with rent payments. The correspondence will clearly indicate that failure to do so may result in further action which could result in the loss of their home, it will also offer contact details for tenants to seek advice where necessary. Customer preferences will be considered and adapted to ensure any reasonable adjustments to approach are made and tailored.
- 4.8.5. The Group will ensure that customers can access a responsive interpretation and translation service, online sign language service, as well as have information in other formats such as large print. Communication will be clear, customer friendly and encourage customers to contact the Group or other agencies when needed.
- 4.8.6. On request, the Group will provide translations of all documents, policies and procedures into another language or format.

5. Support

- 5.1. The Group will actively work with existing support with the consent of the tenant, signpost to external agencies, or identify tenants that would benefit from the following free in-house services where they are eligible:
- 5.2. **Tenancy Sustainability Officers** to take a proactive approach to ensure that our tenants obtain appropriate advice on the welfare benefits system, maximising income and budgeting advice.
- 5.3. **KEY tenancy support service** - Which will provide support for those identified as having a higher level of needs. This support can be at any stage in their tenancy and can be wide ranging in nature including life skills, community linkages as well as income maximisation.
- 5.4. **Progress Futures** offers free one-to-one support to our tenants and members of their households to help them to achieve their goals, whether it be into training, education or employment

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- 5.5. **The Tenant Support and Well Being Service** is a confidential service independent of the Group, that all tenants and their families are able to access free of charge. The service offers a wealth of advice and support from health and wellbeing, financial advice, legal and 'in the moment' support. The service operates 24/7, 365 days a year with over 200 languages spoken. With the exception of the legal advice the number of calls / contacts made is limitless and open to every member of the household aged over 16.

6. Reasonable adjustments

- 6.1. The Group will take into account individual circumstances which may include, but are not limited to, whether the customer has a physical or mental impairment or disability which directly or indirectly affects their ability to pay their rent or arrears.
- 6.2. The Group recognises that some customers may rely upon others to manage their finances on their behalf and will work with a designated third party authorised by the tenant.
- 6.3. The needs of potential and existing customers will be taken into consideration and referrals to the appropriate support agencies will be undertaken when appropriate to do so.

7. Partnership Working

- 7.1. We will work in partnership with external support agencies to enhance our chances of increasing income into the organisation, and maximising income for our tenants all whilst reducing debt and sustaining their tenancy.
- 7.2. This includes, but is not limited to, Social Services, Local Authorities, Citizens Advice Bureau and debt counselling charities.

8. Legal Action

- 8.1. Our person-centred approach means we will proactively encourage engagement with tenants to enable us to provide the right advice and support, to be able to pay their rent and sustain their tenancy.
- 8.2. We will communicate with the customers using any of the following means; telephone calls, emails, text messages, letters, office interviews and home visits.
- 8.3. We will look to avoid legal action to recover debt, however, there will be instances where is no other sustainable option and legal

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proceedings may be issued, when customers are not engaging with us and not reducing their debt.

- 8.4. For the avoidance of doubt a 'refusal to engage' includes, but is not limited to, the complete or persistent failure to co-operate with the Group, meet with the staff, or respond to communication from our staff.

9. Sustainability

- 9.1. The Group has produced an Income Management Strategy designed specifically to ensure that the Income Collection service provides an effective, holistic approach to maximising income and reducing debt outstanding to the Group.

10. Performance and Quality Monitoring

- 10.1. Arrears performance is reported to non-executive board quarterly through the balance scorecard. The key performance indicators reported on are rent collection, current tenant arrears, former tenant arrears, and rent debit written off. Supplementary data such as customer satisfaction may also be reported .
- 10.2. An annual performance report is presented to Executive Board
- 10.3. Reports are provided to the Management Team on a quarterly basis.
- 10.4. Balance scorecards capture Income Collection performance annually and are reported to tenants and scrutiny pool.
- 10.5. We will continue to contribute to Housemark so that we can benchmark our performance with our peer groups at a national level.
- 10.6. Continuous Improvement – we will continue to review the Income Collection service delivery annually as part of the Income Collection Strategy action plan.

11. Implementation

- 11.1. This policy will be made available to all employees. This will be reinforced with training and management supervision of all colleagues involved in collecting income.
- 11.2. Although there are variations in the procedures relating to different income streams, training will be delivered by the Group to ensure the corporate approach to recovering income as set out in this Policy is followed for each procedure.

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12. Legislation

- 12.1. Housing Act 1985, 1988 and 1996
- 12.2. Equality Act 2010
- 12.3. Localism Act 2011
- 12.4. Welfare Reform Act 2012
- 12.5. Landlord and Tenant Act 1985
- 12.6. Homelessness Reduction Act 2017
- 12.7. General Data Protection Regulation (GDPR)
- 12.8. Civil Procedure Rules
- 12.9. Pre-action Protocol for Possession Claims for Social Landlords 2020
- 12.10. Protection from Eviction Act 1977

13. Policy and procedure references

- 13.1. Group Rent, Service Charge, Leaseholder, Shared Ownership
Income Collection Interim Procedure
- 13.2. Group Former Customer Arrears Procedure
- 13.3. Group Sundry Debts Procedure
- 13.4. Group Write Off Procedure
- 13.5. Group Rechargeable Repairs Procedure
- 13.6. Group Reasonable Adjustments Policy
- 13.7. Safeguarding
- 13.8. Void Income Procedure (RWP)

14. Linked documents

- 14.1. Group Income Management Strategy
- 14.2. Group Bad Debt Provisions and Write off Policy
- 14.3. Group GDPR Data Protection Policy
- 14.4. Group Communication Policy

15. Consultation

- 15.1. This Policy has been reviewed by internal stakeholders such as Operational Leadership Team, Person Centred peer group and the Tenant's Talk forum.

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16. Review

- 16.1. This Policy will be reviewed every three years unless changes to internal policies or legislation require a review to be carried out sooner.

17. Equality impact assessment

- 17.1. An Equality Impact Assessment has been produced for this policy. This is available on request.
- 17.2. All staff receive Equality and Diversity training on joining the Group and are responsible for ensuring that the Equality and Diversity policy is incorporated into all work activities and all dealings with customers and colleagues. The Equality and Diversity policy is available on the website or on request.