



Income Collection Policy **September 2022**

www.broadacres.org.uk



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Income Collection Policy

1.0 About Us

1.1 Our Vision

To be the best rural housing association in the country.

1.2 Our Mission

Great people, providing great homes and great customer experiences across our rural communities.

2.0 Purpose

2.1 The purpose of this policy is to set out Broadacres approach to both maximise income and minimise rent loss for the organisation while ensuring fair treatment and a supportive approach to all customers.

3.0 Aims

3.1 Broadacres aims are to maximise income without losing sight of our social purpose. We take a firm but fair approach to income recovery, to safeguard the financial viability of the organisation and to help our customers sustain their tenancy. This policy sets out guidance in relation to rent collection and dealing with the recovery of rent arrears, including former tenants' rent arrears and all other sundry debts, it is supported by the Income Management Procedure Guide.

3.2 We will:

- Keep arrears at the lowest possible levels by placing an emphasis on effective prevention and early intervention.
- Adopt a firm, fair and proportionate approach to tackling arrears, in order to minimise debts and to sustain tenancies.
- Keep customers informed about benefits and other financial help which may be available to them, and to maximise the take up of benefits.
- Work in partnership with local authority Housing Benefit services and the Department for Work & Pensions, ensuring efficient liaison and administration.

- Offer signposting and referrals to our in-house Money Advice Team or to our external partners to all customers who fall behind with their rent or where a customer is having difficulty in sustaining their tenancy.
- Comply with all statutory and regulatory requirements regarding debt and arrears recovery.
- Provide clear information to ensure customers understand the importance of paying rent and other charges and the payment options available to them.
- Make our expectations of customers clear in our lettings and sign-up process, through our tenancy agreement.
- Ensure all customers, including new customers prior to signing their tenancy agreement are made aware of the importance of making rent and service charge payments on time and in full.
- Ask all customers to pay rent and other charges in advance in line with their obligations within the tenancy agreement.
- Ensure that customers are given sufficient information and advice to ensure their rent and other charges are paid, e.g. the payment options available to them and their likely benefit entitlement.
- Inform customers of the consequences of non-payment at the time of signing for their tenancy and throughout their tenancy. Should non-payment occur, action will be taken in line with the agreed arrears trigger levels and discussed fully with the customer.
- Promote low-cost tenant insurance to prevent customers from experiencing uninsured losses.
- Seek to improve energy efficiency ratings of our homes to reduce running costs for customers.



4.0 Policy Scope

4.1 This policy covers income owed to Broadacres in respect of:

- Rent
- Service charges
- Garages and garage plots
- Support charges
- Recharges
- Any other sundry debts

5.0 Payments

5.1 Customers may make arrangements to pay their rent at any frequency (weekly, fortnightly, monthly or four weekly), provided it is in advance. New customers should pay their first rent payment when they sign their tenancy agreement. Rent is due each Monday in the case of weekly tenancies.

5.2 Choice of payment methods

5.2.1 We will offer a range of payment options to customers and look to make best use of innovative ways of enabling customers to make payments.

5.3 Methods of payment

5.3.1 Broadacres promotes the use of direct debit as the preferred payment method, maximising the use of this wherever possible. Other accepted methods of payment are:

- Standing Order
- Bank Transfer/BACS
- Resident Portal (Online)
- Over the phone on occasion (via Income Team)

5.3.2 The use of cash payments and payment cards is discouraged.

6.0 Pre-Tenancy Assessment

6.1 Our prime concern when considering rent arrears is the ability of our customers to pay their rent and tenancy sustainability.

6.2 To prevent any arrears from arising, all new Broadacres customers will be subject to a pre-tenancy assessment to identify any support needs, assess suitability of the property and determine whether the prospective property is affordable. The main concern is whether the customer will be able to live adequately and be able to sustain the tenancy over the long term. The purpose of these checks is to ensure the customer has the right skills, knowledge and resources to be able to successfully manage the tenancy. Where appropriate referrals will be made to our in-house Money Advice Team, our Housing Support Officers or external agencies.



7.0 Support Measures

7.1 We will be pro-active in our attempts to minimise debt and provide opportunities for customers to maximise their income and develop budgeting and money management skills.

7.2 We will carry out financial assessments to provide basic benefits advice and support.

7.3 We will make use of strategic and operational partnerships with other agencies where appropriate. For example, we will continue to strive to maintain a good relationship with local authorities in our region of operation, advice bureaus and other advice and support providers who can help to improve the services we offer and support our customers.

7.4 We will offer signposting and referrals to our in-house Money Advice Team or to our external partners to all customers who fall behind with their rent or where a customer is having difficulty in sustaining their tenancy.

7.5 Where necessary, we will offer translation, signing and interpretation services to those who require it.

7.6 We have specialist colleagues available to give advice and support to those customers who have learning disabilities, mental health issues or who are fleeing domestic abuse.

7.7 If customers are struggling financially in a home that is too large for them, we will support them to move to a smaller property.



8.0 Collection and Recovery

8.1 The collection of rent arrears should follow the standard procedure as outlined in the Income Management Procedure Guide, always considering a customers' individual circumstances.

8.2 Every effort should be made to minimise rent losses due to arrears, by giving appropriate advice and assistance to customers. We will, where customers fall into arrears with their rent, be respectful, professional, and non-judgemental in providing support and assistance to resolve issues for non-payment. Where appropriate, customers should receive advice on eligibility for financial assistance and guidance on budgeting at the earliest opportunity.

8.3 Any action Broadacres takes in respect of rent arrears will be reasonable and proportionate to the customers circumstances. Broadacres will follow the Rent Arrears Pre-Action Protocols as laid down by the Civil Procedure Rules and will only seek eviction as a last resort when all other avenues have been explored.

8.4 The arrears recovery escalation will be followed; however, it is recognised that arrears will go up and down, therefore the Income Team will need to tailor their approach accordingly, actions can go both up and down the escalation path.

8.5 Broadacres will actively pursue former tenant arrears, rechargeable repairs, court costs, support accounts, garage rents, oil accounts and other sundry debts to minimise rent loss and maximise income. Use will be made of appropriate external agencies, e.g. tracing companies and Debt Collection Agencies where necessary.

9.0 Enforcement

9.1 Where customers persistently miss payments or avoid contact with us, we will consider the appropriate legal action to secure and recover the debt once we have pursued all other options. This may include the enforcement of Assured Short-hold Starter tenancies. We will also consider using all grounds for possession.

9.2 In exceptional circumstances with the agreement of the Head of Customer Services Housing and Support we may use mandatory possession Ground 8 or a Section 21 notice.

9.3 Where legal action is required, we will ensure that we adhere to the principles of the Pre-action Court Protocol and liaise with the courts on a regular basis.

9.4 Throughout legal proceedings we will continue to offer support and advice to customers who are in arrears to encourage payment. We will ensure they continue to have every opportunity to reduce their arrears.

9.5 We will consider the individual circumstances of the customer and the proportionality of seeking possession. We will ensure that we use eviction only as a last resort.

10.0 Refunds and Credits

10.1 Broadacres will monitor rents accounts for high credit balances on a quarterly basis, any credits over £1000 will be checked. Checks will ensure the credit is genuine (i.e. not caused by overpayment of benefits or error) and where required we will refund the money to the customer. Refunds are generally paid via BACS transfer; however, a cheque can be paid where a BACS payment is not suitable.

11.0 Partnership Working

11.1 Broadacres value partnership working, and we will work alongside partner agencies including Local Authorities and the Department of Work and Pensions to offer best benefit advice and service to customers.

11.2 We will work with other local support providers and partner agencies who can support customers and help them to sustain their tenancies.

12.0 Vulnerable Customers Statement

12.1 We are committed to developing an equal and diverse culture where people are valued from all sections of society. We therefore oppose any form of discrimination in service delivery and employment practice. We aim to treat all customers fairly and we will look to tailor our policies, procedures, and services to meet the needs of all our customers.

12.2 Where we identify a customer who is vulnerable by reason of age, disability or illness, we will look to make reasonable adjustments to our services accordingly to meet the needs of these individuals. This may include altering the way we communicate with a customer or adjusting the service we offer to that person. Each case will be judged on its individual merits to avoid a one size fits all approach. We will monitor our services regularly to ensure we are meeting all our customers' needs and make any adjustments required to improve and enhance the service we deliver.



13.0 Confidentiality and Data Protection

13.1 We will follow all relevant data protection legislation particularly in relation to requests for information from third parties.

13.2 We are committed to protecting and respecting our tenants and customers privacy. Our privacy policy will inform tenants/ customers how we look after their personal data, tell them about their privacy rights and how the law protects them. A full copy of our privacy statement is available on our website:

www.broadacres.org.uk





14.0 Complaints and Reviews

14.1 We will accept complaints by phone, letter, e-mail, in person, via our website or social media.

14.2 Our complaints system provides a fair, consistent, impartial and confidential process through which you can express dissatisfaction about an element of our service and give us the opportunity to put right what has gone wrong.

14.3 We regard complaints as an opportunity to:

- See things from the customers viewpoint
- Identify weaknesses and put them right
- Identify service improvements
- Improve customer satisfaction

15.0 Key Performance Indicators

15.1 Broadacres will monitor performance against the following key performance indicators:

- Tenancy Turnover
- Number of customers evicted for rent arrears
- Current tenant rent arrears as a percentage of the debit
- Former tenant rent arrears as a percentage of the debit
- Income received as a percentage of the debit

15.2 Where relevant information is available, we will benchmark our performance against other organisations to ensure the highest standards of service delivery.

16.0 Consultation and Review

16.1 We will consult our key stakeholders, partners and customers on this policy. We will undertake a review of this policy every 3 years or whenever there are any relevant changes to legislation, regulatory requirements, case law or good practice that would impact on this policy. As part of our commitment to continue this improvement we will monitor satisfaction levels and use customer feedback to improve our service. We will also provide regular performance reports to our Leadership Team, Performance and Improvement Panel and our Customer Experience Committee and an annual summary for the Board of Management and our other key stakeholder groups.

17.0 Responsibilities

17.1 The Head of Customer Experience Housing and Support has overall responsibility for the service. The Housing Services Manager is responsible for ensuring this policy is adhered to on a day-to-day basis.

17.2 All colleagues who are involved in collecting payments and providing advice and assistance to customers are responsible for ensuring they comply with the requirements of this policy.



18.0 Legal and Regulatory Framework

18.1 We will ensure that this policy complies with all relevant legislation and takes account of best practice.

18.2 The main legislation is:

- Regulatory Framework for Social Housing in England and Wales – Homes England (formerly Homes and Community Agency)
- Equality Act 2010
- Housing Acts 1985 and 1996
- Human Rights Act 1998
- Welfare Reform Act 2012
- General Data Protection Regulation (GDPR) – Data Protection Act 2018
- Localism Act 2011
- Limitation Act 1980
- Protection from Eviction Act 1997
- Pre action Court Protocol
- Office of Fair-Trading Debt Collection Guidelines
- Civil Procedure Rules

19.0 Publicity

19.1 We will publicise this Policy in a number of ways including on our website. We will make this Policy available in different formats to suit the needs of our customers.

20.0 Related Documents

- Income Management Procedure Guide
- Allocations Policy
- Repairs/Recharges Policy

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Broadacres Housing Association Limited is an exempt charity. It is a registered provider of social housing (**registration number LH4014**), regulated by the Regulator of Social Housing, and is a registered society under the Co-operative and Community Benefit Societies Act 2014, **society number 27656R**.