

POLICY:	INCOME MANAGEMENT POLICY
Date Approved:	04/22
Approved By:	Customer Executive Committee
Applicable to:	For all parts of the Riverside Group including Riverside Scotland, Riverside Home Ownership Derby PFI (Sharon Deol) Excludes: some PFI's, Care & Support, home help invoicing and other finance invoicing, and commercial lettings.
Lead Director/Policy Owner:	Karen Dooley, Director of Customer Services
In Consultation with:	Income Collection Project Board/ Customer Executive Committee/ Customer Services Directors/Income Management SME's. RCVE
Review Date:	April 2025

Income Management Policy

April 2022

1.	<p>Purpose</p> <p>Riverside aims to promote a payment culture among tenants and residents which combines the effective use of both preventive measures and the best practices in income management.</p>
2.	<p>Scope</p> <p>This policy covers the following types of debt owed to Riverside:</p> <ul style="list-style-type: none"> • Current and former tenant rent and service charges across the following business streams <ul style="list-style-type: none"> ○ Social Housing ○ RHO ○ Riverside Scotland ○ Derby PFI ○ Care & Support (former tenant arrears only) • Recharges • Court costs • Garage rent • Factoring accounts
	<p>Regulations and Law</p> <p>Tenancy Standard England: 2.2.7 Registered providers shall develop and provide services that will support tenants to maintain their tenancy and prevent unnecessary evictions.</p> <p>Housing Acts 1988/1996 Housing (Scotland) Act 2001 & 2010 Scottish Housing Regulator Scottish Social Housing Charter 2012 Pre action protocol 2015 England Breathing space 2021 Localism act 2011 – flexible tenancies</p>
	<p>Guiding Principles</p> <p>To achieve its objectives in relation to income Management Riverside will take reasonable steps to:</p> <ul style="list-style-type: none"> • Work with and support its customers using preventative interventions to ensure that financial hardship and the accrual of rent arrears and sundry debt are minimised.

- Encourage all customers to pay their Rent in Advance required based on their preferred payment frequency in line with the terms and conditions of the tenancy.
- Make personal contact with tenants in arrears at an early stage to prevent the debt from rising.
- Provide regular, accurate and clear information on outstanding debt for staff and customers using a range of communications which are clear, customer friendly, which encourage contact, and are tailored to customers' needs where possible.
- Provide cost-effective income management methods that take account of customers preferences and their ability to access services, this includes a range of payment methods.
- We aim to sustain tenancies and will seek to provide or facilitate support for customers via internal or external services.
- Take pro-active steps to maximise benefit take-up to which tenants are entitled by providing or facilitating access to good quality advice on benefits.
- Make use of all available remedies to collect debts outstanding and use possession including Ground 8 (Housing Act 1988), lease forfeiture and eviction only as a last resort.
- Ensure people owing money to Riverside are treated with respect recognising that some people require additional support.
- Ensure that the income management service is fair and equitable and adheres to the organisation's Equality and Diversity Policy.
- Only use distraint i.e. seize movable property, to recover former tenant debts including recharges where the customer is no longer a tenant and as a last resort. This approach is not to be used for Riverside Scotland cases.
- Maintain good relationships and work in partnership with other agencies such as the Department of Works and Pensions (DWP), Citizens Advice, Housing Benefits, the court system and mortgage providers.
- Take appropriate action to recover debts owed to Riverside adopting a consistent, prompt and staged approach which is targeted and recorded.
- Involve tenants, Board members, staff and other stakeholders in shaping the income management policy, service and setting relevant service standards.
- Link with other relevant policies and strategies.
- Ensure that actions are taken in accordance with this policy and the associated mandatory procedures by monitoring compliance and performance at an individual and team level.
- We will treat Eviction as the final sanction against non-payment of rent but only after all other reasonable steps have been taken, legal action has been pursued and the approval of the relevant Director has been obtained.

	<ul style="list-style-type: none"> • Riverside will not consider repossession of the property in relation to arrears stemming from the non-payment of individual support charges. Support charge arrears will be deducted from the debt owed by tenants on rent and service charges. • Where appropriate Riverside will use all available technologies and means of communication, including “texting” and email, (which may include the use of 3rd party companies), to contact customers in the pursuit and recovery of debt. • At all times we will seek to implement “best practice” in the field in income management and bench mark our performance with other registered providers. • Refund credits on current rent accounts where no other debts are owed to Riverside (recharges, court costs etc) within 28 days of the customer’s request, having checked there are no overpayments of benefits prior to progressing a refund. • Leaving a minimum of 1 week’s credit or more based on the customers preferred payment frequency, on current rent accounts where a credit refund is requested to support our rent in advance approach. • Refund credit balances in excess of £50.00 to former tenants after 28 days of the tenancy ending having checked for any overpayments of benefit entitlement where contact details are available. Refunds of less than £50.00 will be refunded where the customer has specifically requested it. • Trace former tenants leaving debts behind to secure repayments within a reasonable time of the end of the tenancy. This approach could include the use of 3rd party tracing agencies. • Where a debt is owed by a deceased tenant, contact will be made with the next of kin to recover the balance from the deceased estate, or via the Public Trustee. • Only write off unrecoverable former tenant debts after all recovery and tracing activities have been exhausted and complete these on a regular basis. • Riverside reserves the right to request repayment of historic debts written off where a customer requests rehousing by either payment in full prior to the offer of another home or via an ongoing repayment arrangement made in writing which will be added as an addendum to the new tenancy.
	<p>Impact Assessment March 2022 - See attached</p> <p>This policy will be communicated to all key stakeholders and made available upon request.</p>