

# INCOME MANAGEMENT POLICY

Customer Service: Income Management

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## 1. Purpose

- 1.1. The overall aim of this policy is to maximise Income Collection through effective and efficient management of customer accounts, minimise individual debt and enable our customers to maintain their tenancy by offering support and advice. We will ensure Tenants understand their responsibility to pay their rent and other charges on time and view eviction as a last resort.

## 2. Scope

- 2.1. This policy is owned by the Chief Executive Officer and Chief Customer Officer. It is subject to approval via the Customer Influence Assurance Committee and the Customer Experience Committee.
- 2.2. This policy covers current and former Tenant rent, garages, recharges, court costs, factoring and service charges across the following business streams:
- Housing Services
  - Home Ownership (RHO)
  - Scotland
  - Derby Private Finance Initiative (PFI)
- 2.3. This policy currently excludes:
- all other PFI's
  - invoicing
  - other finance invoicing
  - commercial lettings

### Housing Legislation

- Housing Acts 1988/1996
- [Housing \(Scotland\) Act 2001 & 2010](#)
- Pre action protocol 2015 England
- Breathing space 2021
- Localism act 2011 – flexible tenancies

### Regulation

- 2.4. This policy ensures compliance with the Regulator of Social Housing (RSH) [Consumer] Tenancy Standard in respect of sustaining tenancies and preventing unnecessary evictions, as well as the Transparency, Influence & Accountability Standard in respect of Fairness & Respect and Diverse Needs.



- 2.5. [The Scottish Housing Regulator's Social Housing Charter](#) sets the standards and outcomes that all Registered Providers should aim to achieve when performing their housing activities. Our Income Management Policy will take account of and comply with the relevant Outcomes contained within the Social Housing Charter:
- [Outcome 1 – Equalities](#)

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Every Tenant and customer have their individual needs and rights recognised, treated fairly, with respect, and receives fair access to housing and housing services.

- Outcome 9 – Housing Options

People at risk of losing their homes get advice and information on preventing homelessness.

- Outcome 11 – Tenancy Sustainment

Tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.

- Outcome 13 – Value for Money

Tenants, owners, and other customers receive services that consistently provide value for their rent and other charges they pay.

## 3. Principles

### 3.1. We will:

- Treat all customers with fairness and respect.
- We will take action to deliver fair and equitable outcomes, using data to understand the diverse needs of our customers and assess our service.
- Our communications and information will be clear, accessible, relevant, and appropriate to the needs of our customers.
- We will support customers to use our service, ensuring that our service is accessible to all, including enabling our customers to be supported by an advocate or representative.
- When reviewing and updating this policy, we will engage with customers, giving them a meaningful opportunity to influence our service. We will tailor these opportunities to meet the needs of the customers wishing to participate.
- We will keep customers up to date on progress, next steps and outcomes on services that affect them.
- Our decision-making criteria will be clear and set out in the Roles and Responsibilities section below.
- We will provide customers with information about how we are performing against this procedure and the actions we are taking to improve performance if required, as set out in the Reporting and Monitoring Section below.
- If we fail to meet any of these principles in a material way, we will self-refer to the Regulator of Social Housing and put improvement actions in place to minimise recurrence.

### 3.2. We aim to promote a payment culture among our customers which combines the effective use of both preventive measures and the best practices in income management.

### 3.3. Support Customers to Prevent Financial Hardship

- Work proactively with customers to prevent rent arrears and financial difficulties through early intervention and tailored support.
- Encourage customers to pay rent in advance based on their preferred payment frequency, as per tenancy agreements.

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### **3.4. Sustain Tenancies Through Holistic Support**

- We aim to sustain tenancies by providing or facilitating access to support for customers via internal services (e.g. Money Advisors, Tenancy Sustainment Officers) or external partners (e.g. Citizens Advice, local authorities).
- Offer practical assistance to help customers overcome challenges such as financial hardship, changes in circumstances, or other issues that may threaten their tenancy.

### **3.5. Affordability Assessments Before Tenancy Sign-Up**

- Conduct an affordability assessment before signing up a prospective Tenant to ensure the rent is affordable. If the applicant does not meet the affordability criteria, we may refuse the application.
- Ensure that tenancy agreements stipulate advance rent payments and collect these payments at sign-up.

### **3.6. Provide Clear, Accessible Communication**

- Use clear, concise, and jargon-free communication with Tenants regarding their accounts, arrears, and available support.
- Offer a range of communication methods (letters, texts, emails) to ensure Tenants are informed in a timely manner.
- Ensure that Tenants are informed about their right to be supported by a representative or advocate during interactions about landlord services.

### **3.7. Offer Flexible and Convenient Payment Options**

- Provide a variety of accessible payment methods that cater to Tenant preferences and abilities.
- Ensure that payment systems are easy to use and available through multiple channels (e.g. online, Direct Debit).

### **3.8. Early Intervention to Prevent Arrears**

- Contact Tenants at an early stage when arrears begin to accumulate to prevent debt from escalating.
- Conduct affordability assessments as needed to ensure payment plans are realistic for Tenants.
- Provide Tenants with rent statements upon request. Tenants can also access their rent accounts at any time through online portals.

### **3.9. Collaborate with External Agencies for Tenant Support**

- Work closely with external agencies such as the Department for Work and Pensions (DWP), Citizens Advice, Housing Benefits teams, and other relevant bodies, to maximise benefit take-up and provide comprehensive support.

### **3.10. Ensure Fairness and Respect in Debt Recovery**

- Adopt a fair but firm approach to debt recovery that is consistent, timely, and sensitive to individual circumstances.
- Treat all customers with respect during the debt recovery process, recognising that some may require additional support due to vulnerabilities or disabilities.

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### 3.11. **Utilise Technology and Cost-Effective Methods for Efficiency and Debt Recovery**

- Leverage IT systems to monitor account transactions accurately, identify trends in arrears early, and implement prevention initiatives where necessary.
- Use modern communication tools (e.g. texting, email) to keep Tenants informed about their accounts and payment obligations.
- Publicise the availability of online landlord services and provide support for customers who require assistance accessing these services.

### 3.12. **Provide or Facilitate Access to Benefits Advice**

- Take proactive steps to ensure customers are aware of all benefits they are entitled to by providing or facilitating access to high-quality benefits advice.

### 3.13. **Colleague Training in Income Management and Customer Support**

- Ensure colleagues are well-trained in all aspects of income management, welfare benefits, welfare reform, legal frameworks for recovery, and sensitive approaches to working with vulnerable customers.

### 3.14. **Tailor Services to Customer Needs**

- Use insights from customer data to understand individual circumstances and adapt procedures accordingly.
- Make reasonable adjustments for vulnerable customers or those with disabilities to ensure they receive appropriate advice and assistance.

### 3.15. **Monitor Compliance and Performance Regularly**

- Ensure income management services adhere to the organisation's policies on equality and diversity.
- Regularly monitor compliance with service standards at both individual and team levels.
- Provide regular updates on performance related to service delivery, including how customer feedback has been considered and how income is being spent.

### 3.16. **Involve Stakeholders in Policy Development**

- Engage customers, colleagues, board members, and other stakeholders in shaping income management policies and setting service standards.

### 3.17. **Refund Credits Promptly**

- Refund credits on current rent accounts within 28 days of a Tenant's request where no other debts are owed.
- Refund credit balances over £50 for former Tenants within 28 days of tenancy termination after checking for any overpayments of benefits.

### 3.18. **Handle Former Tenant Debts Responsibly**

- Trace former Tenants who leave debts behind using third-party agencies if necessary.
- Only write off unrecoverable debts after all tracing activities have been exhausted.

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### **3.19. Ensure Accountability at Every Stage**

- Maintain clear lines of responsibility at each stage of the income recovery process.
- Communicate promptly with regulators on any material issues related to non-compliance or potential non-compliance with consumer standards.

### **3.20. Evictions as a Last Resort**

- Evictions will only be pursued as an absolute last resort after all other reasonable steps have been taken. Decisions will be made at Director level when there is an Outright Possession Order or if the terms of a Suspended Possession Order have been broken.

### **3.21. Bankruptcy, Individual Voluntary Agreements (IVA), Debt Relief Orders (DRO)**

- We will not recognise bankruptcy, IVA or DRO until official documentation is received or verified through the Insolvency Service website.
- While DROs discharge qualifying debts after 12 months, possession orders can still be sought for rent arrears not covered by the DRO or other tenancy breaches.

### **3.22. Debt Respite Scheme (Breathing Space)**

- During Breathing Space arrangements (Standard or Mental Health Crisis), we will pause enforcement actions related to rent arrears without applying interest or penalties during this period.
- Once Breathing Space ends, enforcement actions may resume but charges accrued during this period cannot be backdated unless authorised by the court.

### **3.23. Possession Proceedings Protocols**

- Possession proceedings will commence only when:
- A repayment plan has been broken following service of a Notice of Seeking Possession (NOSP).
- Significant arrears remain after serving NOSP.
- The Tenant refuses engagement or fails to address arrears despite repeated attempts.
- We will seek Money Judgments alongside possession orders for rent arrears recovery.

### **3.24. Write Off/Write On Procedures**

- Credit balances will be "written on" under specific conditions, when if there is an over payment of service charges; a credit adjustment will be applied to the account, adjusting the balance due.
- Unrecoverable debts will be written off after all recovery efforts have been exhausted on former Tenant accounts. This includes cases where former residents are untraceable, or individuals are deceased without any estate.

### **3.25. Pre-Action Protocol Compliance for Possession Claims**

- We will follow Pre-Action Protocols for Possession Claims by Social Landlords before pursuing legal action for rent arrears recovery.

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#### 4. Further Information & Support

- 2.1. Customers and other stakeholders can access our Policies through the Riverside website at [Our policies - Riverside](#) and [Our policies - Riverside Scotland](#). Internally, Policies are available on the Policy Management System at [Riverside Policies](#).
- 2.2. This Policy conforms to our Customer Care Policy. We aim to deliver high quality customer service across all business streams, operating areas, and subsidiaries, and within all activities whilst meeting all legal and regulatory requirements. This involves putting the customer first, respecting their rights, needs and views.
- 2.3. This Policy conforms to our Tailored Services & Reasonable Adjustments Policy. We aim to identify and support customers who, because of a protected characteristic, vulnerability or diverse need require extra support or an adjustment to access our services, in line with our organisational values of 'We Care', 'We are Inclusive' and 'We are Trusted'.
- 2.4. This Policy has been written in collaboration with our customers through our approved customer panels. Reviews will be undertaken every three years, or as required when new legislation or regulatory requirements are published, and customers will be given the opportunity to influence the way we work within the requirements set out in the relevant housing law and regulations described above, and in conjunction with our Customer Involvement and Engagement Strategy and Policy.
- 2.5. Here we share a passion and a vision to make a difference for our customers by transforming lives and revitalising neighbourhoods. To achieve our vision, we consistently look for ways of improving the way we work, and how we deliver our services so we can always put our customers first. Our Riverside Way represents who we are, what we stand for and guides how we work, treat our customers, and each other.
- 2.6. Data Protection and Privacy are at the heart of the services we offer and are the foundations of our relationships with our customers, colleagues, partners and stakeholders. Personal data is valuable, and we must always act fairly, ethically and with integrity when dealing with it. The fair and lawful handling and protection of personal data is critical to developing trust and confidence and building and sustaining long term relationships with those we provide homes to, and care for. We are dedicated to safeguarding the personal data under our care and to the continual development of a Privacy and Data Protection framework that is effective, fit for purpose and demonstrates an understanding of, and appreciation for Data Protection and the opportunities it brings. We are committed to the continuous cycle of improvement and enhancement of our compliance and governance framework.
- 2.7. We are looking into how we can make our Procedures more access to Customers and other stakeholders, in the meantime requests for information can be made through the CSC (processed as a STAIRS request). Internally, associated Procedures are available on the Processes and Procedures Hub at [Riverside Processes](#).
- 2.8. Other Strategies, Policies and Procedures that support this Policy are:
  - [Community & Livelihoods Strategy](#)
  - [Customer Experience Strategy](#)
  - [Rent Setting Policy](#)
  - [Service Charge Policy](#)

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- [Lettings and Allocations Policy](#)
- [Income Management Procedure \(England\)](#)
- [Income Management Procedure \(Scotland\)](#)

## 5. Roles and Responsibilities

Director of Homes & Communities	<ul style="list-style-type: none"> <li>• Responsible for the day to day operational management of the relevant service area, supported by the Head of Income Management</li> </ul>
Head of Income Management	<ul style="list-style-type: none"> <li>• Responsible for the delivery of the content of the policy, ensuring income is collected in line with regulatory requirements and relevant housing law, and that appropriate training is provided for operational colleagues</li> </ul>
Housing Services Teams	<ul style="list-style-type: none"> <li>• Responsible for supporting Income Management Officers with cases which require a home visit to support customers or legal action to recover the arrears outstanding and where possible to sustain the tenancy.</li> </ul>
Early Intervention Officers and Income Management Officers	<ul style="list-style-type: none"> <li>• Responsible for the application of income management procedures, including actioning prompts, contact with customers, making referrals for support, and court applications.</li> </ul>
Money Advice and Affordable Warmth Officers	<ul style="list-style-type: none"> <li>• Support customer to maximise their income by advising customers on benefit entitlement and support, and to resolve utility-related issues.</li> </ul>
Customer Service Advisors	<ul style="list-style-type: none"> <li>• Signpost customers to specialist support via dedicated teams.</li> </ul>

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**Customer Experience**

- 6.1. As we improve the customer experience, we are identifying and addressing exceptions to our customer standards which have developed over many years. We accept this risk as part of our current business model as we are seeking to address these issues as a priority. Over time our tolerance of such will diminish and we will revise the score accordingly.
- 6.2. The short-term consequence of making major improvements may be a temporary reduction in customer service and as a result customer satisfaction. We will only accept such reductions where there is a clear articulation of the potential impact and an agreed action plan to return to acceptable levels. We also accept that, as such change may not be welcomed by all our colleagues, there is a risk of industrial action and adverse media comment.
- 6.3. We have a full suite of customer experience KPIs which are scrutinised by Executive Directors, Group Board and our Customer Experience and Care & Support Committees. Targets are set as informed by Customer Experience and Care & Support Committees.

**Cash Leakage**

- 6.4. We will not tolerate any risks which threaten our cash leakage targets.

**7. Appeal & Complaints**

- 7.1. As detailed in the Regulator of Social Housing's Transparency, Influence and Accountability Standard, and by the Scottish Housing regulator, customers are invited to hold us to account for the decisions we make, that impact upon them, under this Policy.
- 7.2. If a customer wishes to appeal a decision to serve a Ground 8 Notice, made under this Policy, this should be received and heard under our Right to Review Procedure. Appeals will be heard by an Income Manager who has not had any previous involvement in, and will be more senior than the colleague making, the original decision.
- 7.3. If a customer wishes to complain about the service they have received under this Procedure, this should be handled through our Complaints Policy and Complaint Handling Procedure, which is governed by the Housing Ombudsman's [Complaint Handling Code of Practice](#) and the [Scottish Public Service Ombudsman Service](#).
- 7.4. These associated Policies and Procedures are available on our website at:
  - **England:** <https://www.riverside.org.uk/you-your-home/customer-feedback/> or <https://www.riverside.org.uk/about-us/our-policies/>
  - **Scotland:** [Customer feedback | Complaints | Riverside Scotland](#) or <https://www.riversidescotland.org.uk/about-us/our-policies>
  - and are also available by contacting our Customer Service Centre.

**8. Equality, Diversity and Inclusion**

- 8.1. We are committed to Equality, Diversity & Inclusion. We strive to be fair in our dealings with all people, communities, and organisations, considering the diverse nature of their culture and background and actively promoting inclusion. This policy aligns with our [Equality, Diversity and Inclusion Policy](#) and has been subject to an [Equality Impact Assessment](#).

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**Document Control (Internal Use ONLY)**

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Policy Owner	Gwyn Gascoigne - Head of Income Management
Policy Author	Duane Patrick - Business Assurance Officer
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**Change Category (Internal Use ONLY)**

Category of Change	Tick Box
Minor Changes (Non-Strategic)	X
Major Changes (Re-Write)	
Summary of Changes Made	
Addition of transparency, influence and accountability statement to complete regulatory compliance. No material changes to the principles of this policy or how it should be applied.	

**Quality Assurance and Approval (Internal Use ONLY)**

Consultation and Approval	Tick Box	Date
Associated Documents Reviewed	X	11/11/24
Consultees:		
<i>Customer Service Extended Leadership Team</i>	X	20/11/24
<i>Care &amp; Support Quality&amp; Improvement</i>	X	04/03/25
<i>London Scrutiny Panel</i>	X	26/11/24
<i>Care &amp; Support Strategy &amp; Change</i>	X	04/03/25
<i>Customer Service Leadership Team</i>	X	12/02/25
<i>Executive Directors</i>	X	25/02/25
<i>Customer Experience Committee</i>	X	27/02/25
<i>Riverside Voice Task &amp; Finish Group</i>	X	05/03/25
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