

INCOME MANAGEMENT POLICY

Customer Services

GENERAL - EXTERNAL

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1. Purpose

Riverside seeks to comply with the following regulatory and legislative requirements:

Regulator of Social Housing Tenancy Standard (England):

Registered providers must support tenants to maintain their tenancy or licence. Where a registered provider ends a tenancy or licence, they must offer affected tenants advice and assistance.

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

2. Scope

This policy covers the following types of debt owed to Riverside:

- Current and former tenant rent and service charges across the following business streams
 - Social Housing
 - Home Ownership (RHO)
 - Riverside Scotland
 - Derby Private Finance Initiative (PFI)
 - Care & Support (former tenant arrears only)
- Recharges
- Court costs
- Garage rent
- Factoring accounts

This policy currently excludes: all other PFI's, Care & Support current tenancies, home help invoicing and other finance invoicing, and commercial lettings. At the time of publishing this policy has not integrated One Housing operations.

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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.

To achieve its objectives in relation to Income Management, Riverside will take reasonable steps to:

- 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, 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.

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- 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.
- 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 more than £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.

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- 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.

4. Further Information & Support

Riverside has a range of detailed procedure and process documents which support colleagues to undertake income management activities. These can be found on the Process and Procedures Hub.

5. Roles and Responsibilities

Director of Homes & Communities	<ul style="list-style-type: none"> • Responsible for the day to day operational management of the relevant service area, supported by the Head of Income Management
Head of Income Management	<ul style="list-style-type: none"> • 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
Housing Services Teams	<ul style="list-style-type: none"> • 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.
Early Intervention Officers and Income Management Officers	<ul style="list-style-type: none"> • Responsible for the application of income management procedures, including actioning prompts, contact with customers, making referrals for support, and court applications.
Money Advice and Affordable Warmth Officers	<ul style="list-style-type: none"> • Support customer to maximise their income by advising customers on benefit entitlement and support, and to resolve utility-related issues.
Customer Service Advisors	<ul style="list-style-type: none"> • Signpost customers to specialist support via dedicated teams.

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6. Risks

Customer Experience

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.

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 staff, there is a risk of industrial action and adverse media comment.

We will innovate in the way we deliver customer service including through digitisation but not without careful consideration of risk.

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

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

7. Appeal & Complaints

As detailed in the Regulator of Social Housing's Transparency, Influence and Accountability Standard, customers are invited to hold us to account for the decisions we make, that impact upon them, under this Policy.

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.

If a customer wishes to complain about the service they have received under this Policy, this should be handled through our **Complaint Handling Procedure**, which is governed by the Housing Ombudsman's Complaint Handling Code of Practice.

These associated procedures are available on our website at <https://www.riverside.org.uk/you-your-home/customer-feedback/> or

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8. Equality, Diversity, and Inclusion

Riverside is 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 Riverside's [Equality, Diversity and Inclusion Policy](#) and has been subject to an Equality Impact Assessment.

Income Management Policy Equality Impact Assessment March 2022

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