



Tenancy Debt & Income Management Policy





1.0 Introduction

- 1.1 The Tenancy Debt and Income Management Policy sets out the general principles regarding the effective management and collection of rent and other tenancy related debt. Invoicing and subsequent collection of sundry debts is covered by the Sundry Debt Management and Recovery Policy.
- 1.2 The Tenancy Debt and Income Management Policy has a focus on ensuring a balance between the Group supporting its customers and enabling them to sustain their tenancies while recognising how critical income collection is to the success of the business.
- 1.3 Income collection is a priority for the Group, and all employees have a role in contributing to its continued strong performance. We aim to make our processes efficient and effective whilst maintaining and improving performance.
- 1.4 The Group recognises that welfare reform and increases in the cost-of-living continue to provide a big challenge to both the Group and our customers. The Group remains committed to providing help and support to our customers through a proactive approach including financial inclusion advice and support.

2.0 Policy Statement

- 2.1 The Housing Plus Group recognises the importance of sustaining excellent income collection performance and its reliance on this for maintaining wider service delivery. The policy applies to all properties under the management of the Group and all income streams where payments are expected from customers.
- 2.2 The policy will support an assessment of a customer's ability to maintain payments that are due. This will include the following:
 - Considering the affordability of a property for a prospective customer prior to an offer of housing.
 - Once a payment is missed, we will contact all customers immediately.
 - Establishing the reason for any non-payment and offering appropriate support and advice.
 - Managing continued non-payment through a robust and fair arrears process.
 - Promoting realistic and sustainable repayment for rent arrears and other debts.
 - Learning from experience, using customer intelligence to ensure effective arrears case management.
 - The focus should be on tenancy sustainability and keeping customers in their homes wherever possible.
 - Promotion of the free and confidential Money Advice Service regardless of whether customers are in arrears with rent or other payments due.

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- Promoting customer resilience by giving customers opportunities to improve their wellbeing and providing them with assistance and training to move into work or better employment.
 - Identifying and promoting other funding streams which are directly beneficial to customers and local communities.
- 2.3 The Group requires customers to maintain payments and encourages them to achieve this through a wide range of payment options and flexible instalment plans linked to the Group's Housing Management System.
- 2.4 The Group aims to maximise payments via payment options which reflect our customers diverse needs. Digital options are available, with Direct Debit being the preferred payment option due to customer convenience, reliability and cost effectiveness.
- 2.5 New customers may be required to pay up to 4 weeks in advance, depending on their circumstances, upon acceptance of their property and in accordance with their tenancy terms and conditions. All customers are encouraged to maintain their rent account in advance for the duration of the tenancy. As both Universal Credit and Housing Benefit is paid 4 weekly in arrears, being in advance also allows the customer time to react to any changes in circumstances which may affect their ability to maintain rent payments.
- 2.6 The policy supports an arrears process whereby staff are required to work with customers at every stage of the income management process and encourage them to engage with the Group so that we can help and support them as appropriate.
- 2.7 The Group will usually rely on the discretionary Ground 10 of the Housing Act 1988, when serving notice seeking possession for rent arrears. For customers who are continually in rent arrears, we may consider serving notice under Ground 11.
- 2.8 In exceptional circumstances, we may serve notice seeking possession for rent arrears under Ground 8. As this is a mandatory ground for legal action, Ground 8 applications will be subject to a sign off process by a Regional Director.

3.0 Policy Scope

- 3.1 It is the primary aim of this policy to ensure that the Group maximises its income to maintain service delivery by keeping rent arrears and other tenancy debts to a minimum. The policy also aims to balance supporting customers to sustain their tenancies whilst operating a robust and effective arrears management process.
- 3.2 This policy covers current and former tenancy debt as well as debts owed by leaseholders through non-payment of service charges.



4.0 Definitions

4.1 For the purposes of this policy, '**arrears**' or '**debt**' are any monies owed to the Group that have not been paid by the due date.

4.2 **Tenant arrears** or **debt** also refer to former tenants and leaseholders.

5.0 Income Management – our commitment through our values

'Own it'

- We will take account of customers individual needs and preferences and we will ensure that we make necessary reasonable adjustments when delivering this policy.
- We want to make sure our customers receive all the income they are entitled to. We work with our customers to maximise their income, helping them to sustain their tenancies.
- Advice and Support will be provided by front line Housing Officers and when appropriate further assistance will be given by our Money and Advice Team. The service is free and confidential and helps customers to claim the right benefits and any other income they are entitled to. Debt advice is also available for customers who are in arrears or at risk of being evicted.
- We will make sure our staff have appropriate training and guidance to deliver an effective income collection service, which is fair and transparent for customers.
- We will keep customers informed at every stage of the arrears process, advising them of the reasons for any legal action being taken and the implications for the customer. As part of the legal process, we will make every effort to contact our customers personally.
- We will only apply to evict a customer who has either clearly left the property or has very high levels of rent arrears and is no longer engaging with the Group.

'Improve it'

- We will listen to customers and use their feedback to keep improving our services.
- We will review the policy and procedures regularly, making sure our processes reflect best practice and any changes to legislation.

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- We will look to develop technology which enables our customers to pay rent and other charges using a method which is safe and convenient to them.
 - We will work with a range of partner agencies to support customers in maintaining rent and other charges which are due, with the common purpose of sustaining customers tenancies.

‘Live it’

- We will work with customers at every stage of the tenancy debt and income management process to encourage them to talk to us so that we can help and support our customers as appropriate.
- We will ensure that our housing and money advice teams work together effectively to support customers who may be struggling to pay their rent and other bills.
- We will not commence court action where we understand the customer is eligible for and has made a claim for either Housing Benefit or Universal Credit and has provided any evidence required for the claim to be processed and put into payment.

6.0 Policy Implementation

- 6.1 The policy will be implemented using the Tenancy Debt and Income Management Procedure.



	Policy Control Sheet Tenancy Debt and Income Management Policy Policy reference number - 2026/014
Policy Author	Ben Murphy – Head of Housing Richard Potter – Head of Housing
Direct Lead	David Wells – Executive Director of Customer Experience
Version	1.0 – July 2026
Target audience	Employees and Customers of the Housing Plus Group (HPG)
Consultation	Directors Executive Management Team SPaCE Committee
Date of Equality Impact Assessment	An EIA was completed on the 15 th April 2026
Date of Data Privacy Impact Assessment	A Data Privacy Impact Assessment is not required
Approving Body	Housing Plus Group Board
Date of final approval	24 th June 2026
Implementation date	1 st July 2026
Monitoring and Reporting	Daily account management; Monthly Measures Meeting; Locality Boards; Management Accounts; Annual Reporting via Annual Accounts; Annual Report to Tenants.
Review date	January 2027
Expiry date	June 2027
Review cycle	Annual
Policy category	Housing Management
Associated policies and procedures	Tenancy Debt and Income Management Procedure Allocations and Lettings Policy Rent and Service Charge Policy Sundry Debt Management and Recovery Policy
Policy location	SharePoint HPG Hub Housing Plus Group Website

Summary of changes table

Revision history			
Author	Summary of changes	Version	Authorised by & date
Ben Murphy & Richard Potter	New HPG Policy, bringing together the legacy approaches of WHG and HPG.	1.0 – July 2026	Housing Plus Group (HPG) Board – 24/06/2026

