

Income management and prevention of arrears policy**Approved by: Executive Director of Operations****Date of approval: 23rd August 2018****Review date: 30th November 2019****Version: 5****1. Statement of Intent**

1.1 This policy sets out our approach to the management and prevention of rent arrears.

2. This policy applies to...

2.1 All residents and customers of Radian ^[1]

3. Policy

3.1 Our policy is to

3.2 Ensure that monies due to Radian are recovered in an efficient and effective manner.

3.3 Assist 'vulnerable' residents (including those on a low income) to maintain their tenancy by sign posting them for appropriate support.

3.4 Monitor performance and compliance.

3.5 Offer cost effective methods of payment, and deliver self service processes to meet customer need.

3.6 Ensure undetermined lump sums received are allocated in accordance with the Allocations of Payments Procedure.

3.7 Use all available remedies to collect income owed, including legal action and in extreme circumstances the use of mandatory possession. Eviction will only be used as a last resort once all other reasonable steps have been taken.

3.8 Offset any award for compensation or decoration allowance against any outstanding debts to the organisation.

3.9 Ensure residents are clear that payment is due in line with the terms of their tenancy agreement, including those in receipt of housing benefit or the housing element of Universal Credit.

3.10 Seek to recover any arrear resulting from an overpayment of housing benefit of the housing element of Universal Credit where it has been passed on to the organisation. We will recover costs arising as a result of a referral to Court or for an eviction.

- 3.11 Pursue all former tenant arrears using all methods available including debt collection agencies.
- 3.12 Ensure that all information we store regarding the recovery of rent arrears will be kept in accordance with the Data Protection Act 2018 or any replacement legislation or regulation.

4. Legal & Regulatory Framework

- Civil Justice Pre action Protocol
- Data Protection Act 2018
- Housing Acts 1985, 1988 etc.

5. Related Policies

- Equality and Diversity Policy
- Anti Money Laundering Policy
- Domestic Abuse Policy

6. Related Procedures

- This policy does not detail the practical advice and assistance that should be provided, nor the actions to be taken by staff when dealing with the issues of rent management. Any such advice, action or assistance will be covered in the following procedures and guideline.
- Rent Management Procedure
- Rent management Procedure Guidance Notes
- Rent Refund Procedure
- Former Tenant Arrears Procedure
- Lifelink Income Management Procedure
- Independent Living Service Alarm and support payments and arrears management guidelines.
- Domestic Abuse Procedure

7. Definitions

8. ^[1] Radian will be used throughout this document to refer to the Radian Group as a whole and all companies that are part of the Group.