

Income Collection Policy

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Author(s): Head of Resident Services

1. Our policy statement

- 1.1. Sage Homes take a proactive approach to collecting rent and recognises that the key to arrears management is arrears prevention. We aim to help you manage your rent account effectively and support you to sustain your tenancy.
- 1.2. Effective management and recovery of rental income and arrears prevention is crucial to both Sage and our customers. Rents help us meet management and repair obligations and invest in the future of our housing stock.
- 1.3. We will make sure that all rent charges are well managed, charged accurately and on time.
- 1.4. Our default method of rent collection is Direct Debit however we offer alternative payment methods that are flexible and convenient for our customers' diverse needs.
- 1.5. Our approach to rent arrears will be clear and fair, providing support when you first become a customer and throughout your tenancy. We will help you manage the payments in line with your tenancy agreement but will always take appropriate action to recover any rent owed.
- 1.6. We understand that customers may face a change in circumstances and may fall into arrears. We aim to create a supportive environment where you feel comfortable to let us know of any issues that may cause a build-up of rent shortfalls.
- 1.7. We may refer you to external services to help support you where we identify individual requirements or vulnerabilities or if tenancies are at risk. Our trained staff will make early contact to provide advice and offer to set up an affordable repayment plan. Such assistance may include:
 - Referral for benefits advice from our in-house support to make sure customers are accessing all financial support and benefits they are eligible for and helping to create a path to clearing the arrears
 - Agreed arrangements to enable customers with rent arrears to pay off the arrears over an agreed timeframe ensuring the arrears are cleared within a reasonable timescale, which for Shared Owners should be no longer than 12 months in duration.
 - Referral and signposting to providers of independent advice such as our partners at Money Advice Plus and any other specialist money management agencies.
- 1.8. Sage will consider taking any legal action only as a last resort. We will attempt to contact customers who are in arrears via all methods available to us including letters, telephone calls, SMS, emails and, if necessary, we will also carry out a home visit prior to making an application to court. Even if a court application is completed, we will remain open to a reasonable repayment plan and agreeing to suspend a court order based on terms of payment. If arrears continue to increase after the court hearing, we will continue to work with customers to prevent an eviction and will only take this action if debts continue to increase or there is no engagement from the customer. Preventing evictions and sustaining tenancies is our priority. A referral to our Financial Wellbeing Team may be made at any stage of the process and offered to customers who require financial assistance.
- 1.9. We will work in a reflective way to improve the service we offer using the income collection information across our homes and your views to identify specific needs that make customers more likely to fall into arrears. We will adapt services to respond as effectively as possible to that need.

1.10. This policy has been developed in line with the standards laid out by the Regulator of Social Housing, the National Housing Federation's models, and the following acts and guidance:

- [Guide on Effective Rent Arrears Management](#)
- [Pre-Action Protocol for Possession Claims brought by Social Landlords](#)
- [Homelessness Reduction Act 2017](#).

2. The scope of this policy

- 2.1. This policy applies to all homes managed directly by Sage Homes or anyone acting on our behalf.
- 2.2. This policy applies to all of Sage's tenancy types, including general needs social housing tenancies, whether new build or relet homes and Shared Ownership homes.
- 2.3. This policy does not apply to leaseholders, former tenant arrears or other types of debts arising from customers' recharges.

3. Equality and diversity

- 3.1. Sage is committed to make sure all services are accessible to all our customers. Our staff will be trained to communicate appropriately with you, and they have the relevant information and access to translation services to make sure they fully understand you.
- 3.2. This policy will be applied in a way which makes sure we treat all customers with fairness and respect. We recognise our duty to advance equality of opportunity and prevent discrimination or victimisation on the grounds of age, sex, sexual orientation, disability, race, religion or belief, gender re-assignment, pregnancy and maternity, marriage and civil partnership and any other protected characteristics within the [Equality Act 2010](#).
- 3.3. On reasonable request we will provide translations of all our documents, policies and procedures in various languages and formats including braille and large print. Our website also has accessibility tools allowing you to personalise each web page to make it easier to read and to download content as audio files.

4. Delivery of this policy

- 4.1. This policy should be read in conjunction with other policies which can be found on our website [here](#):
 - Former Tenant Arrears Policy (Rental)
 - Tenancy Policy (Rental)
 - Evictions Policy (Rental)
 - Reasonable Adjustments and Vulnerable Needs Policy
 - Income Collection Procedure (Shared Ownership)
 - Income Collection Procedure and other associated procedures (Rental).
- 4.2. The effective delivery of this policy, including training, guidance, and support required by staff for implementation of this policy will be provided by the Income Team.

5. Review of the policy

5.1. We will review this policy at least once every two years to make sure it remains relevant and accurate unless:

- Legislation/regulation or industry changes require otherwise, making sure that it continues to meet our aims and industry best practice
- We identify any problems or failures in this policy as a result customer of stakeholder feedback, complaints, or findings from any independent organisations.

Version	Checked by	Amendments	Approved at/by	Date of Approval	Published by	Date of Next Review
2.3	Head of Resident Services	Strategic review and update to corporate template (inc. removal of Former Tenant Arrears)	Board	Mar 2023	Office Management	Jan 2025
2.4	Head of Resident Services	Periodic review	Customer & Assets Committee	February 2025	Policy & Service Improvement	February 2027