

# Income Recovery Policy - Current Accounts

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**Policy ref:**

**Policy author / holder** Head of Income Management

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**Approved by:** Operational Strategy Group

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**Review date:** December 2028

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## 1 Purpose and anticipated outcomes

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- 1.1 This policy will ensure we comply with all relevant legislation and the Regulator of Social Housing's Consumer Standards. We will ensure that customers are treated fairly, with clear communication about their rights and responsibilities, and have opportunities to engage in decisions affecting them. legal action will only be taken after all reasonable support options have been explored.
- 1.2 The purpose of this policy is to provide a clear framework that supports customers to sustain their tenancies by ensuring effective income recovery. The policy aims to:
- Promote the timely and efficient collection of rent and associated charges, safeguarding the organisation's income while supporting customers to meet their obligations.
  - Uphold confidentiality and treat all customers with sensitivity, especially those in vulnerable circumstances.
  - Offer accessible welfare and financial advice, empowering customers to manage their finances and prevent arrears.
- 1.3 Anticipated outcomes include:
- Reduced rent arrears through early intervention, prevention, and supportive engagement.
  - Improved customer understanding of their responsibilities and the support available to them.
  - Consistent, fair, and transparent processes that comply with legal and regulatory requirements.
  - Enhanced tenancy sustainment, minimising the risk of eviction and homelessness.
  - Strong partnerships with external agencies to provide holistic support for customers.
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## 2 Scope and definitions

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### Scope

- 2.1 This policy sets out our principles for the collection of income from customers. Our principal form of income is rent, but this policy also includes service charges, court costs, support charges and recharges.
- 2.2 In the recovery of income, we will pursue recovery in compliance with our procedures, legislative and statutory requirements, including the Pre-Action Protocol contained in the Civil Procedures Rules.
- 2.3 The policy recognises the significance of payment methods, the support and advice we give, our prevention and early intervention in the recovery of income. Where payments are not made, it sets out the action we take.

### Definitions

- 2.4 Where the word tenant or customer is used it can be taken to mean any occupant or former occupant of a property who owes any member of LiveWest or its agents either rent, service charges or other legally due sum either for occupation, maintenance, repair or improvement of the property or its common parts, or costs resulting from legal action required to pursue recovery.
- 2.5 In the policy the word customer is used to include any assured, assured shorthold, affordable rent or secure (fair rent) customer. It also includes shared owners, leaseholders or freeholders.

## 3 Our Approach

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- 3.1 LiveWest recognises the importance of the effective and efficient collection of rent and all other charges, including the prevention and recovery of arrears. We will maximise our income by ensuring customers understand and fulfil their payment obligations and are supported to do so.

We will:

- Ensure our customers and colleagues are always treated with respect.
- Use legal action and eviction as a last resort where tenants do not engage or co-operate in reducing their arrears.
- Collect and recover rent and other charges consistently and fairly.
- Contact customers who fall into rent arrears promptly.
- Prioritise preventing arrears and provide early support to minimise issues for customers.
- Encourage and support payment by Direct Debit and self-service, directing customers to their online rent account.
- Take time to understand the cause of any arrears and help remedy underlying issues where we can.
- Provide customers with appropriate support, including access to in-house Tenancy Sustainment services, local agencies, and high-quality advice on benefits and debt.
- Provide convenient payment methods that take account of customer preferences.

- Ensure our communications are clear and customer friendly.
- Prioritise contact by telephone, when possible, to avoid unnecessary delays.
- Use the customers preferred contact method where possible.
- Recognise language and literacy differences, and use appropriate communication methods such as translation services, interpreters, or accessible formats.
- Record all contact and relevant account information within the housing management system.
- Follow the arrears escalation procedure and take appropriate action in a timely manner.
- Give customers the chance to resolve arrears at every stage and clearly communicate the consequences of non-payment.
- Maintain good relationships with Local Authorities and other agencies to prevent homelessness.
- Make use of all available remedies in order to manage and reduce rent arrears.

3.2 Enforcement options for arrears across all tenures include, but are not limited to:

- Early intervention and repayment agreements.
- Serving formal notices (such as Section 8 for assured tenancies).
- Applying for possession through the courts on mandatory or discretionary grounds.
- Seeking money judgments and CCJs for arrears.
- Where appropriate, eviction following due legal process.
- The recovery of a debt via a High Court Enforcement Officers

3.3 For homeownership tenures, enforcement options include, but are not limited to:

- Negotiated repayment plans.
- Capitalisation of arrears.
- Formal notices and possession proceedings
- Money claims via Money Claim on Line (MCOL) for recovery of debt, with potential outcomes such as County Court Judgments, charging orders, attachment of earnings, or High Court enforcement.

and for leaseholders or shared owners:

- Remedies such as forfeiture of lease following compliance with statutory notice requirements.

## 4 Legal Considerations

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- 4.1 In the recovery of debt, we will pursue recovery in compliance with our procedures, legislative and statutory requirements, including the Pre-Action Protocol contained in the Civil Procedure Rules.
- 4.2 We will only process customer's personal information in the lawful manner set out in the Data Protection Act 2018 and the EU General Data Protection Regulation.

- 4.3 In line with our Inclusive Service Policy and the Equality Act 2010, we take particular care when supporting customers with support needs. We work collaboratively with colleagues, Social Services, and other relevant agencies to ensure customers can easily access the help and advice they require.

## **5 Advice for Customers**

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- 5.1 We tailor our support to individual customer needs, offering personalised advice, signposting to financial assistance, and agreeing sustainable repayment solutions wherever possible.
- 5.2 We actively promote income maximisation and daily budgeting as key tools in preventing and addressing rent arrears, and will offer straightforward guidance on managing everyday finances.
- 5.3 We will maintain a broad understanding of the welfare system to provide basic welfare advice and assist with benefit claims. We will direct customers to specialist services for further support when required.
- 5.4 We stay up to date with changes in welfare regulations to ensure our advice remains accurate and effective.
- 5.5 We undertake proactive work to raise awareness of welfare benefit changes, offer support, and implement initiatives that help customers pay their rent now and in the future.
- 5.6 Where eviction is a possibility, we notify relevant agencies and organisations promptly to help secure any available funds and prevent homelessness. Customers at risk of homelessness will be advised of their rights, and how to contact their Local Authority Homelessness service.

## **6 Service Standards, Monitoring and Review**

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- 6.1 The monitoring of outcomes is essential for LiveWest to track the impact of our approach to arrears management. Measuring the success of the Income Recovery Policy and the associated procedures will include:
- Customer satisfaction and the level of complaints, reviews and appeals.
  - The overall level of rent owed as a percentage of rent due, benchmarked against our peers for comparison.
  - The number of evictions each year (the lower the better).
  - Performance against income related key performance indicators and service standards.
  - The number of appropriate referrals for advice and support, and the income raised for customers from these referrals.
  - The range of partner agencies available to support customers their accessibility and location.

## 7 Linked / associated policies and other references

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- 7.1 This policy is underpinned by the following legislation and regulatory requirements, ensuring compliance and fair treatment of customers:
- Housing Act 1988 (as amended): sets out tenancy types and grounds for possession.
  - Protection from Eviction Act 1977: governs lawful eviction processes.
  - Equality Act 2010: ensures non-discrimination in enforcement and support.
  - Human Rights Act 1998 (Article 8): protects the right to respect for home and family life.
  - Welfare Reform Act 2012: impacts income and arrears through benefit changes.
  - UK GDPR and Data Protection Act 2018: governs the handling of personal data.
  - Renters' Rights Act 2025: introduces new tenant protections and changes to possession grounds.
  - Awaab's Law (Hazards in Social Housing Regulations 2025): requires timely resolution of hazards, influencing enforcement decisions.
  - Pre-Action Protocol for Possession Claims: sets out steps to take before court action.
  - Safeguarding duties: considered where vulnerability is identified during enforcement.
- 7.2 Our approach will flex to meet customer support needs, ensuring compliance with the Regulator of Social Housing's Consumer Standards and all relevant legislation.
- 7.3 Associated Policies
- Allocations and Lettings Policy
  - Code of Conduct
  - Data Protection Compliance Policy
  - Equality Diversity and Inclusion Policy
  - Health and Safety Policy
  - Service Charge Policy
  - Inclusive Service Policy
- 7.4 Associated Procedures
- Lettings Procedure
  - Lone Working Procedure
  - Income Recovery Procedure

### Version Control

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Version	Date	By Whom?	Comments
V1	November 2022	Income Operations Manager	New Policy
V2	December 2025	Head of Income Management	Full Review Added enforcement options to section 3. Additional context added to section 5. Updated section 7.