Ongo Homes

Income Collection Policy

September 2026

Lead Officer: Income and Specialist Housing Manager

Version No.	Purpose/Changes	Approval Date	Approved By	Suggested Review Date
8.0	**Health check**	**September 2026**	**Customer Focus Committee**	**2029/2030**
7.0	Annual check following full review	September 2022	HoST	August 2025
6.0	Full Review	April 2021	Community Voice	April 2022
5.0	Health Check	January 2016	HoST	January 2019

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1. Our policy is...

1.1 To take a firm but fair approach to the recovery of Ongo Homes (OH) debt, to safeguard the financial viability of the organisation and to help our customers sustain their tenancy.

1.2 We embrace a rent first culture and proactively contact tenants falling into debt at the earliest opportunity to discuss the cause of the debt and work towards solutions to clear the debt and prevent future reoccurrences.

1.3 We will treat everyone as individuals and work with them to resolve issues leading to debts owed to Ongo. These include but are not limited to, assistance with benefits, employment support and money advice. We will confirm all customer data and screen for any vulnerabilities, mental health issues, financial hardship, domestic abuse and safeguarding concerns at every stage of the debt journey.

1.4 Where a vulnerability is identified income recovery will be adjusted on a case by case basis.

1.5 We will ensure customers receive clear and timely information to help them keep up to date with their rent and maintain payments in advance.

1.6 Where we are unable to reach a satisfactory outcome, we will use the legal powers available to us to enforce the conditions of the tenancy, which may include the use of Tracing Agents and in certain circumstances Debt Collection Agencies, only using eviction as a last resort.

1.7 Where Former debt is uneconomical to pursue or there is no prospect of recovery, the debt will be written off in accordance with the Bad Debt Provisioning and Write Off Policy and the Former Tenant Arrears Procedures.

2. It applies to...

2.1 This policy covers debts owed to OH in respect of:

- ✓ Residential property rent.
- ✓ Garage rent.
- ✓ Recharges and sundry debts.
- ✓ Service Charges.
- ✓ Court Costs generated in relation to the above.

2.2 The collection of leasehold service charges levied by OH is covered in our Leasehold Service Charge Arrears Policy.

3. Because we want to...

- ✓ Maximise the income collected.
- ✓ Minimise rent arrears and bad debt
- ✓ Create a payment culture amongst our customers.
- ✓ Minimise tenancy failure resulting from non-payment of rent.
- ✓ Make it as easy as possible for customers to pay rent and other charges.

- ✓ Maximise customer income by providing advice and referral to internal and external advice and support.
- ✓ Ensure that we comply with the Pre-action Court Protocol
- ✓ To use tenant insight and satisfaction data (including Tenant Satisfaction Measures) to improve income collection services

4. We will…

4.1 Provide clear information to ensure customers understand the importance of paying rent and other charges and the payment options available to them.

4.2 We will make our expectations of customers clear in our lettings and sign-up process, through our tenancy agreement and the online 'A guide to your home.'

4.3 We will ensure all customers, including new customers prior to sign up are made aware of the importance of making rent and service charge payments on time and in full. We will ask all customers to pay rent and other charges in advance in line with their obligations within the tenancy agreement.

4.4 We will ensure that customers are given sufficient information and advice to ensure their rent and other charges are paid, e.g. the payment options available to them and their likely benefit entitlement.

4.5 We will ensure every customer in arrears is offered support before enforcement escalates, tracking referrals, uptake and outcomes to monitor effectiveness, and using sustainability funds proactively to prevent tenancy failure

4.6 Customers will be informed of the consequences of non-payment at the time of signing for their tenancy and throughout their tenancy. Should non-payment occur, action will be taken in line with the agreed arrears trigger levels and discussed fully with the customer.

4.7 We will promote positive examples of dealing with arrears and the importance of keeping up to date with payments through our newsletter, website, and app.

4.8 We will provide a rent statement at least annually or as agreed with individual customers. Rent statements are available for customers to view online via their online app. Where tenants are not registered with the online app, rent statements are sent through the post.

4.9 All information including rent statements will be provided to customers in plain English using their preferred method of contact and any other reasonable adjustments will also be taken into account such as braille or translated documents.

4.10 **Offer a choice of payment methods**

4.10.1 We will offer a range of payment options to customers and look to make best use of innovative ways of enabling customers to make payments.

4.10.2 Methods of payment may include:

- ✓ Post Offices and Pay Point outlets
- ✓ Direct debit or Standing Order
- ✓ Deductions from salaries, where customers are also employees
- ✓ Deduction from salaries where customers agree an arrangement with their employer to do so
- ✓ Telephone and Internet Banking
- ✓ Internet payments via the OH Website and MyHome
- ✓ Direct payments from the Department for Work & Pensions (DWP)
- ✓ AllPay Mobile App
- ✓ AllPay SMS Payments
- ✓ Telephone Payments to OH
- ✓ Automated Telephone Payments to AllPay

4.10.3 In the case of evictions, we will also accept payment by cash or banker's draft depending on the immediacy of the eviction date.

4.11 **Manage cases where customers are in arrears**

4.11.1 We will monitor individual rent accounts not in credit in line with their agreed payment frequency on a regular basis and take appropriate actions accordingly.

4.11.2 Where a customer falls behind with their rent or other payment, we will attempt to speak to customers who are experiencing difficulties as early as possible. Our aim is to intervene at an early stage to prevent problems escalating, without resorting to legal action.

4.11.3 When we need to contact customers in respect of their rent, we will do so in the most appropriate way and ensure this is clear and understandable. If we need to write to customers, we will ensure all our written communication is in the customers' preferred format to ensure clear messages are conveyed and that customers' preferences are considered when sending information to them.

4.11.4 If a customer has an appointed trustee/deputy/attorney to act on their behalf due to their age or lack of mental capacity, the income collection process and methods will be the same. We will contact both parties but, if the customer is a minor or lacks capacity, we will only act against the trustee/deputy/attorney.

4.11.5 We will work with advocates or agencies supporting vulnerable people to resolve payment issues and will only take enforcement action as a last resort.

4.12 **Prioritise multiple debts**

4.12.1 Our customers have a responsibility to pay any monies due under the terms of their tenancy agreement, with the highest priority given to debts that maintain a customer's home.

4.12.2 Wherever possible we will try to establish an overview of all debts owed by a customer when they first make contact.

4.12.3 Where a customer owes multiple debts to OH and wants to make payment, the rent payment including any arrangement for arrears will take precedence, the customer can then choose which other debts they wish to make payment against.

4.13 Supporting customers

4.13.1 We will be pro-active in our attempts to minimise debt and provide opportunities for customers to maximise their income and develop budgeting and money management skills.

4.13.2 We will make use of strategic and operational partnerships with other agencies where appropriate. For example, we will continue to strive to maintain a good relationship with Local authorities in our region of operation, Credit Unions, Citizens Advice Bureaux and other advice and support providers who can help to improve the services we offer and support our customers.

4.13.3 We will offer signposting and referrals to all customers who fall behind with their rent, throughout the arrear's recovery & legal process and where a customer is having difficulty in sustaining their tenancy. We will also provide support in the form of access to advice from Citizens Advice Bureau, In House Support Officers and where possible access to any additional grants and fund which may assist in tenancy sustainability.

4.13.4 Where an applicant for housing has a history of high levels of debt and/or there are concerns over their ability to afford their rent, we will consider their suitability for a tenancy in accordance with our Lettings Policy.

4.13.5 Where necessary, we will offer translation, signing and interpretation services to those who require it.

4.14 Exceptional Circumstances

4.14.1 We will always endeavour to meet the needs of the individual and as such, some requirements of this policy may be waived due to exceptional circumstances. In these cases, decisions must be agreed by the Income Team Leader.

4.15 Enforcement action

4.15.1 Where customers persistently miss payments or avoid contact with us, we will take the appropriate legal action to secure and recover the debt. This may include the enforcement of Assured Short-hold Starter or Fixed Term tenancies. We will also consider using all grounds for possession.

4.15.2 Use of Ground 8 and 11. The Income &Collection Team Leader will make the decision to use mandatory possession grounds for rent cases and the Regional Manager for ASB cases. Mandatory possession grounds will not be used as the norm and will only be used in exceptional circumstances.

4.15.3 Where legal action is required, we will ensure that we adhere to the principles of the Pre-action Court Protocol and liaise with the courts on a regular basis. Before

legal action, the case will be independently reviewed to ensure proportionality and compliance with the Consumer Standards.

4.15.4 Throughout legal proceedings we will continue to offer support and advice to customers who are in arrears to encourage payment. We will ensure they continue to have every opportunity to reduce their arrears.

4.15.5 We will consider the individual circumstances of the customer and the proportionality of seeking possession. We will ensure that we use eviction only as a last resort.

4.15.6 To assist in the recovery of Former Tenancy Arrears, we will use external resources such as Debt Collection Agencies and Tracing Agencies.

4.16 **Refunds**

4.16.1 Refunds will be processed by the Rent Accounting Team who will take into account the payment frequency of the tenant and make appropriate refunds to ensure the account is never lower than 1 week in credit, whatever the payment frequency i.e. 1 week credit for weekly payers, 2 weeks credit for fortnightly payers and 1 month credit for monthly payers to ensure that at no point the account is lower than 1 week in credit.

4.17 **Confidentiality and Data Protection**

4.17.1 We comply with data protection and GDPR requirements and do not pass personal information about a customer to other parties without their consent except under circumstances allowed by the Data Protection Act 2018.

4.17.2 This means that we may discuss arrears cases and action we are taking with other parties and advice agencies, but we will not disclose information about the personal circumstances of customers unless we have their permission to do so.

4.18 **Complaints and Review**

4.18.1 In certain circumstances, customers can request a review of our decision to take action to end their tenancy as outlined in our Tenure Policy.

4.18.2 If customers are dissatisfied with the way their case has been dealt with, they can make a complaint under our Complaints and Feedback Policy.

5. Monitoring and Governance…

5.1 The Head of Neighbourhoods has overall responsibility for the service.

5.2 The Income & Specialist Housing Manager is responsible for performance management of the service and for ensuring compliance with all relevant legislation, regulatory requirements, and organisational policies, including the implementation of any changes to legal or regulatory obligations.

5.3 The Income Collection Team Leader is responsible for ensuring this policy is adhered to on a day-to-day basis.

5.4 All staff who involved in collecting payments and providing advice & assistance to customers are responsible for ensuring they comply with the requirements of this policy.

5.5 We will use tenancy satisfaction measures to inform service improvements.

5.6 We will set and monitor targets relating to:

- ✓ Current rent arrears as % of the debit (Estimated end of year debit)
- ✓ Former customer arrears as % of the debit (Estimated end of year debit)
- ✓ Bad debt write offs as a percentage of rent roll write offs
- ✓ Percentage of customers evicted for rent arrears
- ✓ Income received as a percentage of rent debit (excl arrears)
- ✓ Support referrals
- ✓ Support Outcomes
- ✓ Use of sustainability funds
- ✓ Cases prevented from legal action due to early intervention

5.7 Performance will be reported to the Executive Leadership Team via the monthly balanced scorecard, to the Group Common Board on a quarterly basis, and annually to our customers in the annual report.

6. Other things to bear in mind are…

6.1 Our policies & procedures on:

- ✓ Bad Debt Provisioning and Write Off
- ✓ Choice Based Lettings
- ✓ Complaints and Feedback
- ✓ Lettings
- ✓ Equality & Diversity
- ✓ Mental Capacity Guidance
- ✓ Rent and Service Charge Setting
- ✓ Recharges
- ✓ Tenure
- ✓ Subject Access Request
- ✓ Vulnerable Persons policy
- ✓ Reasonable adjustments policy
- ✓ Homeless Reduction Act 2017
- ✓ Protection from Eviction Act 1977
- ✓ GDPR
- ✓ Domestic Abuse Policy
- ✓ Damp and Mould Policy
- ✓ Tenancy Sustainment Procedure
- ✓ Customer Data and Consent Procedure

7.2 The main pieces of legislation and regulation relevant to this policy include:

- ✓ Administration of Justice Act 1970
- ✓ Civil Procedure Rules
- ✓ Data Protection Act 2018

- ✓ Enterprise Act 2002
- ✓ Equality Act 2010
- ✓ Office of Fair Trading Debt Collection Guidelines
- ✓ Pre action Court Protocol
- ✓ Protection from Harassment Act 1997
- ✓ Housing Acts 1985 and 1996
- ✓ Human Rights Act 1998
- ✓ Limitation Act 1980
- ✓ Mental Health Act 2007
- ✓ Welfare Reform Act 2012
- ✓ Localism Act 2011

7. We'll look at this again…

7.1 This policy will be reviewed every three years. We will review sooner if there are any legislative or regulatory changes that occur that impact on this policy.

8. What we mean…

Reference	Definition
Customer	In the context of this policy, customer means tenants, former tenants, and private individuals (such as those renting garages from OH) who owe debts to OH in respect of those items listed in section 2. This also includes executors/personal representatives in the case of death.
Debt Collection or Tracing Agency	A private company contracted by OH to trace former tenants to obtain payment for outstanding debts. The company may also collect payments on behalf of OH. This avenue is only pursued when all internal attempts to collect the debt have been exhausted.
Former Tenant Arrears	These arise when a tenancy ends and rent remains unpaid.
Benefit	Payment of any benefit by North Lincolnshire Council, the DWP or any other Government department.
Recharges	Are charges applied to a tenant or former tenant when we discover that something is broken, damaged or missing. The recharge covers the cost of repairing or replacing the item. For further information refer to the Recharge Policy.
Service Charges	Any services included in the tenancy agreement for which an additional charge is made for example: ✓ Communal heating ✓ Water & sewerage ✓ TV Ariel's ✓ Lifts ✓ Door entry ✓ Retirement & sheltered scheme officer

Reference	Definition
	✓ Window cleaning ✓ Laundry ✓ Grounds Maintenance ✓ Cost of caretaking ✓ Concierge
Pre-action Court Protocol	A set of guidelines which must be followed by both parties in a civil suit court case before hearings can begin.
Declaration of Trust	A legal document that is completed by OH and an adult who will take responsibility for the tenancy of a minor. The adult then holds the tenancy in trust for the minor until they attain the age of 18. This is necessary to enable OH terminate the tenancy should there be breaches that would require this.
Appointed Trustee	The adult who is appointed under the Declaration of Trust to hold the legal interest in the tenancy agreement on behalf of a minor.