WILLOW TREE
HOUSING PARTNERSHIP

Income Collection and Recovery Policy

Version:	**v3**
Responsibility for the Policy	**Head of Housing & Customer**
Date approved by Executive	**September 2026**
Tenant Consultation (Yes/No)	**Yes – November 2026**
Date approved by Board (if applicable)	**Yes – Outstanding**
Date due for review:	**September 2029**

1. Statement of Intent

Willow Tree Housing Partnership's (WTHP) aim is to minimise rent arrears while supporting residents to sustain their tenancies whenever possible. This will be done by monitoring residents' payments so that the correct rent is paid on time from the beginning of their tenancy.

2. Policy Objectives

WTHP seeks to adopt a firm but fair approach to rent arrears and income recovery. Central to the policy is the belief that:

- Effective income collection begins before the tenancy starts
- Establishing a rent first culture with tenants, where rent payment is a high priority, is critical to rent collection
- Prevention and early intervention is the most effective approach to rent collection

2.1. Pre tenancy

WTHP will provide information and guidance on how to sustain a tenancy and set out our approach to arrears both before and at the early stages of a tenancy. This can include advice on budget management and benefit entitlement. The intention will be to highlight to new residents the importance of paying their rent and for them to pay the correct rent on time from the start of their tenancy.

Residents will not be given keys to a WTHP property until they have paid the first 4 weeks rent however their rent is paid.

2.2. Arrears Collection

WTHP will take a proactive approach with early and regular contact with tenants if they are experiencing any difficulties with payment, along with robust and efficient action taken where a tenant is unwilling to pay.

WTHP will provide all tenants with advice on benefits and make early personal contact with tenants whose accounts go into arrears. WTHP will work with partner agencies to help and assist tenants maintain their tenancy.

WTHP will take legal action to recover arrears only if other methods of reducing the debt have failed and will follow the Pre-Action Protocol for Possession Claims by Social Landlords.

WTHP will only use eviction as a last resort.

As a matter of policy, WTHP will not use distress or distraint (i.e. seizing goods).

WTHP will only rely on mandatory grounds for possession (Ground 8 of the Housing Act 1988) where there has been persistent arrears and all attempts to engage with and support the resident have failed. Where possession is sought under this

ground, prior approval must be granted by the Head of Housing & Customer Experience and the Chief Executive Officer.

Where eviction is being pursued WTHP will notify the Homelessness team at the appropriate Local Authority under the Commitment to Refer.

2.3. Payment Methods

Tenants will be encouraged to pay their rent by Direct Debit wherever possible. WTHP will also provide residents with other convenient ways to pay their rent, including as online payments via the Allpay website, using the Allpay mobile app, by Allpay card at certain shops and over the phone.

2.4. Former Tenant Arrears

WTHP staff will take steps to collect debts from former tenants. Where this is unsuccessful, the debt may be passed to a debt collection agency. Former tenants' debts will only be written off where:

- All reasonable efforts have been made to collect the debt but this has failed
- The former resident has died
- Where it is not cost effective to pursue the debt.

2.5. Responsible Post holder

The Housing Manager is responsible for approving the instigation of any legal proceedings relating to the enforcement of income recovery.

3. Performance Standards

The key performance measures for rent collection are:

- Rent arrears (as a percentage of the annual rent debit)
- Shared Owner arrears (as a percentage of the annual rent debit)
- Former tenant arrears (as a percentage of the annual rent debit)
- Former tenant write offs

Rent collection key performance indicators are set annually by the Board. These are monitored monthly.

The housing management team review accounts regularly to ensure early intervention and prevention wherever possible. Performance against the key performance measures is reported to the Executive team monthly.

Performance against the key performance measures is reported quarterly on the website, to the Customer Experience Committee and to the Board, and is published annually in the financial statements and annual report to tenants.

4. Reference Documents

External

- Pre-Action Protocol for Possession Claims by Social Landlords

Internal

- Tenancy agreements
- WTHP Equality, Diversity &n Inclusion Policy
- WTHP Rent Policy
- WTHP Income Collection & Recovery Procedure

When setting policy, the Willow Tree Housing Partnership will ensure a golden thread of best practice runs through all aspects of its operations in respect of equality, diversity and inclusion. It will seek to minimise adverse environmental impacts arising as a consequence of its work. This approach and all policies will be reviewed on their anniversary date or as new guidance or legislation is introduced, whichever occurs sooner.