

CUSTOMER INCOME AND ARREARS POLICY



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Policy Reference: RGS-CIAP-001

Version: 1.0

Effective Date: 11 June 2026

Review Date: 11 June 2029

Document Owner: Director of Housing & Property Services

Approved By: Board of Directors

Applies To: Customers, Tenants, Leaseholders, Shared Owners, Employees, Contractors and Stakeholders

CUSTOMER INCOME AND ARREARS POLICY

Document Control

Item	Details
Policy Name	Customer Income and Arrears Policy
Document Owner	Director of Housing & Property Services
Approved By	Board of Directors
Effective Date	11 June 2026
Review Date	11 June 2029
Version	1.0
Policy Category	Housing Management
Audience	Customers, Employees, Contractors, Auditors and Stakeholders
Strategic Objective	Financial Sustainability and Customer Support
Regulatory Framework	Housing Act 1988, Landlord and Tenant Acts, Consumer Standards, Data Protection Legislation, Equality Act 2010

Version History

Version	Approved By	Approval Date	Review Date	Description
1.0	Board of Directors	11/06/2026	11/06/2029	Initial Issue



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1. Introduction

Effective income collection is essential to the sustainability and long-term success of RGS Properties. The organisation adopts a proactive and customer-focused approach to income collection, ensuring that customers receive appropriate support while meeting their contractual obligations.

RGS Properties recognises that housing affordability and financial pressures can affect customers at different stages of their tenancy or ownership journey. We are committed to working collaboratively with customers to prevent arrears, provide early intervention, and support sustainable payment arrangements.

When customers apply for a property, RGS Properties may undertake affordability assessments and financial checks to ensure the accommodation is suitable and sustainable.

Upon commencement of a tenancy, lease, or occupancy agreement, customers will receive clear information regarding their financial obligations, including:

- Rent payments;
- Service charges;
- Ground rent (where applicable);
- Rechargeable repairs;
- Administration fees;
- Utility or communal service charges;
- Other contractual charges.

Where customers experience financial hardship, RGS Properties will provide advice, guidance, and referrals to specialist support services where appropriate.

When arrears occur, we will seek to agree affordable repayment arrangements tailored to the customer's circumstances while protecting the financial interests of the organisation.

Legal action will only be considered when reasonable attempts to engage with the customer have been unsuccessful and all practical support options have been exhausted.

Customers ending their tenancy or selling their property will be advised of any outstanding balances and arrangements available for repayment.

Where customer accounts contain credit balances, RGS Properties will verify the legitimacy of the credit prior to processing any refund to ensure compliance with anti-fraud and anti-money laundering requirements.



2. Scope

This policy applies to all income collection activities undertaken by RGS Properties, including:

- Assured and Assured Shorthold Tenancies;
- Temporary Accommodation;
- Social Housing Tenancies;
- Supported Housing;
- Shared Ownership Properties;
- Leasehold Properties;
- Garage and Storage Agreements;
- Former Tenant Accounts;
- Recharge Accounts.

The policy applies to all customers occupying or previously occupying properties managed by RGS Properties.

3. References

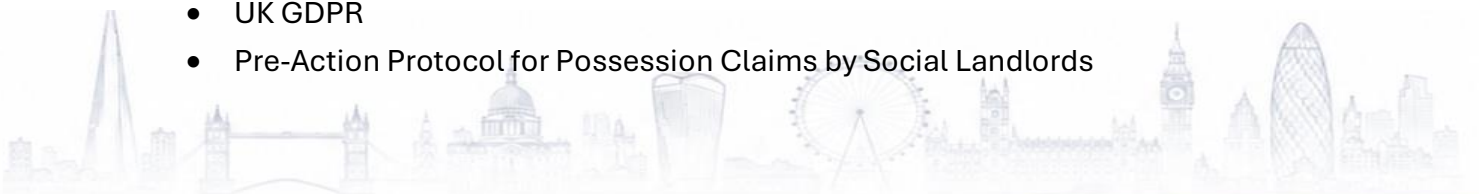
This policy should be read alongside the following policies and procedures:

Internal Policies

- Allocations and Lettings Policy
- Tenancy Management Policy
- Complaints and Compensation Policy
- Safeguarding Policy
- Equality, Diversity and Inclusion Policy
- Unacceptable Behaviour Policy
- Service Charge Policy
- Data Protection Policy
- Anti-Fraud and Anti-Money Laundering Policy
- Financial Inclusion Procedures

External References

- Housing Act 1988
- Housing Act 1996
- Landlord and Tenant Act 1985
- Equality Act 2010
- Data Protection Act 2018
- UK GDPR
- Pre-Action Protocol for Possession Claims by Social Landlords



- Consumer Standards (Regulator of Social Housing)

4. Payment Frequencies and Methods of Payment

Rent, service charges and other housing-related charges are payable in accordance with the terms of the tenancy agreement, lease, licence, or occupancy agreement.

RGS Properties offers a range of payment methods, including:

- Direct Debit;
- Standing Order;
- Bank Transfer;
- Debit and Credit Card Payments;
- Online Customer Portal Payments;
- Telephone Payments;
- Housing Benefit and Universal Credit Direct Payments (where applicable).

Customers are encouraged to choose a payment method that supports regular and timely payment.

5. New Customers

Tenants

Prior to tenancy commencement, RGS Properties may conduct affordability assessments to ensure prospective tenants can reasonably sustain their tenancy.

Customers will receive clear information regarding:

- Weekly or monthly rent charges;
- Service charges;
- Payment schedules;
- Available payment methods;
- Consequences of non-payment;
- Support services available.

The expectation is that rent is paid in accordance with tenancy terms and accounts remain up to date.

Shared Owners and Leaseholders

Shared owners and leaseholders will receive details of:

- Rent charges (where applicable);
- Estimated and actual service charges;



- Ground rent obligations;
- Building insurance contributions;
- Other lease obligations.

Customers will be informed of anticipated housing costs before entering into agreements.

6. Customers in Arrears

RGS Properties recognises that customers may occasionally encounter financial difficulties.

Where arrears arise, we will:

- Contact customers promptly;
- Seek to understand the cause of arrears;
- Provide advice and support;
- Signpost customers to independent debt advice agencies;
- Offer referrals to financial inclusion services;
- Work collaboratively to establish affordable repayment plans.

Repayment arrangements will be based upon:

- Income and expenditure assessments;
- Affordability considerations;
- Vulnerability assessments;
- Individual customer circumstances.

Customers will normally be expected to clear arrears within twelve months wherever reasonably achievable.

Where customers fail to engage, repeatedly default on agreements, or refuse reasonable repayment arrangements, RGS Properties may escalate recovery action.

Recovery Actions

Recovery action may include:

Rental Customers

- Reminder letters and notices;
- Notice Seeking Possession;
- Court proceedings;
- Possession Orders;
- Warrants for Eviction.



Shared Ownership Customers

- Notice Seeking Possession;
- Court Proceedings;
- Possession Orders;
- Enforcement Action.

Leaseholders and Freeholders

- County Court Judgments (CCJs);
- Charging Orders;
- Attachment of Earnings Orders;
- Recovery through legal proceedings.

Legal action will be treated as a last resort after all reasonable engagement opportunities have been exhausted.

7. Customers in Credit

RGS Properties will regularly monitor customer accounts containing significant credit balances.

Where credit balances are identified, we will:

- Verify account accuracy;
- Investigate unusual payment activity;
- Conduct anti-fraud checks where necessary;
- Assess potential anti-money laundering concerns;
- Refund legitimate overpayments promptly.

Refunds may be withheld while investigations are undertaken.

Customers will be required to provide evidence of entitlement where necessary.

8. Former Customers (Rental)

Former tenants with outstanding balances will be contacted to arrange repayment.

Where no repayment arrangement is agreed, RGS Properties may:

- Refer debts to collection agencies;
- Commence legal recovery action;
- Trace former occupants;
- Pursue recovery through the courts.



Where a former tenant has a credit balance, all final account checks will be completed before any refund is issued.

These checks may include:

- Property inspections;
- Recharge assessments;
- Housing Benefit adjustments;
- Universal Credit reconciliations;
- Outstanding charges.

9. Former Customers (Homeowners)

Customers selling shared ownership or leasehold properties must clear all outstanding balances prior to or on completion of the sale.

RGS Properties will provide:

- Statements of account;
- Completion figures;
- Solicitor enquiries;
- Service charge information;
- Outstanding balance confirmations.

Any sums owed may be recovered through legal processes where necessary.

10. Recharges

RGS Properties may recharge customers where costs have been incurred due to:

- Tenant damage;
- Negligence;
- Breach of tenancy conditions;
- Emergency access requirements;
- Health and safety interventions;
- Clearance and disposal costs;
- Lock changes and security works.

Leaseholders and shared owners may also be responsible for contributions toward communal repairs, maintenance, major works, and services in accordance with their lease agreements.

All recharges will be applied transparently and supported by appropriate evidence.



Where applicable, VAT will be charged in accordance with HMRC regulations.

11. Controls

RGS Properties will maintain effective controls to ensure income collection is managed consistently and fairly.

Controls include:

- Regular account monitoring;
- Performance reporting;
- Internal audits;
- Management oversight;
- Repayment arrangement reviews;
- Legal action authorisation procedures;
- Fraud prevention checks;
- Refund approval processes.

Any legal enforcement action must be authorised by appropriately delegated managers.

Refunds must be approved by an authorised manager before payment is released.

12. Exceptions

RGS Properties recognises that exceptional circumstances may require flexibility in applying this policy.

Exceptions may be considered where customers are affected by:

- Serious illness;
- Disability;
- Safeguarding concerns;
- Domestic abuse;
- Financial hardship;
- Bereavement;
- Other significant vulnerabilities.

Each case will be assessed individually.

Any departure from standard procedures must:

- Be documented;
- Be authorised by an appropriate manager;



- Demonstrate fairness and proportionality;
- Be consistent with legal and regulatory requirements.

RGS Properties is committed to treating all customers with dignity, respect, fairness, and compassion while maintaining effective management of its income and arrears responsibilities.



Policy Information

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Review Cycle: Every 3 Years or Earlier if Required by Legislative, Regulatory, or Operational Changes.

