

EASY TO READ

version

POLICIES AT HONEYCOMB GROUP



Policy name:

Income Collection and Recovery Policy

This policy was created to:

Help customers understand how Honeycomb Group collects rent and service charges, support those who may struggle with payments, and explain how we deal with rent arrears fairly and clearly.

What this policy covers

- How and when rent and service charges must be paid
- What support is available to help you pay rent
- How we handle late or missed payments
- What actions we take if debts grow
- How we work with you to avoid eviction
- The options available for paying rent
- What happens when a customer leaves with unpaid rent

Our Goals

- Help you stay in your home by supporting you with rent payments
- Offer advice and flexible payment options
- Treat you fairly and take action only when necessary
- Maximise income so we can continue providing safe, quality homes
- Follow the law and avoid evictions wherever possible

Key Terms

- Rent Arrears: When your rent or service charge payments are overdue.
- Service Charges: Extra payments for services like communal cleaning, lighting, or heating.
- Breathing Space: A government scheme that temporarily protects people in debt from legal action.

- DRO (Debt Relief Order): A formal solution to help people with problem debt.
- Possession Order: Legal action we may take to reclaim a property when rent isn't paid.

Our Approach

- Provide support before and after you move in to help manage rent
- Offer payment options (e.g., Direct Debit, online, card, or cash)
- Contact you quickly if you fall behind
- Make reasonable adjustments for vulnerable customers
- Work with external organisations for extra support
- Use court action only as a last resort
- Write off debt only when recovery isn't possible or would be unfair

Legal Compliance

We follow the Housing Act 1988, Equality Act 2010, Domestic Abuse Act 2021, and other relevant housing laws. We also follow official guidance including:

- The Pre-Action Protocol for Rent Arrears
- Government's Breathing Space debt relief scheme
- The Homelessness Reduction Act 2017

Performance Monitoring

We:

- Track how much rent is collected and how many arrears cases we have
- Report evictions and arrears to the Customer Services Committee
- Use feedback, audits, and changes in law to improve our services

Data Protection

Your personal information is handled securely and in line with data protection laws (UK GDPR and the Data Protection Act 2018). We only share your data when legally allowed and when it helps us support you.

Review

This policy is reviewed every three years or sooner if there are changes in law or regulations.

Date of Policy: 31 July 2024