

Income Management Strategy

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Service area: Housing Operations

Owner: Head of Housing Operations

Scope		Entity		Business Stream	
Customers	<input type="checkbox"/>	Progress Housing Group Limited (Parent)	<input type="checkbox"/>	Progress Homes	✓
Colleagues	✓	Progress Housing Association Limited (PHA)	✓	RWP	✓
Non-Executive Directors / Trustees	<input type="checkbox"/>	Reside Housing Association Limited (RHA)	✓	Progress Lifeline	<input type="checkbox"/>
Third parties*	<input type="checkbox"/>	Key Unlocking Futures Limited (Key)	<input type="checkbox"/>	Progress Living	<input type="checkbox"/>
		Concert Living Limited	<input type="checkbox"/>		
*Other:					
Exclusions:					

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1. Introduction/scope

1.1 Effective income collection and rent arrears prevention are crucial to the Group's successful operation. These efforts ensure financial stability to repair and develop homes, improve services, and support sustainable tenancies. This strategy outlines operational goals, key priorities, a person-centred approach, compliance with regulations, and mechanisms for monitoring progress. The aim of the Income Management Strategy is to prevent and address rent arrears, former tenant arrears and sundry debt, ensuring contributions to sustainable communities and tenant well-being.

2. Aims of this strategy

2.1 The strategy's goals are:

- Maximising income collection whilst promoting financial inclusion.
- Engaging and supporting tenants facing financial hardship, avoiding possession or eviction measures.
- Considering tenants' individual needs and making reasonable adjustments accordingly.
- Encouraging a unified, Group-wide approach to income collection and tenant support.
- Fostering a 'rent-first' payment culture.
- Ensuring a fair and firm approach aligned with the Group's EDI strategy.
- Protecting financial viability through value-driven collection activities.
- Strengthening partnerships to support tenants in sustaining tenancies and maximising income.
- Adhering to relevant legislation and regulatory standards.
- Using customer insight data to improve services.

2.2 The strategy is aligned with the Group's Strategic Plan.:

- **To place customers at the heart of what we do.** Our decisions and development of services will be driven by the involvement, needs, and aspirations of our tenants.
- **To be a strong organisation** delivering growth, innovation, value for money, and continuous improvement. Maintaining high standards of corporate governance to ensure we operate in a safe and socially responsible manner.
- **To operate and behave as one team** to deliver our shared corporate objectives. We recognise the distinctive roles that each of our colleagues and non-executives play in our work, and we consistently reflect our values in the way we behave to deliver our shared social objectives.

3. Where are we now?

3.1 The Group collaborates with statutory and voluntary agencies to implement measures that prevent arrears and debt. The commitment includes the National Housing Federation pledge, which promises no evictions due to

financial hardship for tenants working to resolve their payments. A proactive approach is adopted to make repayment feasible whilst addressing individual circumstances.

- 3.2 Preventing arrears begins before the start of tenancy, focusing on tenants with low incomes, state benefits and challenging circumstances. Adjustments will be made to account for legislative changes such as those under the Welfare Reform Acts and Data Protection legislation.
- 3.3 Specialist Income Collection Officers collaborate across teams to collect rent and recover arrears effectively. Additional support is provided through tenancy sustainability initiatives, including referrals for fuel, food, welfare benefits, employment, and training assistance. The Tenancy Sustainability Fund aids those in significant need by providing vouchers and essential items, alongside practical advice on maximising income and managing on a budget.
- 3.4 Advanced tools like Rentsense and Power BI dashboards help prioritise interventions, focusing on cases needing urgent engagement and ensuring efficient resource use. Tenants can access digital accounts to manage payments and balances conveniently through various methods.
- 3.5 Aligned with the 'Homes for Cathy' pledge, the Group remains committed to ending homelessness and transforming the customer approach with a foundation in person-centred service delivery. Collaborative exploration of new ideas will ensure a truly customer-focused service.

4. Where do we want to be

We aim to:

- 4.1 Enhance the quality and comprehensiveness of customer insight data to refine and optimise service delivery processes.
- 4.2 Develop innovative and inclusive mechanisms that empower tenants to actively influence service delivery.
- 4.3 Ensure continuous alignment of policies and procedures with evolving welfare reforms, maintaining compliance and responsiveness to legislative changes.
- 4.4 Foster and strengthen the 'one-team' approach to empower colleagues, enabling them to effectively maximise income and support tenant needs.
- 4.5 Implement targeted strategies to reduce instances of under-occupancy, promoting efficient use of housing resources while addressing tenant requirements

5. What do we need to do to achieve our aims

- The Group will enhance the quality of insight data to inform strategic decision-making processes effectively and refine service delivery mechanisms.

- Regularly update income collection procedures to ensure they remain efficient, customer-focused, and aligned with evolving needs.
- Maintain robust alignment with welfare reforms, including the full rollout of Universal Credit, to provide seamless compliance and support.
- Cultivate a collaborative 'one-team' approach to empower colleagues, enabling them to maximise the collection of rent and service charges while addressing tenant support requirements.
- The Group will address under-occupancy by supporting tenants to find appropriately sized homes, ensuring optimal resource use and compliance with housing benefit and Universal Credit regulations.
- Utilise customer profiling and tenancy analysis to deepen understanding of tenant needs and target resources effectively.
- Support tenants in accessing digital services by ensuring the digital offer is current, inclusive, and prepared for future demands.
- Provide ongoing training, supervision, and coaching to staff, fostering their professional growth and ensuring excellence in income collection performance.
- Strengthen partnerships with housing providers, statutory agencies, and voluntary organisations to combat poverty and debt, while promoting tenant income maximisation and tenancy sustainability.

6. Definitions

The Group	Progress Housing Group Limited (and subsidiary companies specified within the entities section)
Progress Homes	The brand name the Group uses when referencing general needs and independent living homes
RWP	The brand name the Group uses when referencing supported living homes

7. Associated policies and procedures

Document reference	Name of document
GRSTRHM03EIA	Equality impact assessment
GRSTRHM03DPIA	Data Protection Impact Assessment
GRPOLHM18	Income Collection Policy

8. Monitoring and review

- 8.1 This strategy is accompanied by a high-level action plan that is aligned with the Business Stream's Business Plan and monitored accordingly.
- 8.2 This strategy will be reviewed every 3 years unless an earlier review is prompted by an external or internal change.