

Rent Recovery Policy

Policy Owner	Income Manager
Version	V1
Frequency of Review	3 Years
Date Document Last Reviewed	April 2026
Date of Next Review	May 2029
Equality Impact Assessment Required / Completed	No
Data Impact Assessment Required / Completed	Not required as the policy does not involve any notable changes to the way in which Cottsway process personal data
Reviewed By	Housing Team Leaders
Approved By	Deputy CEO 01/05/2026

1. Policy Statement

- 1.1 The aim of this Rent Recovery Policy is to ensure that all rent due from customers is collected efficiently and effectively. We promote a strong payment culture to support successful tenancies. This will be achieved by encouraging and requesting rent payments in advance wherever possible.

2. Policy Scope and Objectives

- 2.1 This policy sets out our approach to the management of customers' rent accounts. Arrears are defined as rent and/or associated service charges due to Cottsway from customers that have not been paid in accordance with their tenancy agreement. Cottsway aims to maximise rental income and will take recovery action from customers to protect the provision of services and maintain our financial viability.

3. Policy Details

3.1 Implementation

We will promote a positive payment culture which focuses on supporting customers to meet their obligations. We will provide a range of accessible and cost-effective payment methods. We expect prompt payment of rent and other charges, and we will prioritise preventative action in the early stages of any arrears.

We are aware that multiple debts are a problem for many of our customers and we will work with other agencies to support customers in managing creditors whilst prioritising rent payment.

We will work with households to help sustain tenancies and explain all available remedies to reduce arrears. We will escalate enforcement action in a fair manner which may ultimately lead to eviction.

3.2 **Early Intervention**

We are committed to engaging our customers by clearly advising them of their rent payment obligations from the commencement of the tenancy and the impact that non-payment will have on the tenancy. We will ensure that customers have the necessary facilities to make their rent payments and that they are referred to appropriate advice services at the right opportunity.

Emphasis is placed on prevention and early contact. Early identification of arrears allows us the time and opportunity to offer support to customers and discuss a range of options for clearing arrears.

Staff will be proactive and establish contact with the customer as soon as possible when arrears are identified. Housing related costs can be a frequent cause of rent arrears; we will work together with the customer to resolve these issues. We will not start possession proceedings where arrears are due as of a result of an outstanding Housing Benefit or Universal Credit claim and the customer has provided all of the information required of them and is paying any sums due which are not covered by Housing Benefit or Universal Credit.

3.3 **Prevention**

We will support customers, according to their individual needs and personal circumstances to maximise their household income and prioritise rent and arrears repayment. We will encourage the maximisation of benefit income and provide good quality advice and support where it is needed at every stage to prevent arrears escalating.

We will ensure that, where appropriate, detailed financial advice is given to the customer to help maximise their income and minimise their expenditure. The Income Team will offer advice and assistance regarding Universal Credit and Housing Benefit applications, however, customers will be encouraged and supported to take responsibility for their own claims. Customers will be informed at all key stages of the process and of the next stage if they fail to pay or contact us.

3.4 **Partnership working**

We will provide and fund independent debt and money advice through a third party contracted provider. The service works solely to support our customers in areas such as welfare benefit advice, support with reconsiderations and appeals, better off calculations, money management and budgeting advice, debt advice and support for people to increase working hours as well as financial capability.

We will work closely with our local authority partners to ensure that Housing Benefit claims are processed efficiently and where appropriate in line with verification framework requirements.

We will review motivation for customers to maintain good payment histories and take opportunities to promote good practice.

3.5 Legal Action

We will make every effort to prevent a customer from losing their home due to non-payment of rent. Action to repossess properties will be taken when all other options have been exhausted. We will abide by pre-court protocols and seek approval from the Head of Service before application for a warrant is made.

3.6 Eviction

We will consider eviction when all other options for clearing arrears have been exhausted. We will carry out an eviction where a county court bailiff is present and we will work with the bailiff to ensure that it is done as sensitively as possible. Customers will be advised of their right to appeal as appropriate. We will ensure that all relevant statutory agencies including the local councils and Social Services are informed of our intention to proceed with eviction.

3.7 Complaints and Appeals

Customers who have been subject to action under this policy have a formal right of complaint to Cottsway under Cottsway's complaints procedure or, in the case of legal action through appeal to the County Court.

3.8 Monitoring

Cottsway will set clear targets for collecting rent and service charges and have a system of performance monitoring and management in place by way of key performance indicators (KPIs).

The KPI's will be reported on a monthly/quarterly basis to the Exec Team and Board Members. Cottsway will periodically review its approach to arrears recovery. This policy will be reviewed every three years or earlier if there is a significant change in legislation.

4 Equality, Diversity and Inclusion

4.1 Cottsway will treat all customers with fairness and respect. We recognise that we have an ethical and a legal duty to advance equality of opportunity and prevent discrimination on the grounds of age, sex and sexual orientation, disability, race, religion or belief, gender reassignment, pregnancy and maternity, marriage and civil partnership.

We will aim to ensure that the individual needs of our customers are met in implementing this policy by having due regard to the Equality Act 2010, for example the provision of translated materials, or home visits with a carer or other support agencies if appropriate.

We recognise that arrears accrue in different patterns, and we will tailor our interventions and take appropriate action to take account of individual circumstances and not simply follow a standard approach.

Our procedure will take into account Article 8 of the European Convention of Human Rights and we will act proportionately in all cases including those where claims are made using one of the mandatory grounds for possession such as Ground 8 and s.21.

5 Review

- 5.1 This policy will be reviewed every 3 years unless any changes in legislation or regulation and/or recommendations by the Audit and Risk Committee and the business which may trigger an earlier review.

6 Associated Documents Policies and Procedures

- 6.1 List any documents, policies or procedures related to this policy.

- Rent and Service Charge setting Policy
- Lettings Policy
- Rent Arrears recovery procedure
- Welfare Reform Act 2012
- Renters Rights Act 2025
- Complaints and resolution policy
- Equality, Diversity & Inclusion Policy
- Money and Benefit advice Service – Citizens Advice Oxfordshire.
- Ministry of Justice – Pre-action protocol for rent arrears

List of changes

Date	Change
April 2026	Interim policy review with minor changes. Further review to take place following changes introduced through Renters Right Act