



Tenant Debt Policy

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POLICY SUMMARY

This Policy outlines the approach EPIC will take in collecting housing-related debts, such as rent arrears, former tenant arrears, recharges, and court costs. We will actively pursue debts owed to us by using our internal resources, tracing debtors where needed, taking court action if necessary and referring bad debts to an external debt collection agency where appropriate.

Where debts remain uncollectable, there are certain circumstances in which we would consider writing off these debts.

1. APPLICABILITY

The Policy applies to all current and former tenants, and leaseholders of EPIC Housing.

2. INTRODUCTION

This Policy sets out our approach to recovering debts from our tenants and leaseholders. Our fundamental aim is to maximise the income due and minimise the amount of bad debt accrued. We want to protect our income stream and therefore our future financial viability, as this enables us to invest in our homes, communities, and people, and overall be a good landlord.

3. CONTEXT

Our approach to collecting income and recovering debt is determined by the current legal, political, and regulatory context. We are subject to relevant legislation and the Civil Procedure Rules which govern the court process. In terms of regulation, the following Regulator of Social Housing standards apply:

Economic standards

Governance & Financial Viability Standard
Value for Money Standard
Rent Standard

Consumer standards

Tenancy Standard

4. STATEMENT OF INTENT

4.1 Debt Prevention

To prevent debt from accruing we will:

- Undertake an affordability assessment with each housing applicant as part of the application process.
- Explain the tenancy obligations and set up a rent-in-advance payment plan with every new tenant at the tenancy sign-up, who will be asked to pay one month's rent in advance.
- Visit tenants during the tenancy, and within two months of the start of the tenancy and one before the end of the initial 12-month probationary period.
- Provide money advice and access to crisis support (e.g., food bank referral, tenancy sustainment budget referral), or to signpost tenants where we do not provide this service.
- Inform customers using publicity materials – such as our website, newsletter articles and various campaigns – to advise them of benefit entitlement, access to debt advice and to contact us if they experience difficulties.

4.2 Negotiation with customers

We will contact customers whose accounts fall into arrears at the earliest opportunity and seek to make an agreement to clear the outstanding debt. The arrangement will take into account their ability to pay as well as the amount of debt. Where appropriate we will offer money and budgeting advice as mentioned above. For advanced financial/debt problems, we will signpost customers to

external organisations, such as Citizen's Advice, National Debtline, Step Change and/or relevant local agencies.

4.3 Legal processes

Where necessary we will enforce tenancy conditions and payments due to us by using the various county court processes, including applications for possession and money claims. We will follow a stage-by-stage and escalated approach before issuing court proceedings, and we will ensure eviction action is taken as a last resort. Our Tenant Debt Policy and accompanying procedures will contain further details of our internal processes and statutory obligations regarding non-payment of rent.

4.4 Record Keeping

In each stage of our debt recovery processes, we will keep records in our housing management systems of all correspondence sent and contact entered into with customers and relevant parties.

5. RESPONSIBILITIES

The roles and responsibilities of key staff across EPIC are detailed as follows:

- The Executive Team is responsible for approving this Policy and annual write-offs.
- The Director of Housing Management is responsible for ensuring that our relevant policies and procedures are effective and in line with legislation.
- The Housing Manager is responsible for:
 - Developing and implementing operational procedures to deliver the policy objectives.
 - Embedding the policy through staff training, learning and development.
 - Monitoring the overall effectiveness and fair implementation of the policy.
 - Reporting to the Executive Team when required on the operational effectiveness of the policy and any relevant performance indicators.
 - Reporting arrears performance to the Senior Leadership Team (SLT) as part of the SLT Housing Service Update Report.
 - Overseeing the preparation of the proposed Annual Write-off Report for Executive Team Approval, no later than February each year.
- The Housing Officers (Income) will enact the customer contact and debt recovery actions stated in this Policy and the relevant procedures.

The Finance Team is responsible for processing approved write-offs on EPIC's systems.

6. TRAINING

We will ensure that relevant staff are aware of the contents of this policy and how to apply the policy and accompanying procedures.

7. DATA VALIDATION, REVIEW AND MONITORING

This policy is due for review in October 2026, unless there are any significant changes in legislation or regulation in the meantime.

8. EQUALITY AND DIVERSITY IMPLICATIONS

We are committed to ensuring and promoting equality of opportunity for all. We are opposed to discrimination on any grounds, including race, religion, gender, marital status, sexual orientation, disability, age, or any unjustifiable criteria. We are committed to developing a culture that values people from all sections of society and the contribution which each individual can make. We will ensure our approach to accessing properties is considerate of people's individual needs. We also adhere to the Equality Act 2010.

EPIC Housing recognises that some people experience a disadvantage due to their socio-economic circumstances and will strive to ensure no person or groups are treated with injustice due to their personal circumstances. We will also ensure that all services and actions are delivered within the

context of current Human Rights legislation and will make sure the central principles of the Equality Act 2010 will be adhered to. Where we are due to take court action against a customer we know to be disabled, we will conduct a 'justification exercise' to demonstrate we are using 'proportionate means of achieving a legitimate aim'.

9. MONITORING / REVIEW

This Policy will be reviewed every three years. A review may be conducted earlier if there are significant changes to either legislation or EPIC's operating practices.

10. ASSOCIATED DOCUMENTS

- Tenancy Agreement
- Former Tenant Arrears Procedure
- Former Tenant Arrears Procedure Flowchart
- Recharge Policy
- Rent Setting & Service Charge Policy

Version Control

Date of Review	Reviewer	Version Number	Changes	Date of Next Review	Approved By
October 2023	Chris Panting	V1.0		October 2026	Executive Team
May 2025	Dan Glass	V1.1	To incorporate recommendations post TIAA Review in February 2025.	October 2026	Executive Team