

This policy outlines the robust approach to collecting housing related debts, such as former tenant arrears, recharge costs, or court costs, that we wish to take across Amplius. It confirms that we will actively pursue debts by tracing debtors where needed and taking court action if necessary. Where debts remain uncollectable, the circumstances in which we would consider write-off of debts is outlined.

Debt Collection Policy

Document management

Directorate	Operations
Policy sponsor	Chief Operations Officer
Policy owner	Director of Customer Operations
Policy author	Head of Payment Support

Review process

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Part 2

Policy introduction

Scope

This policy outlines Amplius' approach to the recovery of housing related debts owed. This includes rent arrears from former tenants, court costs, recharged repair expenses, and other sundry debts. For current tenants, please refer to the Arrears policy.

The policy covers the full range of debt management actions, from early engagement and flexible repayment options to legal recovery measures when necessary. The policy defines the criteria and authority levels for debt write-off in cases where recovery is no longer viable.

The term Amplius incorporates all member companies and subsidiaries.

This policy will be implemented alongside the Arrears Policy by the Payment Support Team. Key other stakeholders would be the Financial Wellbeing Team, and other teams across Amplius who provide chargeable services.

The policy does not form part of any colleague's contract of employment and the policy may be amended at any time.

Part 3

Policy details

Debt Management and Collection

We will actively pursue all debt and take all reasonable measures to collect outstanding debts. This will include:

- debts arising from unpaid rent by former tenants
- court costs
- other sundry debts including recharged repair costs either from during the period of the tenancy or;
- rechargeable void costs following tenancy termination.

If a current customer has debts owed to Amplius and has rent arrears, rent will be the priority. Other debts will be pursued if the rent arrears are being managed properly and in line with the tenancy agreement. Repayments would be affordable and not put the rent payment arrangement at risk.

In line with our Arrears Policy, we will provide support advice and assistance to customers to minimise arrears during and at the end of a tenancy. We will offer a range of payment methods to suit the debtor.

We will manage debt effectively by taking the following steps:

- Contact the debtor at the earliest possible point, including prior to tenancy termination where appropriate
- Use appropriate methods available to us, including those in the public domain (i.e. social media) to trace former tenants who have left without providing a forwarding address
- Where the debt cannot be paid in full, we will agree payment by instalments
- Give advice or direct people to appropriate independent advice agencies when necessary
- Monitor accounts regularly and follow up if arrangements are not adhered to
- For existing customers, refer to our Money Advice/Financial Wellbeing service

If debts are not paid in full, or arrangements to pay are broken, we may take legal action when it is appropriate. This could include:

- A Money Claim leading to a County Court Judgement
- Attachment to Earnings Order
- Warrant of Execution – if granted allows the seizure of goods to sell to offset debt

If a tenant has died, we will try to recover any money owed from their estate. We will make appropriate enquiries to establish if a will exists or if there is an estate.

Where a debtor reappears to be housed by Amplius, the debt, whether written off or not, must be cleared or addressed in line with our Lettings and Allocations Policy before an allocation

is made. This would be the case even where statutory limitations restrict the debt being pursued through the courts.

Write-off of Uncollectable Debt

Where all attempts to collect debt have been unsuccessful, and further attempts would be uneconomical, it may be necessary to write off debt. We would recommend this where:

- Despite all attempts no money has been collected
- A former tenant cannot be traced
- A former tenant's current income means legal action is unlikely to be worthwhile
- The debt is subject to a bankruptcy order or similar and cannot be pursued
- It is deemed uneconomical to pursue the debt
- The former tenant has died, and no payments have been received from the estate
- Court action is no longer an option due to statutory limitations
- Other exceptional reasons mean it would unreasonable or inappropriate to pursue the debt, for example, fleeing domestic abuse.

Debts that have been written off can be reinstated where new information is received, or circumstances are known to have changed.

All write-offs up to £5k are signed and authorised by the Head of Payment Support/Director of Customer Operations. Any write-off over £5k is to be signed and authorised by the Deputy Chief Executive.

Equality, diversity and inclusion

Amplius is committed to E,D&I and such will make reasonable adjustments to the policy to recognise, accommodate and support individual needs, where needed.

This Policy adheres to Amplius' approach to Equality and Diversity.

Amplius will take a proactive approach to ensure that no individual or group is discriminated against or treated differently as a direct or indirect result of this Policy.

Additional needs (addressing vulnerabilities)

Amplius understands that some of our customers and service users may be vulnerable for various reasons. Our policies will consider the recommendations made by the Housing Ombudsman and other regulatory bodies regarding vulnerabilities. Amplius will take a proactive approach when making decisions about customers or service users and, where possible, will tailor our services to meet their needs and support vulnerable individuals.

Part 4

Compliance and administration

Legal and regulatory compliance

This policy fully complies with Amplius' legal and regulatory obligations.

- Regulatory Standard for Governance & Viability
- Value for Money Standard

This list is not exhaustive, and policy authors will undertake thorough research and/or seek professional advice to ensure that Amplius meets its obligations and complies with the current and relevant legislation and regulations.

Evaluation, review and performance monitoring

This policy will be reviewed on a Triennial basis to ensure that it remains fit for purpose. A policy review may also be required earlier, in response to internal or external changes for example changes in legislation. Prompt and effective action will be taken where improvements are identified.

Performance on Debt Recovery is monitored within the Payment Support Team, and Global Debt at departmental, ELT, and Board level.

This policy will be reviewed in accordance with policy review timescales set out by the Governance Team.

This policy will be evaluated via performance monitoring of KPIs at management team, ELT, and Board level. Implementation of the policy will be informed by customer feedback through complaints and Customer Influence Framework.

Related policies

- Arrears Policy
- Lettings and Allocations Policy
- Responsive Repairs Policy

Part 5

Appendices

A. Associated documents – Internal procedural document, colleague use only

- NA

Part 6

Changelog

Amended date	Summary of changes	Version №