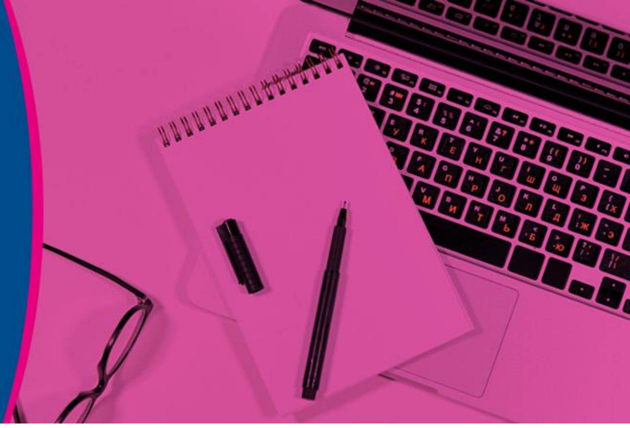
Rent Income Excellence Network

Opinion



2 July 2026

What will income collection look like in 2030?

AI is the future: a statement so obvious it almost feels outdated. Of course, AI is the future – but what will that future look like for income collection?

The consumer standards demand that landlords understand their residents better than ever before. At the same time, rapid advances in AI and large language models (LLMs) are creating new opportunities to turn better data into earlier intervention and more informed decisions. As landlords seek to expand their use of technology, income services are well placed to become early adopters, having used predictive models for years to identify risk and prioritise action.

Many housing providers already use AI. Gary Haynes, Managing Director of Voicescape, explains that in this context *"AI often refers to machine learning for large-scale data analysis, but also includes large language models for more nuanced tenant interactions"*.

AI is moving on from analysing data in the background to increasingly direct interaction with residents. As organisations continue to gather and connect more data, levels of nuance increase and bespoke automation becomes possible. By successfully blending data from multiple service areas, removing silos between frontline teams, a meaningful single view of the customer can take form. This development will allow for more sophisticated automation; shaping the right message, channel and time to fit each resident, as well as more proactive services, supporting residents earlier with tailored interventions to prevent issues from escalating.

Of course, every opportunity casts a shadow. The growth of AI raises important questions around ethics and what greater automation might mean for staff who currently deliver these services. Speaking to some of the leading technology providers in the sector, there is an awareness of these concerns. Mark Walker, Income Maximisation Director at Mobysoft, stressed that there is no appetite to fully automate income collection. Instead, organisations are investing in AI to deliver more accurate risk prediction, remove repetitive administrative burden and enable officers to focus on complex, high-impact cases where empathy, experience and professional discretion are essential. As Simon Raine, Founder of SJR Data, succinctly puts it, *"used properly, AI augments expertise; it doesn't replace it"*.

So, in the short to medium term, it seems the ambition for AI development is not to reduce the human element, but to promote it. Over the coming years, income officers can expect to spend less time sending letters and pursuing low-risk debt and more time doing what LLMs can't (yet): being present in their community and supporting vulnerable residents to sustain their tenancies. In that case, the rise of the machines might ultimately lead to a more human service.

About the author(s)

Karl Maple is a senior social housing leader with over 15 years' experience across local government and housing associations. As Head of Income, Financial Inclusion, Rent Accounting and Leasehold Services at Croydon Council, he has driven major service improvements, achieving collection rates above 101.5% while enhancing customer outcomes. Karl specialises in income management, financial inclusion and service transformation, using data and resident insight to deliver person-centred services. He is a PRINCE2 Agile project manager known for collaborative leadership and transformational change.