



Income Management Policy

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Policy Owner:	Executive Director of Housing
Policy Author(s):	Head of Neighbourhoods
Accountable Executive:	Executive Director of Housing
Approved by:	Executive Director of Finance
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For the full version history of this policy, see the back page	

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1.0 Introduction and scope

1.1 This Policy sets out our approach to providing our customers with the support and knowledge to ensure their income levels are correct in line with their entitlement. This will enable customers to pay their rent, sustain their tenancy and secure income streams for the Group.

1.2 The scope of this Policy covers:

Gentoo Group	X
Gentoo Homes	
Gentoo Developments Ltd	
Gentoo Genie	

It applies to:

General Needs rented properties	X
Supported Housing	X
Sheltered Housing	X
Leasehold/Shared ownership	X
Rent to Buy properties	X
Market rented properties (domestic)	X
Temporary Accommodation	X
Garages and outbuildings	X

2.0 Our core purpose and vision and priorities

- 2.1 Our core purpose is to provide safe and decent homes for our customers of today and tomorrow.
- 2.2 Our vision is to provide great homes, strong communities, and inspired people for Sunderland.
- 2.3 The safety of our customers and colleagues will always be our number one priority.
- 2.4 We have identified six further priorities which will guide the delivery of our services.
- 2.5 We live our values in everything we do from the boardroom to the front room, to deliver our priorities for our customers.
- We know our customers.
 - We provide great homes.
 - We help communities to thrive.
 - We are a great place to work.
 - We spend our money wisely.
 - We are well governed.
- 2.6 Our values are what we stand for and what we want to be known for. They are what makes us, us.
- We care about people.
 - We take accountability.
 - We shape the future.
 - We bring leadership.
 - We deliver.

3.0 Regulation and legislation

- 3.1 This Policy helps to fulfil the following legislation:
- Pre Action-Protocol and associated legislation
 - RSH Regulatory Code
 - Housing Act 1985, 1988 etc.
 - Data Protection Act 1998
 - Breathing Space Moratorium Regulations 2020
 - Social Housing (Regulation) Act 2023
 - Protection from Eviction Act 1977

- 3.2 This Policy has been cross-referenced with good practice.
- 3.3 We are guided by the Consumer Standards, which describes ways to improve things for people living in Social Housing.
- The Safety and Quality Standard
 - The Transparency, Influence and Accountability Standard
 - The Neighbourhood and Community Standard
 - The Tenancy Standard

Details on these standards can be found at:

www.gov.uk/government/publications

4.0 Our Policy statement

- 4.1 We will strive to ensure that every one of our customers has the support and advice they need to ensure they are not financially excluded.
- 4.2 We are committed to ensuring that every opportunity has been offered to assist our customers to sustain their tenancies. We will do this in several ways:
- Discuss the importance and priority of paying their rent
 - Providing financial advice to our customers and support them with budgeting skills
 - Ensuring customers claim all the benefits they are entitled to
 - Referring to impartial debt advice agencies where necessary
- 4.3 Prevention and early intervention are critical elements in the arrears process. Prevention starts from the moment a customer is considered for a new home with us, where we will carry out an income review ensuring affordability and being able to identify any support requirements prior to a customer's tenancy starting with us (for example direct payments, discretionary housing payments or water rates support). Our sign-up process and series of welcome emails are also designed to prevent rent accounts falling into arrears in the first place. In terms of early intervention, we will contact our customers through a variety of methods as soon as an account falls into arrears, we will work with the customer to identify the root cause of their financial hardship and utilise our Money Matters Team, whose purpose is to provide customers with appropriate support. Services offered from them include:
- Debt advice, support, and solutions
 - Welfare Benefits advice and claims
 - Universal Credit Support
 - Basic budgeting advice
 - Access to the Gentoo Crisis and Tenancy Sustainability Fund
 - Income Maximisation
- 4.4 We offer a range of convenient and flexible rent payment methods to suit our customers' individual needs, these include:

- Card payments, including debit card and credit card
- Internet payments
- Telephone payment line
- Deductions from DWP benefits including Universal Credit
- Standing order
- Direct debit
- A door-to-door collection service in exceptional circumstances

4.5 Gentoo aims to provide the highest level of service and care to all its customers. The way we deal with debt recovery is tailored to the customer's individual circumstances. We will manage customers' accounts throughout the arrears process, this will involve ensuring contact with the customer is maintained, providing support where required, renegotiating rent payment agreements if necessary and ensuring that the customer understands the action that can be taken if we are unable to make an agreement or they do not maintain it.

4.6 Partnership working is crucial in reducing the level of arrears our customers accrue, in addition to other debts they might have. We will continue to work closely with partners, while looking to develop relationships with other organisations where it will add value.

4.7 It is Gentoo's preference that enforcement action will not be necessary, and we will always work with our customers through times of financial hardship, providing financial support and advice. Wherever possible, we aim to secure repayment without obtaining possession of the dwelling, for example by arranging direct payments. However, failure to pay is a ground for possession and the County Court can make the following orders:

- A Postponed Possession Order (PPO), this allows customers to remain in their home, on the grounds that they pay their current rent plus whatever the amount the County Court states from the arrears owed.
- An Absolute Possession Order (APO) can also be granted to end an assured tenancy, usually within 28 days.

Should either order be breached, then we may apply for a bailiff to carry out an eviction and end the tenancy.

4.10 We are committed to the principles of diversity and inclusion throughout the organisation and aim to:

- Meet the needs and choice of people from all backgrounds.
- Ensure that our services are relevant, responsive, and sensitive to the needs of our existing and future customers.
- Ensure that all sections of the community in which we work have equal access to our services.

Our Income Management Policy will ensure that customers will be treated as individuals and with fairness and respect. An Equality Assessment has been completed regarding this Policy and is attached in Appendix 1.

5.0 Roles and responsibilities

5.1

Roles	Responsibilities
Executive Director of Housing	Is accountable for ensuring effective implementation of this Policy
Director of Customer	Is responsible for adequate resourcing and having effective processes in place to implement this Policy
Head of Neighbourhoods	Is responsible for ensuring this Policy is adhered to and that all staff are appropriately trained
All Housing staff	Should be trained in relation to this Policy and act accordingly

5.2 Effective income management is built on the success of shared responsibility of customers, landlords and relevant partners to support long term tenancy sustainment.

5.3 Our responsibilities as a landlord include:

- Registered providers must support tenants to maintain their tenancy or licence. Where a registered provider ends a tenancy or licence, they must offer affected tenants' advice and assistance.

Tenancy sustainment and evictions

- Registered providers must provide services that support tenants to maintain their tenancy or licence and prevent unnecessary evictions.
- Registered providers must provide tenants required to move with timely advice and assistance about housing options before the tenancy or licence ends.

Fairness and respect

- Registered providers must treat tenants and prospective tenants with fairness and respect.

Diverse needs

- In relation to the housing and landlord services they provide, registered providers must take action to deliver fair and equitable outcomes for tenants and, where relevant, prospective tenants.

6.0 Monitoring and review

- 6.1 This Income Management Policy will be reviewed every 3 years, or in line with business need.
- 6.2 The accountability and responsibility for this Policy lies with the Executive Director of Housing.
- 6.3 This policy may be subject to an audit in line with the business' audit plan.
- 6.4 This Policy is a grade 2 and changes will need the approval of the Executive Director of Housing.
- 6.5 The KPIs for this service (see Appendix 1) are reported through the appropriate governance structure.

7.0 Policy outcomes

- 7.1 Our Income Management Policy aims to achieve the following outcomes:
 - Customers' incomes are maximised, and tenancies are sustained.
 - Customers are provided with support when needed via our Neighbourhood Coordinator, Money Matters Team, or partner organisations.
 - Legal action is only taken when all support has been exhausted.
 - Arrears are managed to protect the Groups income.
 - Deliver fair outcomes and equitable outcomes for customers. Promote the delivery of a caring and supportive service.

8.0 Records

- 8.1 All records with reference to Income Management are held within the relevant Group housing management system.

Appendix 1 KPIs

The following measures will be used to inform this Policy and Toolkit:

- Total standard and HB recovery arrears
- Arrears as a percentage of debit
- Rent collected and a percent of rent due
- Total arrears of UC customers
- Rent collected as a percentage of rent due (UC Customers)
- Total Former Tenant debt
- Support referrals made
- Legal action taken, including NOSPs, Court Action and Evictions

Version Control

Version	Reason	Issuer	Date
0.4	Amended as per Mel Smith's comments	Sarah Treadwell	16/3/18
2.0	Approved	Sarah Treadwell	27/6/18
2.1	Amended names to job titles and added accountable Exec Director to front page	Sarah Treadwell	13/5/19
2.2	Added Coronavirus Act 2020 to paragraph 3.1 and removed 'cash or cheque at Gentoo office' from paragraph 4.5	Vicky Gamblin	12/10/20
3.0	Policy Renew – Added Breathing Space Legislation and updated Appendix 3 - local offers.	Vicky Gamblin	25/05/2021
3.1	Amended job titles and customer amended to tenant.	Clare McInroy	12/01/2022
3.2	Policy review	Vicky Gamblin & Catherine Loftus	04/08/2023
3.3	Policy review	Vicky Gamblin	4/7/2024
4.0	Policy approved.	Pete Lenehan	4/7/24