

# Income Management Policy

Cornwall Housing

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Version 1.0



## Policy control sheet

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1.0	08/01/2019	17/01/2019		L Howarth	S&E	

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08/01/2019	Standard		See EIA	L Howarth	

Policy guidance and advice contact details				
Directorate	Service Area	Name of policy developer	Contact number	Email address
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## **Notes**

One of the core management functions of Cornwall Housing Ltd is the efficient management and maximisation of rental income. Wherever possible we will act with reasonableness and proportionality, whilst also ensuring that the policy and procedures are sensitive and fair.

## **Legal influences on this policy**

Housing Act 1985, 1988 and 1996  
Civil Procedure Rules 2006 updated April 2013  
Equality Act 2010  
Disability Discrimination Act 1995  
Financial Regulations  
Welfare Reform Act 2012  
Mobile Homes Act 1983  
Housing and Planning Act 2016  
Welfare Reform and Work Act 2016  
Tenancy Agreements (all variants)  
Conditions of Tenancy (all variants)

## **Non-legal influences on this policy**

Tenancy Fraud Policy  
Tenants' Handbook  
Equality and Diversity Framework

## **Other documents linked to this policy**

Tell us what you think leaflet  
Rent Management standard operating procedures (SOPS)

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## 1. Policy Statement

- 1.1 We will strive to keep the level of rent arrears to an absolute minimum in order to maximise rental income in the best interest of tenants, Cornwall Council and Cornwall Housing as landlords.
- 1.2 We will adopt a robust approach to recovering rent arrears; but we recognise that household's circumstances do change, and any recovery action will reflect this, including changes of circumstances and loss or change of income.
- 1.3 Whilst sustaining tenancies is always a priority, we recognise that at times tenancies fail. We will evidence everything possible has been done to avoid that outcome. We will only use eviction as a last resort, and will work with our Housing Options Team to manage the impact on any households evicted.
- 1.4 We are committed to equality and diversity and the prevention of discrimination. We will endeavour to promote inclusion and representation and will do all we can to prevent discrimination against individuals and groups as a result of age, disability, gender reassignment, race, religion or belief, sex, sexual orientation, marriage and civil partnership, pregnancy and maternity.
- 1.5 It is our intention that all information will be produced in plain English.

We will endeavour, when requested, to provide information in larger print, audio format, Braille or another language.

## 2. Income Management Policy Statement

- 2.1 We are committed to an efficient and effective income management service that aims to maximise income due and collectable from rent, service charges and other charges, but to also sustain tenancies wherever possible by facilitating money advice, income maximisation, welfare benefits advice and by providing support to manage rent payments on all tenures.

This policy applies to all Cornwall Housing managed properties and covers all customers, where contracted to pay rent, service charges or other charges.

- 2.2 This policy is intended as guidance and any actions which, may contradict this policy must first be discussed with the Rents Manager.

### 3. Purpose of the Policy

3.1 The purpose of this policy is to minimise outstanding debt. The key objective of this policy is to manage income effectively, keep debt to a minimum, and ensure the financial viability of the organisation.

### 4. Policy Commitments

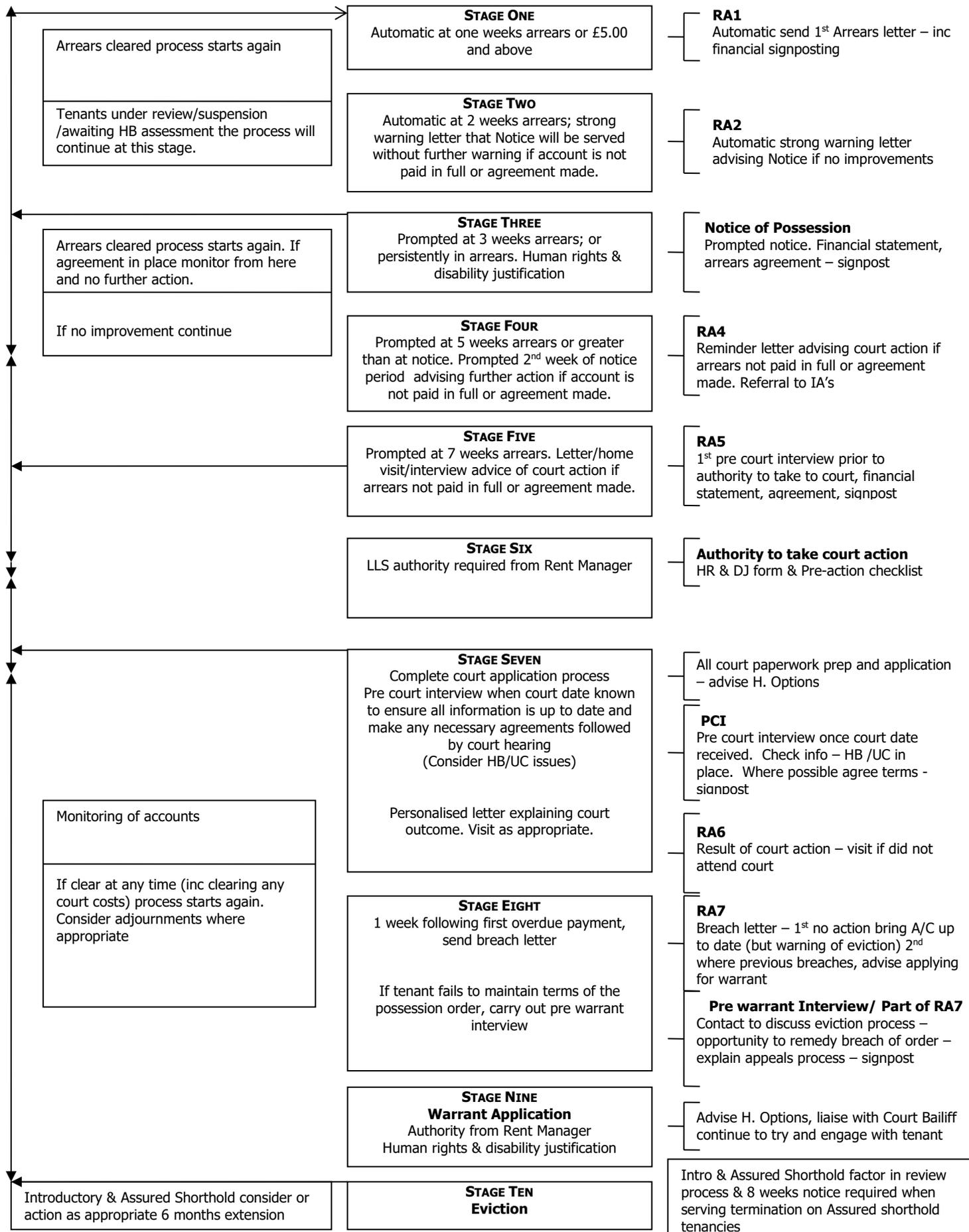
4.1 For new customers at the point of tenancy sign-up, we will:

- Work with new customers to pay four weeks rent in advance regardless of housing related support eligibility
- Reinforce the terms of tenancy and the importance of regular rent payments being made
- Provide assistance, where appropriate, to customers to access support for housing costs through housing benefit or Universal Credit
- Provide advice about benefits, income maximisation and money advice through referrals to our team of Inclusion Advisors

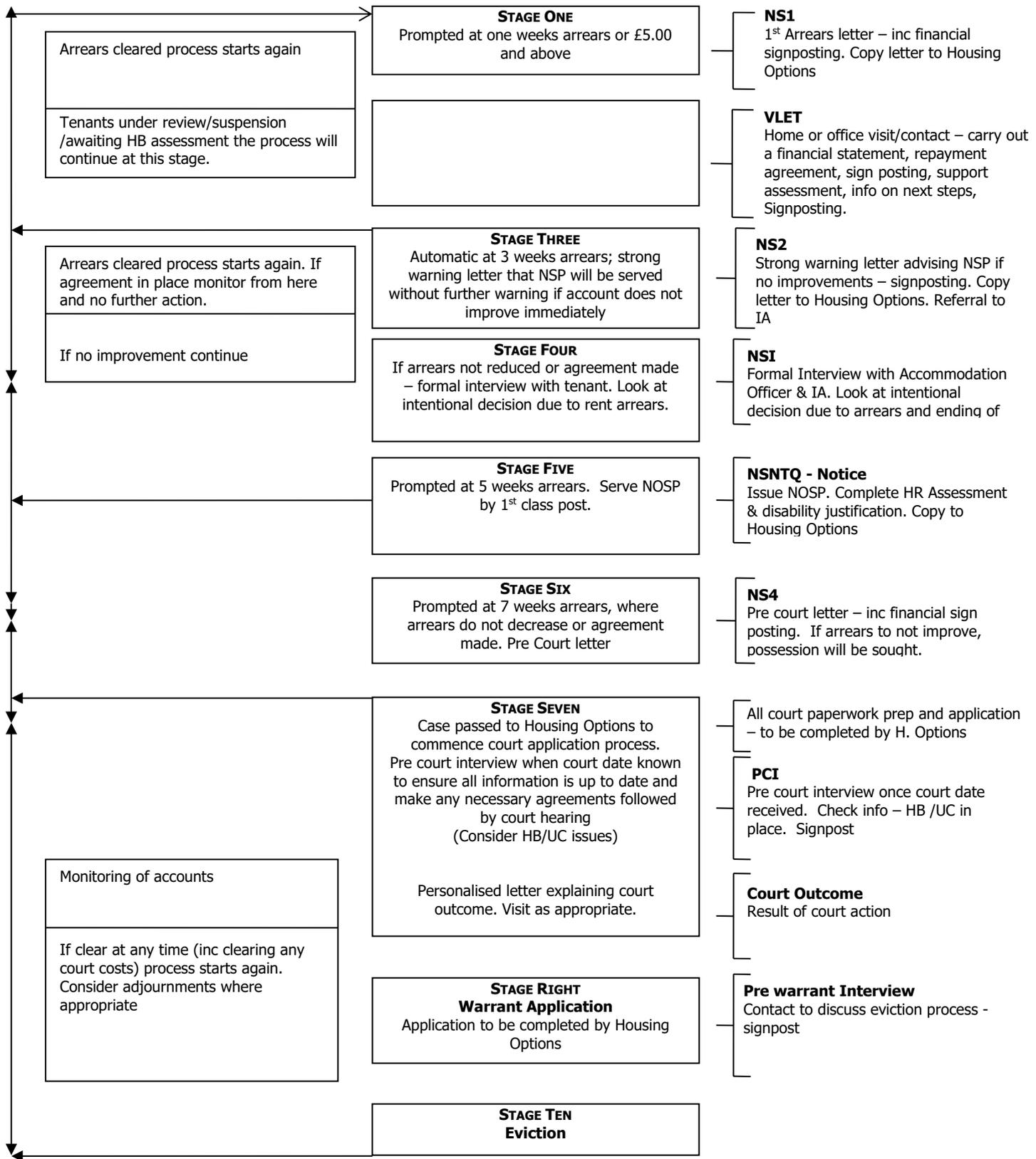
4.2 Existing tenants and residents will be encouraged to build a 'buffer' of credit on their rent accounts in anticipation of migration to Universal Credit.

## 5. Arrears Process Flowcharts

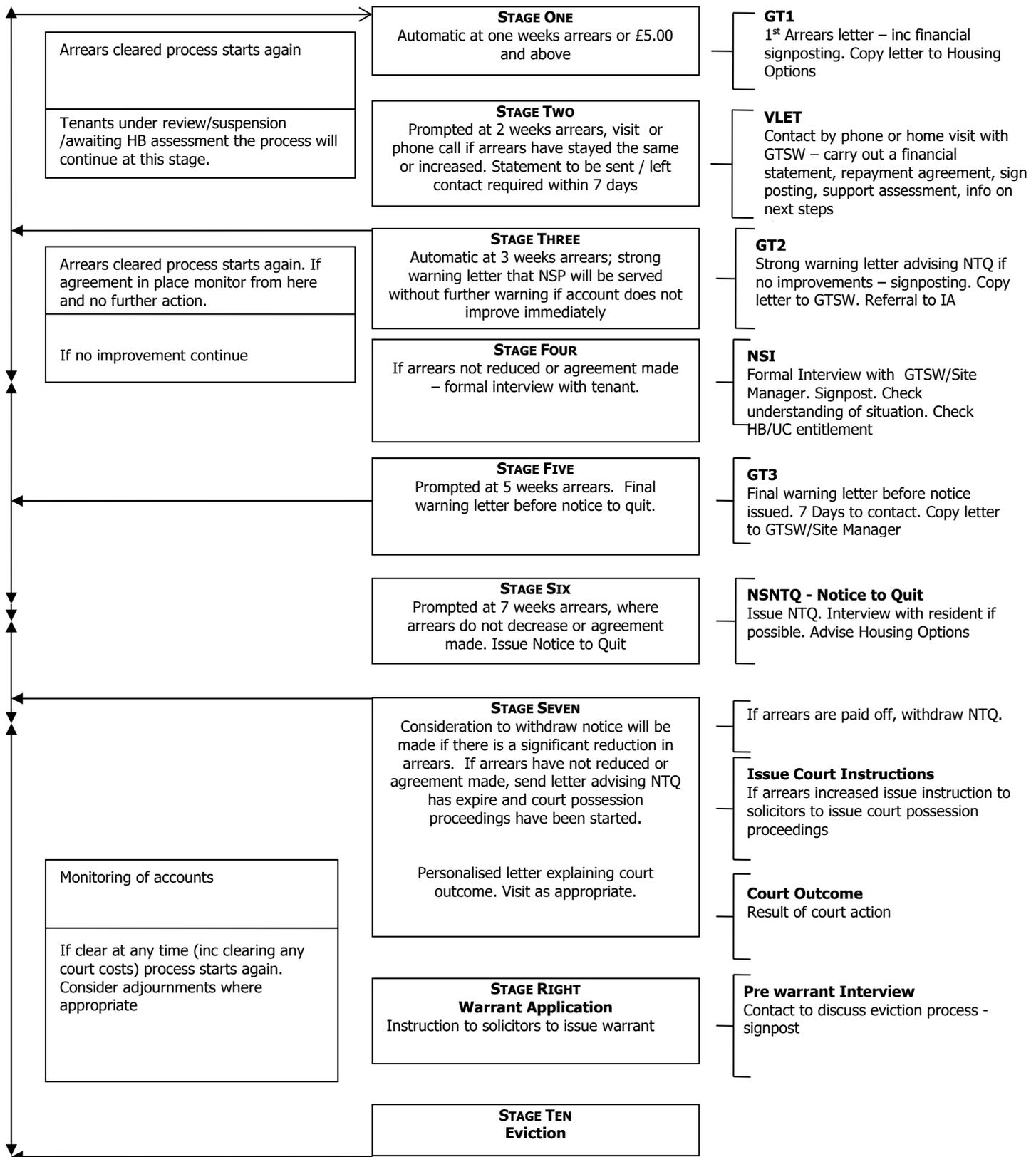
### 5.1 Secure, Introductory, Assured & Assured Shorthold Starter Tenancies



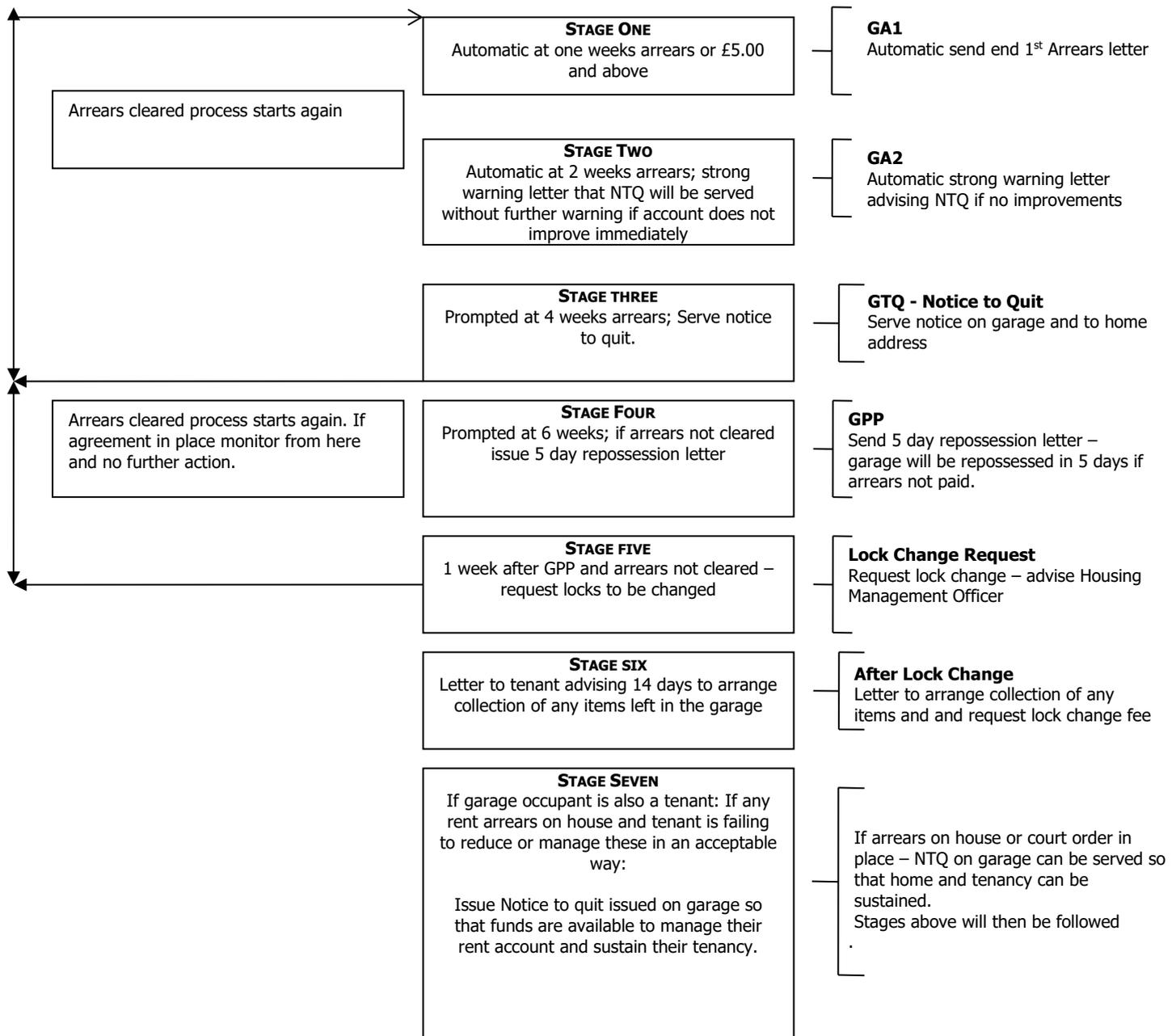
## 5.2 Non Secure Tenancies



### 5.3 Gypsy & Traveller Pitch Licences



## 5.4 Garages and Parking Spaces



## 6. Recovery of Rent Arrears

- 6.1 Tenants will be required to actively work with us to resolve their arrears situation, and whilst eviction will be the action of last resort, failure to take steps to deal with their rent arrears will result in possession proceedings as appropriate.
- 6.2 In addition to the work carried out by Rent Management Officers and Inclusion Advisors to sustain tenancies and maximise rental income, Cornwall Housing will instil a company wide recognition that all employees can and should contribute to the aim of tenancy sustainment and rental income maximisation.

## Alternative formats

### Furvasow Erel

**If you would like this information on audio CD, audio tape, Braille, large print, any other format or interpreted in a language other than English, please contact:-**

Mar mynnowgh hwi kavos an kedhlow ma war son-sidi, sonsnod, yn Braille, prynt bras, furvas aral po styrys yn taves dres Sowsnek, kesteveugh mar pleg:-

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