

Rental Income Policy

In this policy, 'Flagship Group' ('we') includes the housing associations trading as Newtide Homes, Samphire Homes, and Victory Homes.

This policy sets out how Flagship Group will work to prevent rent debt and support our tenants to maintain their tenancies. It does not cover how our rent levels are set.

'Rent' means rent and all other charges made as part of the tenancy agreement.

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| Department | <i>Housing</i> |
| Policy Owner | <i>Managing Directors (Housing)</i> |
| Approved Date | November 2024 |
| Date for Review | November 2027 |
| Approving Body | Customer Committee |
| Associated Legislation/Regulation | Tenancy Standard |
| Legal Advice From | In-house counsel |
| Equality Impact Assessment Date | 29 April 2024 |
| Version Number | 1.4 |

Rent Collection and Debt Prevention

We operate a 'Rent First Approach'. This is the principle that rent collection is the number one priority for us and one that underpins all of our processes.

Adverts for our homes will contain details of rent charges.

When allocating a home, we will start by

- carrying out affordability checks before offering you a home. In line with our Allocations, Lettings and Tenancy Policy we may refuse to offer a tenancy if the home is not affordable for you.
- providing you with a breakdown of the rent and service charges you are responsible for.
- ensuring you are made aware of your responsibility to pay your rent in advance, in line with your tenancy agreement. Your first rent payment will be taken before the start of the tenancy, but we may waive this in exceptional circumstances.
- supporting you to make applications for Housing Benefit or Universal Credit if you need us to, our preferred method of payment is Direct Debit. We may consider alternative payment methods.

Tenants in Debt

We know life isn't always straight forward, so if you are experiencing difficulties paying your rent, please let us know as soon as you can. We are here to help.

Our focus is to support you to sustain your tenancy and keep you out of rent debt.

We will provide contact details for debt advice agencies within our rent letters and will refer you to appropriate agencies for tenancy support and advice.

If you are in debt there may be situations where we may consider transfers and mutual exchanges for example;

if we are assisting you with downsizing and/or other affordability issues, your home is no longer suitable due to a disability, or you have been affected by Domestic Abuse.

If your Direct Debit fails, we will contact you to advise you that your direct debit has failed and to prevent debt from mounting up.

We may request your Universal Credit be paid to us directly via an Alternative Payment Arrangement if you are falling behind with your rent.

We may request deductions from your benefits or Universal Credit to pay towards any rent debt too.

We work proactively with Housing Benefit teams and the Department for Work and Pensions, and

will assist you with applying for Discretionary Housing Payments, if you need us to.

We will take into account your financial circumstances if you are making repayment agreements with us, to ensure they are affordable and sustainable.

If you have a debt with us, we may utilise the credit from any account you hold with us to reduce or clear that balance.

If you are in debt, we will consider taking action to end any other agreement you may have with us such as a garage or parking space.

We may take court action to pursue outstanding rent debt. This could include seeking possession of your home and requesting court costs. This is our last resort as our focus is on preventing unnecessary evictions.

If you have included your rent debt in a Debt Relief Order or Bankruptcy claim we may still pursue possession of your home.

If you are at risk of eviction, we will refer you to your Local Authority to assist with homelessness prevention.

If we need to seek possession, we may consider using mandatory grounds depending on your tenancy type or conditions. We'll always comply with our public sector Equality Act duties and before seeking possession of any home will conduct a proportionality and equality impact assessment.

Further information about this policy

EIA statement

An Equality Impact Assessment was undertaken for this policy on 29 April 2024, and all identified negative impacts have been mitigated.

Training statement

This policy will be trained to all members of our housing teams.

Measuring Effectiveness

A policy effectiveness review will be completed by the Heads of Housing every three years or as necessary.

Review Period

This policy will be reviewed as necessary, and at least every three years.