



HOUSING MANAGEMENT ADVISORY BOARD

Date: Thursday, 16 January 2020

Time: 6.00pm,

Location: Shimkent Room, Daneshill House, Danestrete

Contact: Fungai Nyamukapa

Email: fungai.nyamukapa@stevenage.gov.uk **Tel:** 01438242707

Members:

Resident Members: Len Saunders (Tenant) (Chair),
Fiona Plumridge (Tenant) and Jon Thurlow (Leaseholder)

Councillors: John Lloyd (Vice-Chair), Liz Harrington,
Lizzy Kelly, Lin Martin-Haugh and Margaret Notley

Staff Member: Jaine Cresser (Assistant Director – Housing
and Investment) and Craig Miller (Assistant Director - Stevenage
Direct Services)

AGENDA

PART 1

Item no.	Subject	Lead	Mins allocated	Time
	Refreshments		15 Minutes	5:45pm to 6:00pm
1.	APOLOGIES FOR ABSENCE AND DECLARATIONS OF INTEREST To receive apologies for absence and declarations of interest	Chair	2 Minutes	6.00pm to 6.02pm
2.	MINUTES – 21 NOVEMBER 2019 To approve as a correct record the minutes of the Housing Management Advisory Board (HMAB) meeting held on 21 November 2019 Pages 3 - 8	Chair	3 Minutes	6.02pm to 6.05pm

3.	MAJOR REFURBISHMENT CONTRACT (MRC) UPDATE To update Members on the Major Refurbishment Contract (MRC) Pages 9 - 10	Chris Philippou	20 Minutes	6.05pm to 6.25pm
4.	RENT NOTIFICATION LETTERS AND REVIEWED HOUSING INCOME POLICY a. To consider Rent Increase Notification Letters b. To consider the Reviewed Housing Income Policy Pages 11 - 48	Elizabeth Ddamulira	30 Minutes	6.25pm to 6.55pm
6.	AIDS & ADAPTATIONS POLICY To consider the Draft Aids and Adaptations Policy Pages 49 - 58	Andy Sowden/Lydia Butcher	20 Minutes	6.55pm to 7.15pm
7.	DAMP & CONDENSATION POLICY To consider the Damp and Condensation Policy Pages 59 - 66	Andy Sowden/Lydia Butcher	20 Minutes	7.15pm to 7.35pm
8.	UPDATE FROM EXECUTIVE MEETINGS To receive update from Executive meetings	Cllr J Thomas	5 Minutes	7.35pm to 7.40pm
9.	ANY OTHER BUSINESS To consider any business accepted by the Chair as urgent	Chair		
10.	DATE OF NEXT MEETING Thursday 20 February 2020, 6.00pm, Shimkent Room, Daneshill House, SG1 1HN	Chair		

STEVENAGE BOROUGH COUNCIL

HOUSING MANAGEMENT ADVISORY BOARD MINUTES

Date: Thursday, 21 November 2019

Time: 6.00pm

Place: Shimkent Room, Daneshill House, Danestrete

Present: **Councillors:** John Lloyd (Vice-Chair in the Chair) and Margaret Notley.

Resident Members: Len Saunders (Chair) (Tenant), Fiona Plumridge (Tenant) and Jon Thurlow (Leaseholder).

Staff Member: Jaine Cresser (Assistant Director – Housing and Investment)

In attendance: Elizabeth Ddamulira (Tenancy and Income Manager), Di Dharmasuriya (Service Delivery Manager – Property Repairs), Ryan Foss (Housing Development Project Officer), Chloe Norton (Corporate Performance and Improvement Officer), Keith Reynoldson (Finance Business Partner – HRA) and Katrina Shirley (Corporate Policy and Business Support Manager).
Councillor Jeannette Thomas (Portfolio Holder – Housing, Health and Older People).
Sam Goodwin (Tenant Participation Advisory Service).

Start / End Time: Start Time: 6.00pm
End Time: 7.57pm

1 **APOLOGIES FOR ABSENCE AND DECLARATIONS OF INTEREST**

Councillor John Lloyd (Vice-Chair) in the Chair.

Apologies for absence were received from Craig Miller (Assistant Director – Stevenage Direct Services) and Councillors Liz Harrington and Lin Martin-Haugh.

There were no declarations of interest.

2 **MINUTES - 12 SEPTEMBER 2019**

It was **RESOLVED** that the minutes of the Housing Management Advisory Board meeting held on 12 September 2019 be approved as a correct record and be signed by the Chair.

3 HOUSING SERVICE PERFORMANCE Q2 REPORT

The Corporate Performance and Improvement Officer presented an update on the Housing Service Performance report for the Second Quarter of 2019/20 (July – September 2019). Of the 42 performance measures, 7 were at red status and 3 were at unknown status, with the remaining 32 at green status, having achieved or exceeded their targets.

Compliance

The improvement focus would be on:

- Assets 5b: Percentage of Council assets known to be health and safety compliant – the contractor has provided assurances that the tasks for this performance indicator had been completed, although certification had only been supplied for 49% of the tasks.
- RTB1: Percentage of Right to Buy notices responded to within statutory timescales – 36 RTB notices were sent out, with 33 being responded to on time. The delays on the remaining 3 cases were due to tenants denying access.

Customer Service

There were no red or amber measures within the Customer Service theme within Quarter 2.

Homelessness and Housing Support

The improvement focus would be on:

- NI156: Number of households in temporary accommodation – 81 were achieved against a target of 75. These cases were being reviewed and a programme was in place to rectify the issues, starting in early 2020.
- HHA1 and HHA2 – these two measures, relating to homelessness prevention, could not be reported as there were currently no targets available for these measures.

Income/Spend

The improvement focus would be on:

- LHSC: Percentage of Leasehold Service Charges collected – it was expected that income collection would improve and outstanding balances would be collected over the next two quarters.
- LHMW1: Leasehold major works charges collected as a percentage of charges due – this was below target and outstanding cases related to an account payable by arrangements set by the Court and where the property was under a grant of probate.

Repairs and Voids

The improvement focus would be on:

- In Quarter 2 the only Sheltered Major Works void had a catastrophic leak from the property above whilst void, and was required to be shut down for a couple of weeks to dry the property before works could resume; additional work was required to rectify the damage caused by the leak.

Voids sheltered was still 20 days over target. However, due to collaborative work with other teams, it was now 40 days less than the same time last year. The Assistant Director (Housing and Investment) clarified that the building works to turnaround voids were mostly completed within timescales, but delays often occurred between the date of handover and the properties being relet due to a lack of demand for some properties.

It was **RESOLVED** that the Housing Service Performance report for the Second Quarter of 2019/20 (July – September 2019) be noted.

4 TPAS BRIEFING

The Chair introduced and welcomed to the meeting Sam Goodwin from the Tenant Participation Advisory Service (TPAS).

Sam informed the Board that she had been asked by the Assistant Director (Communities and Neighbourhoods) to look at how the number of tenants/leaseholders that engaged with the Council could be increased. She had recently attended a Customer Scrutiny Panel meeting, which had supported a trial proposal to organise a series of one day resident involvement workshops, the topic for the first one being the Gas Servicing Contract / Home MoTs.

Sam advised that a start had been made on planning the first workshop, which had been scheduled to take place on Saturday, 18 January 2020 from 10.30am to 1.00pm at the Ibis Hotel in the Town Centre. All Council tenants/leaseholders would be informed of the event in writing, through the Council's website, and on social media. She would be meeting with officers again shortly to firm up the details of the workshop. She felt that it would be important that, amongst the officers in attendance, there should be senior managers with suitable authority to provide tenants/leaseholders with yes or no answers to their questions and queries.

Sam explained that she envisaged that one of the roles of the Customer Scrutiny Panel going forward would be to agree topics for future workshops and monitor the outcome of workshop sessions.

It was **RESOLVED** that the update on the involvement of the Tenant Participation Advisory Service in increasing tenant/leaseholder engagement be noted.

5 HRA BUSINESS PLAN REVIEW

The Assistant Director (Housing and Investment), assisted by the Housing Development Project Officer and the Finance Business Partner (HRA), gave a presentation on the proposed revised Housing Revenue Account (HRA) Business Plan. The Board was provided with a re-cap of the 2018 Business Plan and context and challenges for the 2019 Plan.

The presentation included the following key points:

- As at July 2019, there were 2,187 housing applicants; in 2018/19 there were 1,268 homelessness and housing advice presentations (a 33% increase on 2017/18); and the rough sleeper count at November 2018 was 11 individuals.
- The Business Plan anticipated a total of 345 homes delivered over the next 5 years.
- The HRA Asset Management Strategy had highlighted a number of known Revenue and Capital pressures, which additional borrowing would allow the Council to address.
- The Business Unit review in Housing and Investment aimed to improve service delivery to customers.
- The proposed revised Business Plan indicated £322M borrowing over the next 30 years, including £66.7M additional borrowing over the next 10 years, with the revenue contribution to capital reducing from £51M to 0 in Years 1-5; £646M housing development funding over the next 30 years, including £64M additional development funding for 271 additional new homes; £835M stock investment funding over the next 30 years, including £56.7M additional stock investment funding for building safety, new decent homes standard, cyclical works etc; and £979M housing management and repairs funding over the next 30 years, with a savings target reduced to £100,000 per annum and a responsive repairs efficiency target of 2%.
- Uncapped borrowing allowed debt repayments to be spread evenly; the cost of servicing debt to be proportionate to income; loan periods optimised to minimise interest payments and allow capacity for future borrowing; and allowed the creation of a £5M reserve to cover interest rate risk.
- A series of presentation slides showed proposed new debt levels, outstanding HRA debt and new development and disposal over the 30 year life of the Plan.
- The risks to new borrowing included potential Rent Policy changes resulting in reduced rental income, meaning debt cannot be repaid; increase in building and maintenance costs; higher interest rates than the average assumed in the Plan (possible future PWLB increases); the impact of Universal Credit; Right to Buy legislation changes; and any underachievement of Collection of Section 20 monies (£22M).

In summary, the Assistant Director (Housing and Investment) stated that the Business Plan provided for an accelerated development programme; increased investment in the existing housing stock; and a prudent approach to future proof the Plan. However, the increased borrowing brought increased risk, and the Plan would inevitably be subject to the impact of future Government legislation. Officers would also review the Business Plan on an annual basis.

The Chair thanked the officers for an excellent presentation. The Leaseholder representative commented that actions relating to the next 5-10 years would be crucial, and flagged up a further issue, namely the currently unknown impact on the housing stock of Climate Change requirements.

It was **RESOLVED** that the presentation on the Housing Revenue Account Business Plan Review be noted.

6 RENT POLICY

The Tenancy and Income Manager (Housing and Investment) presented a report regarding proposed amendments to the Council's Rent and Service Charge Policy.

The Tenancy and Income Manager advised that the Welfare Reform and Work Act 2016 had required social landlords to reduce rents by 1% for 4 years from April 2016. In October 2017, the Government announced plans to permit registered providers to increase rents on social rent and affordable rent properties by up to CPI+1% each year from 2020, for a period of at least five years. It was proposed to amend the Council's Rent and Service Charge Policy accordingly.

The Assistant Director (Housing and Investment) commented that the Rent and Service Charge Policy would be incorporated within the HRA Medium Term Financial Strategy.

It was **RESOLVED** that the update on the draft Rent and Service Charge Policy be noted.

7 REPAIRS AND VOIDS UPDATE

The Service Delivery Manager (Stevenage Direct Services) advised that the update on Repairs and Voids performance had been covered by the Corporate Performance and Improvement Officer under the previous item. She informed the Board that the service was carrying out a Lean Process Review, with the aim of instigating a Digital Transformation Project to streamline and modernise service provision.

It was **RESOLVED** that the update be noted.

8 UPDATE FROM EXECUTIVE MEETINGS

The Portfolio Holder for Housing, Health and Older People advised that the Executive, at its meeting held on 20 November 2019, had considered and approved the Homelessness and Rough Sleeper Strategy. The associated Action Plan had various aims, including a reduction in the numbers of rough sleeper to zero, and the desire to build additional social/affordable homes and to increase the supply of emergency accommodation to help tackle the homelessness crisis and avoid the need for bed and breakfast costs. A further aspiration was for the creation of a Women's Hostel in Stevenage. The Action Plan would be reviewed on a Quarterly and Annual basis.

The Portfolio Holder for Housing, Health and Older People agreed with the comment made by Mr Jon Thurlow (Leaseholder representative) that homelessness and rough sleeping needed to be tackled using a partnership approach between the Council, County Council, Health providers and the Police.

9 ANY OTHER BUSINESS

(1) Resignation of Assistant Director (Stevenage Direct Services)

The Assistant Director (Housing and Investment) advised the Board that Craig Miller, Assistant Director (Stevenage Direct Services) had recently resigned and would be leaving the Authority to take up a Director post with the London Borough of Barnet. The Council was advertising for a replacement.

(2) Leaseholders

Mr Jon Thurlow (Leaseholder representative) referred to the recent Leaseholder meeting held at the Council Offices, attended by over 80 leaseholders, at which the issue of the payment of Leaseholder maintenance charges in relation to the Major Repairs Contract was discussed. He was disappointed that the Council's website had not been updated with the minutes or a summary of the issues raised at the meeting, and was conscious that there had been limited feedback to leaseholders.

The Assistant Director (Housing and Investment) advised that there had been a staff de-briefing session following the meeting. She acknowledged that the information of the website required improvement, and she was looking at ways of communicating with tenants and leaseholders in a more modern way. She undertook to ensure that the website was updated and information and outcomes from the meeting fed back to the leaseholders who had attended. She further advised that the leasehold service needed additional resource and therefore an additional post was shortly to be advertised to help address the concerns of leaseholders. She also accepted that more senior officers should be required to attend future leaseholders meeting to support officers in the Leasehold Team.

10 DATE OF NEXT MEETING

Thursday, 16 January 2020, 6.00pm

Shimkent Room, Daneshill House, Danestrete

CHAIR

Investment Programme Project Update Report

Period covered	July 2019 – December 2019	
Date of report	16/12/19	
Project Name	Stevenage MRC	
Programme Manager	Chris Philippou	
Programme Lead	Jaine Cresser	
RAG status	A	
	G	Green – on schedule
	A	Amber – decisions required
	R	Red – significant risks, decisions required

Budget 2019/20	Spend to date	Forecast spend 2019/20	Narrative
£11,297,740	£5,212,325	£5,751,517 (Wates) £5,466,170 (Mulalley) Total forecast spend: £11,217,687 A projected underspend of approximately £80,000	Approximately £3.5million of financial year 2019/20 budget is allocated to Phase 1. The remaining £7.8 million will be paid towards Phase 2, with an estimated £2.5million to be paid from financial year 2020/21 for remaining Phase 2 works and Phase 1 retention.

Narrative on current progress and status

The lessons learned from phase 1 works, have now been incorporated into our scope of works and some processes have also been altered to ensure phase 2 incorporates these changes.

The process of using FFT, our building surveying consultant has now been streamlined and FFT's surveyors are carrying out surveys with the contractor's own surveyors to scope out works required on each block prior to consultation taking place. The work package approval process for phase 2 properties for Wates has completed and has commenced for Mulalley and is well underway. A number of resident consultation events have been held, however a large number were delayed by Purdah and are to be held for these blocks in the weeks after Christmas. The approval process for phase 3 has commenced for Wates and consultation events are to be programmed for late January 2020.

The team have worked through phase 1 to identify a series of standard items that are to be delivered across the programme in order to bring our stock to a consistent high standard; this has meant that a number of the phase 1 blocks had extended programmes due to delivery timescales of some of the works elements. As a result of this all of phase 1 properties will be completed at 100% by January 2020. The Project Managers will then be in a position to advise the leasehold team to invoice leaseholders in order to comply with the Section 20 Notice process.

The standard of work being completed to date is considered by SBC to be high, with only minor snagging items raised on a small number of blocks.

Some resident satisfaction forms have been received and on initial inspection the majority are reporting that they are very satisfied, with the remaining reporting fairly satisfied. More data will be available after the last quarter of the 2019 20 year as the analysis of the responses from residents homes completed in phase 1 will have progressed further.

There have been a number of delays associated with UKPN (UK Power Network) who own the electrical network and are required to install equipment to various locations within our blocks. The knock on effect

being that our contractors are unable to complete some works to the internal parts of buildings. The work being carried out has been reviewed and we have minimised the scope of it so UKPN works have been carried out at blocks where the work is essential. Currently, there is one outstanding block to have UKPN works carried out and this is Oaks Cross, which is programmed to be completed by UKPN in January.

Major deliverables	
Achieved	Not achieved
<p>All of year 2 surveys complete, year 3 surveys have commenced with the remainder to follow on in the next period.</p> <p>Resident consultation events held for all open blocks and further drop in sessions held for blocks with works in progress.</p> <p>A number of additional street properties are being completed by Wates where we have now been able to get party wall waivers from adjacent leaseholders to enable roofing works to be completed.</p>	<p>Practical completion on all phase 1 blocks, minor snagging items are currently underway for practical completion to be given in the new year.</p>

Deliverables due next period
<p>Progress works phase 2.</p> <p>Complete and take handover of all year 1 blocks.</p> <p>Obtain first customer satisfaction returns for flat blocks and review.</p> <p>Commence phase 3 preparation works.</p>

Key risks			
Risk	Owner	Mitigating Action	Deadline
UKPN delays	Malcolm Lucy (SBC) Sophie Gardiner (SBC)	Phase 3 blocks have now been surveyed and no UKPN relocation works have been identified.	Ongoing
Mulalley may be delayed in achieving the level of spend in the current financial year due to the Purdah period prior to the elections.	Chris Philippou (SBC) Nick Price (Mulalley)	Some urgent works are being bought forward on blocks where no leaseholders are present and the damage being caused to the block by leaving the work would have also caused our residents distress and inconvenience. Doing this will help mitigate the low level of spend.	March 2020



Housing Income Policy

Authorised:
Live from:
Review date: January 2020
Author: Elizabeth Ddamulira
Owner: Jaine Cresser

1 Aims of the policy

- 1.1 This policy aims to support the Housing Revenue Account (HRA) Business Plan and ensure the council's future viability.
- 1.2 The Income Services Team will aim to:
- provide an excellent income collection service
 - maximise all sources of Housing Revenue Account income
 - work with customers to explore ways of maximising their incomes
 - minimise arrears and other housing related debt
 - support customers to sustain their tenancies, further supported by - and linking into the Under Occupation policy.

2 Scope of the policy

- 2.1 This policy sets out in principle and in detail how the Income Services Team will maximise all income within the Housing Revenue Account. It covers income from the following sources:
- current rent charges
 - current and former tenant arrears
 - current and former tenant recharges
 - service charges
 - leaseholder major works charges
 - current and former tenant court costs associated with legal action to recover rent arrears
 - other court costs including those associated with ASB or any other matter
 - current and former tenant sundry debts
 - low start shared ownership current mortgages and rents
 - low start shared ownership mortgage and rent arrears

	<ul style="list-style-type: none"> • welfare benefit income and overpayments • housing-related support charges • emergency and temporary accommodation charges • Careline and alarm charges. 																																																								
2.2	The contents of this policy will inform the policies, procedures and activities of all housing and Investment and Repairs and Voids teams.																																																								
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	<p>Internal and external Links (6)</p> <p>Related internal documents (6.1)</p> <p>External documents- Some principle relevant statutes (6.2)</p> <p>Appendix: payment methods</p>
4	Responsibilities
4.1	The Assistant Director of Housing and Investment has overall responsibility for this policy and for ensuring Income Services Team’s compliance with its terms.
4.2	The Income Services Manager is responsible for the annual review of this policy.
4.3	<p>The Income Services Manager and the Operations Manager for Managing Homes are responsible for:</p> <ul style="list-style-type: none"> • monitoring the effectiveness this policy • reviewing this policy • making sure this policy is followed within the tenancy and income teams and providing the teams with a single set of procedures
4.4	<p>The Income Services Manager, Resident and Estates Manager, Specialist Support Services and Contracts Manager, Lettings and Temporary Accommodation Manager ,Housing Business Support Manager and Repairs Service Delivery Manager are responsible for:</p> <ul style="list-style-type: none"> • implementing the terms of the Housing Income Policy within their teams • providing their teams with procedures in line with the requirements Policy <p>The Income Services team has responsibility for carrying out income collection and arrears recovery in line with the requirements of this policy.</p>
5	Policy
5.1	Part 1: principles
5.1.1	<p>The Income Services Team will</p> <ul style="list-style-type: none"> • comply with all statutory and regulatory requirements for debt and arrears

	<p>recovery and with the Pre-Court Action Protocol on small and Possession Claims for rent arrears.</p> <ul style="list-style-type: none"> • treat customers in a fair and non-discriminatory way in accordance with the council's Equality and Diversity Policy. • from time to time, will carry out comparisons with other organisations to identify and implement best practice on income collection and arrears prevention.
5.1.2	Housing and Investment teams will provide detailed procedures in line with all parts of this policy, and update them regularly.
5.1.3	This policy will be aligned to the Council's corporate debt policy.
	Maximising income
5.1.4	<p>The Income Services Team will</p> <ul style="list-style-type: none"> • maximise the council's income. • prevent debt. • avoid escalation of arrears • and work with customers to maximise their income and, wherever possible, enable them to continue to live in their homes.
5.1.5	Customers' with a spare bedroom may find that their benefits are affected by the bedroom size tax. If they wish to move to a smaller property, the Income Services Team will facilitate moves via a mutual exchange process or transfer register.
	Income management and collection
	An efficient and consistent service
5.1.6	<p>The Income Services Team will</p> <ul style="list-style-type: none"> • aim to collect income promptly and prevent arrears • maintain a fast, fair, flexible and efficient income management service • apply agreed income maximisation and debt recovery principles uniformly across all Housing and Investment and Repairs and Voids teams • develop a payment culture among customers to ensure prompt settlement of debt and a regular income for the council.
	Our approach to income management and collection

5.1.7	<p>The Income Services Team will</p> <ul style="list-style-type: none"> • adopt a proactive and early preventative approaches on income collection and on debt prevention and recovery. • provide customers with a personalised service that aims to help them maximise their income and minimise their debt. • will make use of all available and appropriate means to engage with individual customers <p>This will provide an effective means of maximising income for the Housing Revenue Account and meeting the council’s wider objectives on social inclusion.</p>
5.1.8	<p>When customers need help or get into financial difficulty, Housing and Investment teams will:</p> <ul style="list-style-type: none"> • intervene quickly • provide support and continue with that support for as long as it remains effective and helpful.
5.1.9	<p>In cases where these measures fail and tenants will still not pay, the Income Services Team will take firm action up to and including eviction.</p>
	<p>Our approach to debt recovery</p>
5.1.10	<p>Housing and Investment teams will:</p> <ul style="list-style-type: none"> • establish a firm but fair approach to recovery in line with this policy • actively identify barriers to prompt payment of rent and work with customers and agencies to remove them.
5.1.11	<p>The Income Services Team will consider using all means of recovering tenant and leaseholder debt from customers. Such methods may include:</p> <ul style="list-style-type: none"> • tracing former customers with arrears • the use of: <ul style="list-style-type: none"> ○ garnishee orders ○ attachment of earnings ○ the small claims court ○ possession claims in the county court ○ court orders to the debtor to attend for questioning • the sale of debts to approved debt collection agencies.
5.1.12	<p>Wherever possible, the Income Services, Resident and Estates, Lettings and</p>

	<p>Temporary Accommodation and Housing Business Support Teams will obtain forwarding addresses from tenants before tenancies are terminated.</p> <p>When forwarding addresses are not available, the Income Services team will attempt to trace former tenants through social media sites and by using tracing and collection agencies, thereby maximising the possibility of recovery.</p>
5.1.13	The Housing and Investment teams will work with all tenants and leaseholders in arrears to assess their financial position and offer appropriate advice and support. This may mean in some cases that customers are signposted to other organisations for help.
	Making best use of resources
5.1.14	<p>The Income Services Manager will:</p> <ul style="list-style-type: none"> • make sure staff are equipped with the knowledge and confidence to carry out this policy • promote and update good practice techniques • target resources at those most in need (which include young people, young parents and older people) • use technology to best effect • co-ordinate effort across the Income Services Team through collaborative working.
	Working with customers
5.1.15	<p>The Income Services Team will:</p> <ul style="list-style-type: none"> • work closely with customers • involve and consult them to make sure that the service's aims reflect their needs • give them every opportunity to pay rent and service charges regularly and on time.
	Good communication
5.1.16	<div style="border: 1px solid black; padding: 10px; width: fit-content; margin: 0 auto;"> <p>Communicating well with customers and providing them with good-quality information are essential to the success of this policy.</p> </div>

5.1.17	<p>The Income Services Team will</p> <ul style="list-style-type: none"> • communicate with customers appropriately and in plain English. • tell customers how to contact the appropriate officer/adviser when they have a query or need advice. • will be open and transparent in setting rents and other charges including service charges in line with the Rents and Service Charge setting policy. • give customers regular rent statements • give customers access to their account details online.
5.1.18	<p>The Housing and Investment Team (Income Services and Lettings and Temporary Accommodation) will explain the rights and responsibilities of tenants and leaseholders:</p> <ul style="list-style-type: none"> • at sign-up and will remind tenants at follow up visits at 6 weeks and 8 months if required • In the Tenancy agreement • In the Licence • In the Lease
5.1.19	<p>The Income Services and Lettings and Temporary Accommodation Teams will impress upon customers the importance of paying rent:</p> <ul style="list-style-type: none"> • at sign up • whenever staff discuss their accounts with them • on the internet • in leaflets • in newsletters • in any medium that supports the message across.
5.1.20	<p>The Income Services Team will ensure that customers have information that helps them:</p> <ul style="list-style-type: none"> • to maximise their income and their ability to pay rent and other charges (including service and major works charges) • to pay on time • to make realistic and affordable housing decisions.
5.1.21	<p>The Income Services Team will work towards providing an in-house specialist advice service whose aim is to give customers appointments within as soon as possible.</p>
5.1.22	<p>The Income Services Team will respond to customer needs by:</p> <ul style="list-style-type: none"> • encouraging them to seek independent legal and housing advice • arranging appointments with independent advisers and partner organisations • referring or directing them to appropriate services and sources of relevant information (such as Benefits Services)

	<ul style="list-style-type: none"> • providing support and guidance on benefits and debt money management • giving any other necessary advice where it has the capacity and ability to do so.
5.1.23	<p>It will conduct regular publicity campaigns to encourage customers to take up benefits using:</p> <ul style="list-style-type: none"> • the council website • Chronicle • local media • social media • rent statements • any other effective publicity outlets.
5.1.24	<p>It will provide specific help to those that:</p> <ul style="list-style-type: none"> • lack basic skills in literacy or numeracy • do not have English as their first language • have other special needs and vulnerabilities for example getting access to and using the internet.
	A prompt response
5.1.25	The Income Services Team will respond promptly to debt or signs of potential debt so that, as far as possible, debt recovery and legal action can be avoided.
5.1.26	<p>Income Services Team will</p> <ul style="list-style-type: none"> • monitor accounts regularly and comprehensively • respond to missed rent or other payments as quickly as possible and within the timeframe set by service standards • identify circumstances that are likely to lead to debt, so that they can take preventative action • escalate actions on the accounts of persistent non-payers in line with recovery procedures.
5.1.27	<p>If a customer's account goes into arrears, housing teams will:</p> <ul style="list-style-type: none"> • make early, personal contact with them • make an early assessment of their financial position • provide the support described in paragraph 5.1.36 as early as possible • move through the stages of the appropriate arrears procedure promptly and without repetition.
5.1.28	The Income Services Team will work with local debt advice agencies to develop early referral protocols.

	A flexible response
5.1.29	Teams within the Income Services Team will tailor income collection and arrears recovery to the needs of individuals.
5.1.30	The council will offer customers choice by making available a wide range of payment methods. (See the Appendix to this policy.)
5.1.31	The Income Services Team will consider flexible payment dates and frequencies to suit customers. All such arrangements will remain within the terms and conditions of the Tenancy Agreement, which state that tenants are to pay rent a week in advance.
5.1.32	The Income Services Team will give consideration to the benefits of incentive schemes that encourage prompt payments across all sources of income. It will apply such schemes if they are found to fulfil the aims and principles of this policy.
	A supportive response
5.1.33	Income Services Team will give customers every reasonable opportunity to manage their debt and bring their accounts back into balance and provide quality support to customers experiencing financial hardship.
5.1.34	The Income Services Team will aim: <ul style="list-style-type: none"> • to give customers information on how they can meet their financial obligations or make them aware of various agencies that can help them with this • to identify customers' needs and provide support to meet those needs • identify vulnerable customers and make appropriate referrals to agencies on customers' behalf • to refer customers to the council's in-house tenancy support team • to arrange face-to-face meetings.
5.1.35	They will: <ul style="list-style-type: none"> • use income and expenditure assessments for customers as a guide to affordability • provide debt and welfare benefit advice or, where appropriate, make a direct referral to an advice agency • set up support plans and having set them up: <ul style="list-style-type: none"> ○ obtain the services of internal and external support agencies to help customers manage their debt (Where no support already exists, teams will make referrals to the appropriate agencies.) ○ liaise regularly with support workers • agree affordable repayment plans with tenants, confirm them in writing and

	<ul style="list-style-type: none"> • monitor them closely • help customers to maximise their take-up of benefits • accept repayments deducted directly from Income Support/Jobseekers Allowance and Universal Credit where this is appropriate • provide advice and assistance on how to pay rent and other charges • make referrals for independent help with budgeting skills.
5.1.36	Where repayment agreements are being maintained, no further arrears enforcement action will be taken against customers.
	When enforcement action becomes necessary
5.1.37	The Income Services Team will only take enforcement action where customers: <ul style="list-style-type: none"> • fail to engage with us • fail to seek support • fail to make contractual payments, or payments agreed in a payment plan.
5.1.38	<p>We will seek eviction only as a last resort. It will though, take firm action against those that will not pay.</p> <p>This policy also introduces a new approach to recovering debt from current tenants. We will use the small claims legal action which will reinforce our effort to engage with customers and obtain agreements to pay the debt to prevent the need for possession action.</p>
5.1.39	<p>If the Income Services Team decides to take court action to recover debt or obtain possession of a property, it will first liaise with social services and the council's housing advice section. It will then:</p> <ul style="list-style-type: none"> • encourage customers to attend court • encourage customers to seek independent advice and support.
	Financial inclusion and vulnerable resident strategies
	Financial inclusion
5.1.40	The Income Services Team will use with the customer's consent welfare checks set out in the Arrears Procedure to make sure it provides the best advice to customers and follows best practice.
5.1.43	The objective of the Income Services Team will be: <ul style="list-style-type: none"> • to increase the take-up of financial entitlements, including benefits, tax credits and discounts

	<ul style="list-style-type: none"> • to reduce the levels of debt • to work with low-income families to maximise their household incomes.
5.1.44	<p>To achieve these objectives, it will:</p> <ul style="list-style-type: none"> • provide support and advice (including advice on money management and budgeting) • improve access to information for residents • work with other organisations • access information on behalf of residents, where appropriate.
5.1.45	<p>The Income Services Team will develop its ability to advise tenants on welfare claims and help them to submit the correct information and evidence. This will make sure:</p> <ul style="list-style-type: none"> • customers obtain maximum benefit • claims are processed promptly.
5.1.46	<p>Where customers are considered high risk, the Income Services Team will encourage joint action with agencies such as East Herts Housing Benefit Partnership and adult services.</p>
	<p>Vulnerable tenants</p>
5.1.47	<p>The Income Services Team will put in place mechanisms to identify vulnerable residents and offer tenancy support services to those at risk of tenancy failure.</p>
5.1.48	<p>Where the Income Services Team has identified a vulnerable customer, income and tenancy advisors will offer support and seek referrals to the tenancy support team and appropriate agencies.</p>
	<p>Joint working</p>
5.1.49	<p>The Income Services Team will:</p> <ul style="list-style-type: none"> • promote joint working under appropriate agreements with other SBC departments, East Herts Housing Benefit Partnership, the Department of Work and Pensions (DWP), Job Centre Plus (JCP) and other external agencies • develop mutually supportive networks and good working relationships with other service providers, voluntary and advice organisations and court systems.
5.1.50	<p>It will set up service level agreements with advice and support agencies and work closely with East Herts Housing Benefit Partnership. Its aim will be to facilitate the signposting and direct referral of new and existing customers and in so doing meet the</p>

	<p>aims of this policy, which are:</p> <ul style="list-style-type: none"> • to help maximise customers' income • to help to prevent debt • to avoid escalation of arrears • to help customers continue to live in their homes.
5.1.51	<p>Housing teams will work closely with:</p> <ul style="list-style-type: none"> • East Herts Housing Benefit Partnership, the Department of Work and Pensions (DWP) and Job Centre Plus (JCP) to help customers maximise their income and to challenge inaccurate assessments and overpayments • other local-authority-funded posts and external agencies such as the Citizens Advice Bureau to help customers maximise income and pay their rent and service charges.
	<p>Write-offs</p>
5.1.52	<p>In line with the council's financial regulations, arrears agreed to be unrecoverable may be written off by the strategic director of resources. (See Corporate Debt Policy and Write-off Policy.)</p>
	<p>Bankruptcy</p>
5.1.53	<p>If the Income Services Team receives notification that a bankruptcy order has been applied for or made against a tenant, it will follow the bankruptcy guidelines in the Rent Arrears Procedure.</p>
	<p>Debt collection agencies</p>
5.1.54	<p>From time to time housing teams may employ debt collection agencies as a cost-effective option. They will:</p> <ul style="list-style-type: none"> • make sure that the collection agencies employed are members of the appropriate professional bodies and operate within the appropriate code of conduct for those bodies • make sure that a contract is drawn up between the council and the agencies and that the terms and conditions of that contract are met • make sure that the agencies comply with the council's Equality and Diversity Policy • set performance targets for collection of the debt and monitor them • monitor any complaints received about the collection agencies • review the contract quarterly to make sure value for money is achieved.

5.2	Part 2: Types of Income
	Rent income and arrears
5.2.1	<p>The Income Services Team will make sure that</p> <ul style="list-style-type: none"> • make sure needs can be assessed and provided • available payment methods meet customers' needs • all new tenants pay at least one week's rent in advance • an assessment for housing benefit eligibility is made at sign up • if a tenant is entitled to housing benefit an application is made at sign up • if a tenant is due partial housing benefit they are told how much to pay each week • they maximise income collection from all sources • they prevent and recover arrears • they insist on the Tenancy Agreement notice period, thereby reducing the time to re-let empty homes and minimising void rental loss • they minimise rent losses by reducing bad debt write-off and bad debt provision • they carry out credit checks to assess the risk associated with any new tenant.
	Former tenant arrears
5.2.2	<p>The Income Services Team will:</p> <ul style="list-style-type: none"> • make sure that available payment methods meet customers' needs • work with current and former tenants to avoid debt • recover former tenant debt • maximise collection to reduce the amount of former tenant debt written off.
	Rechargeable repairs and sundry debts
5.2.3	<p>The Income Services Team will:</p> <ul style="list-style-type: none"> • make sure that available payment methods meet customers' needs • identify services provided which should and can be recharged • identify rechargeable repairs and provide customers with the details as soon as possible • consider collecting deposits of at least 50% before carrying out rechargeable works • improve the efficiency pre-termination inspections and will withhold permission for exchanges until customers meet the leaving standard, thereby reducing the level of recharges • reduce the amount of sundry debt written off by improved collection methods.

	Leaseholder service charges
5.2.4	<p>The Income Services Team will:</p> <ul style="list-style-type: none"> • comply with the statutory requirements under section 20 of the Landlord and Tenant Act 1985 and any other relevant legislation • make sure available payment methods meet customers' needs • make sure that any services delivered are clearly identified so they can be included in the service charge • make sure invoices are raised promptly • make sure all service charges are recovered.
	Major works costs
5.2.5	<p>When completing major works to blocks of flats the Income Services Team will:</p> <ul style="list-style-type: none"> • comply with the statutory requirements under section 20 of the Landlord and Tenant Act 1985 and any other relevant legislation • make sure available payment methods meet customers' needs • follow legislation so that costs can be and are recovered from leaseholders • tell customers how it calculates their bills • The Council will provide a loan in accordance with its obligations under the Statutory Loan Scheme (right to a Loan) following the appropriate criteria of eligibility • The Council may, at its discretion offer customers a range of payment options that meet their individual circumstances and are appropriate to the size of their bills. • Raise invoices as quickly as possible once the works are completed • This Council will consider the effects of exceptional hardship in the event of large major works service charges and arrange for a charge against the property in these circumstances.
	Welfare benefit income and overpayments
5.2.6	<p>The Income Services Team will maintain an excellent working relationship with East Herts Housing Benefits Partnership and DWP. Through that relationship it will:</p> <ul style="list-style-type: none"> • raise awareness of entitlements among customers • hold benefit take-up campaigns • ensure payments are made with the minimum possible delay • reduce levels of reclaimed benefit to tenants, so debt remains manageable • raise awareness of the effect changes in circumstance have on income and housing benefit entitlement

	<ul style="list-style-type: none"> • reduce the levels of overpayment, wherever possible • assist tenants who are struggling financially or adversely affected by the welfare reform with their DHP applications.
	<p>Housing Related Support, Careline and alarm charges</p>
5.2.7	<p>The Income Services Team will work with residents to:</p> <ul style="list-style-type: none"> • maximise income collection • identify charges • raise awareness of entitlements • make sure payments are made with minimum delay • prevent and recover arrears • make sure Housing Related Support grant is transferred to the correct tenant accounts • offer all tenants in supported accommodation a support plan • identify any associated support charges.
	<p>Emergency and temporary accommodation charges</p>
5.2.8	<p>In providing emergency and temporary accommodation, the Income Services Team will:</p> <ul style="list-style-type: none"> • identify and cost services to enable charging • make sure available payment methods meet customers' needs • maximise income collection • prevent and recover arrears • identify vulnerable residents and work with external organisations to provide support • identify associated support charges and ensure these are paid • minimise loss of income through underuse of properties.
	<p>Low start shared ownership</p>
5.2.9	<p>The Income Services Team will work with low start shared owners to:</p> <ul style="list-style-type: none"> • make sure available payment methods meet their needs • make sure they make mortgage and rent payments • prevent and recover arrears • make sure all conveyance costs to the council are identified and recovered.

	Facilities (stores and carports)
5.2.10	<p>The Income Services Team will make sure:</p> <ul style="list-style-type: none"> • available payment methods meet the needs of customers • payments are made promptly and regularly • accounts are monitored regularly • prompt action is taken to recover arrears.
5.3	Part 3: customer focus
	Equality and diversity
5.3.1	<div style="border: 1px solid black; padding: 10px;"> <p>Under the public sector equality duty, the Council must, in the exercise of all its functions, have due regard to the need to eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Equality Act.</p> </div>
5.3.2	<p>The Income Services Team will:</p> <ul style="list-style-type: none"> • deal with each customer fairly and consistently in line with the terms of this policy and the council's Equality and Diversity Policy • comply with all equality and diversity legislation and other regulatory requirements • analyse customer-profiling information and work in partnership with local agencies to understand the Stevenage community • make necessary adjustments to its processes where these directly or indirectly discriminate against individual customers.
	Complaints
5.3.3	<div style="border: 1px solid black; padding: 10px;"> <p>The council operates a complaints process which is available to any customer who is not satisfied with the way their case has been dealt with.</p> </div>

	<p>Part 4: monitoring and review</p>
<p>5.4.1</p>	<p>The Income Services Team will:</p> <ul style="list-style-type: none"> • monitor its functions, income sources and collection rates regularly to make sure: <ul style="list-style-type: none"> ○ it is meeting its targets ○ all costs associated with services are identified and charged ○ it continues to develop its analysis in the light of changing legislation and other external factors, so that responsive action can be taken • record and analyse performance • record and analyse areas of development • monitor potential risks to growth in income collection • review its performance on income collection monthly.
<p>5.4.2</p>	<p>The housing team will:</p> <ul style="list-style-type: none"> • focus on: <ul style="list-style-type: none"> ○ promoting financial inclusion ○ taking such steps as are possible to ensure a customer’s ability to pay ○ reporting positive outcomes and customer satisfaction • work with tenants to help them maintain security of tenure • set targets that: <ul style="list-style-type: none"> ○ promote prevention and early intervention rather than court action and eviction ○ are in line with the corporate plan • encourage the downward trend in evictions, court cases and other legal remedies. • SMB will review performance through a range of PI’s and the balanced score card
<p>5.4.3</p>	<p>The Income Services Team will identify barriers to success. To achieve this it will:</p> <ul style="list-style-type: none"> • monitor performance • collect performance management information and build its services upon it • continue to compare its performance with other local authorities and registered providers.
<p>5.4.4</p>	<p>The Income Services Team will report its arrears monthly to Senior Managers</p>

	Performance indicators
5.4.5	<p>The Income Services Team will develop a range of local indicators. These will allow it to:</p> <ul style="list-style-type: none"> • target resources within the team • set specific, measurable, attainable, realistic and timely (SMART) targets for individual staff at appraisals • focus its attention on areas of particular concern • identify and respond to differences between geographical areas • improve the quality of its services by comparing them with those of other organisations.
	Review
5.4.6	<p>This policy will be reviewed annually and in response to:</p> <ul style="list-style-type: none"> • legislative changes • change of council policy or strategy.
	Risk management
5.4.7	<p>The Income Services Team faces a number of risks to income collection and rent arrears recovery. These include:</p> <ul style="list-style-type: none"> • increased arrears resulting certain groups finding the set charges unaffordable • failure to collect enough income to cover operating costs • mounting legal costs arising from an escalating number of serious arrears cases. • failure to meet the council's performance standards. <p>All risks will be identified and measures put in place to mitigate risks and will monitored regularly.</p>
5.4.8	<p>Given their significance, these risks will be managed by senior management board/executive board and the council's staff through the annual review of the Housing Income Policy and its accompanying procedures as well as following the corporate risk management process. The review will make sure that:</p> <ul style="list-style-type: none"> • a comprehensive service is offered that reflects the needs and aspirations of the council's customers • customers are consulted • the service gives value for money • the policy and procedures are fit-for-purpose and reflect good practice

	<ul style="list-style-type: none"> • the policy and procedures are assessed for equalities • the service collects accurate information on costs and services, compares these with other agencies and reports back to tenants and leaseholders on findings • the Income Services Team reaches its targets for maximising income in line with business-planning assumptions • the policy and its related procedures enable the Income Services Team to prevent arrears • the policy and related procedures are updated according to new staffing structures and roles within the specialist housing teams.
	<p>Responsible bodies</p>
5.4.9	<p>Formulation and monitoring of policy Strategic Leadership Team</p> <p>Amendments to policy Key decisions: Strategic Leadership Team Non-key decisions: strategic director in consultation with housing portfolio holder</p> <p>Implementation of policy Assistant Director of Hosing and Investment</p> <p>Monitoring of implementation Income Services Manager / Operations Manager: Managing Homes and Assistant Director of Hosing and Investment, subject to monitoring by the Strategic Leadership Team.</p>
6	<p>Internal and external links</p>
6.1	<p>Related internal documents</p> <ul style="list-style-type: none"> • Rent Arrears Procedure • Rent Arrears Process Map • Pre-Tenancy Assessment Procedure • Service Standards • Corporate Debt Policy • Recharge Procedure • Former Tenant Arrears Procedure • Service Charge Procedure • Write-Off Procedure • Equality and Diversity Policy • Under- occupation Policy

	<ul style="list-style-type: none"> • Leaving Standard • Customer Focus Strategy • Communication Strategy • Value for Money Strategy
6.2	<p>External links- Some principle relevant statutes</p> <ul style="list-style-type: none"> • Housing Acts 1985, 1988 and 1996 • Localism Act 2011 • Welfare Reform Act 2012 • The Law of Property Act 1925 • The Rent Act 1977 • The Protection from Eviction Act 1977 • The Landlord and Tenants Acts 1985, 1987 • The Human Rights Act 1998 • The Data Protection Act 1998 • The Commonhold and Leasehold Reform Act 2002 • The Social Landlords Discretionary Reduction of Service Charges (England) Directions 2014

Appendix A

Payment methods

The council will make available a wide range of payment methods including the following:

- swipe card at Post Offices or 'Pay Point' payment centres
- postal payments by cheque
- standing order payments
- direct debit
- internet banking by Delta, Visa, Electron or Solo and most credit cards
- online payment through the council website
- cheque payments
- pay-in point: ATM at the council's Customer Service Centre
- phone payments by debit card
- housing benefit direct to SBC
- telephone payments.

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Strategic Director (Community)

Matthew Partridge

Your Ref:
Phone: 01438 242666
E-mail: csc@stevenage.gov.uk
Date:

Dear (insert tenant/s name/s)

FORMAL NOTICE OF A CHANGE TO YOUR RENT

Below you will find the changes to your rent, effective from **06 April 2020**. We have also included the new water charges, applicable from 06 April 2020 for those who pay their water charges to Stevenage Borough Council. If you are eligible for housing benefit, please note that this is not included in the calculations below.

The Council calculates the rent due on your home for the next financial year. We then divide that figure by 50, so you pay rent to us for 50 weeks each year.

Notice of Variation -

Total rent payable each week from 06 April 2020 is £XXX.XX

Below is the breakdown of your rent and service charges payable each week;

Tenancy and Details	Weekly Charge
Address	
Basic rent	
Block caretaking	
Block electrics	
Block repairs	
Estate Charge	
Grounds maintenance charge	
Window cleaning charge	
Water charge	
Pest control	

EFFECTIVE DATE

The variation to your rent will become effective from 06 April 2020

Management fee	
Administration charge	
Service charge capping	

For further explanation of the rent changes and the above charges, what the charges cover and contact details for other organisations that offer advice and support please visit www.stevenage.gov.uk/council-housing
Hard copies are available on request.

Also enclosed with this letter is a leaflet with information on all the other personal charges that may apply to you.

If you:

- would like to start paying by Direct Debit which is our preferred method of payment ,please email income@stevenage.gov.uk or call us on 01438 242666
- have questions relating to your rent change or wish to discuss any aspect of this notice further, please contact the Customer Service Centre at Daneshill House on 01438 242666
- need to apply for Universal Credit (UC) housing costs and housing benefit or notify the Department of Works and Pensions(DWP)/Job Centre plus and Housing benefit services of your rent change, please contact them on 01438 242440 or 01438 242707 and Department of Works Pensions - Job Centre Plus on 0845 6043719
- are having difficulties paying your rent and would like to find smaller accommodation or are considering finding employment and would like assistance with this, please contact us for support as soon as possible by emailing income@stevenage.gov.uk, via our website www.stevenage.gov.uk or call us on 01438 242666
- have financial difficulties and are claiming Housing Benefit or housing costs as part of your Universal Credit and you are struggling to pay your rent and/or council tax, you may be eligible for a temporary Discretionary Housing Payment (DHP) to cover a shortfall in your income. Please email income@stevenage.gov.uk or call us on 01438 242666

For customers who would like to pay their rent directly to us and check balances at their convenience, we now have the online payment facility which is faster and easier. Simply log on to: www.stevenage.gov.uk/pay and follow the prompts.

You can access your account 24 hours a day; 7 days of the week and check your transaction history by going online to: www.stevenage.gov.uk and clicking onto customer accounts at the top of the page. If you don't have an online account, why not sign up for one now using the above link? You can also pay your council tax, garage rent, leasehold charges, business rates (NNDR) and invoices directly through our website.

You are entitled by law to terminate your tenancy; by doing this you would avoid any rent increase. You would need to give written notice to the council one month before the effective date of the rent increase and move out of the property before the increase takes effect. We hope that you do not wish to do this; however, we are required to inform you of your statutory right.

Yours sincerely,

Matthew Partridge
Strategic Director (Community)

Councillor Mrs Jeannette Thomas
Executive Councillor (Housing)

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Explanation of rent and water charges from 06 April 2020 for houses

Changes to your rent charges from 06 April 2020

This year your basic rent will be increased by 1%. We fully understand that any increase to your rent will not be good news. Government legislation has changed and from April 2020 and we are permitted to increase tenant's rent by the Consumer Price Index (CPI) +1% for the next 5 years following on from 4 year rent reduction regime.

We have carefully considered the rent increase and we believe that in order to deliver our commitments as set out in the corporate plan we need to maximise the money we receive from rents and apply the increase of CPI+1%. If we keep your rent as it is we are unable to deliver our commitments and would have to make some tough choices such as build less properties or not build at all or to invest less and to do less in your neighbourhoods and we don't think this is fair. We have ambitions to protect our assets and neighbourhoods and to plan for future generations of your families who choose to live in our homes.

There may be an increase to your service charges and water charges unless you have a water meter. The water charge increase is calculated by the water company and sent to us each year in February.

Service charges may increase but the same formula of CPI+1% will not apply. We set service charges in line with our Rent and Service charge setting policy. The policy states that we will set charges appropriately to cover the cost of providing the service to you.

The Council letter notifying you of the changes to your rent amount will provide you with a detailed breakdown of any service or water charges and shows you the total amount due for your home.

Your total rent payments

The total amount you are required to pay each week is calculated by adding together the basic rent charge and water charges for the whole year. The total is then divided into 50 equal payments. This amount is the weekly rent we charge for you to live in your home. Your rent is payable weekly in advance, each Monday. This allows for two rent catch-up weeks each year.

These rent catch-up weeks give you the opportunity to catch-up with your payments if you owe rent. The rent catch-up weeks are the last week in December 2020 (week beginning the 21 December 2020) and the last week in March 2021 (week beginning the 29 March 2021). If you do not owe rent, you do not need to pay rent on either of these weeks.

If you pay your rent by direct debit your payments are calculated on a monthly basis; therefore we will collect the monthly payment as usual in December 2020 and March 2021. You do not need to do anything.

Basic rent

This is the weekly amount you pay for landlord services, including basic repairs and improvements to your home. This varies from property to property and the set weekly amount is in your Formal Notice of Rent Changes letter.

Estate Service Charge

This charge applies to properties in some of our recent developments and covers the costs of repairs, electricity, ground maintenance and cleansing of the areas and roads around your home.

How do these changes affect my housing benefit and Universal Credit Housing cost claim?

If you claim benefit, the heating charge and water charge are not covered by housing benefit and Universal Credit Housing cost. You are required to make these payments yourself.

I claim Universal Credit: will I have to re-apply and will this result in weeks of delays in my rent being paid and accumulating rent arrears?

We appreciate that completing a Universal Credit claim can be very stressful and facing weeks of delays for any benefit payment is something we want to avoid. Please be assured you will not have to complete a brand new claim with the Department for Work and Pensions (DWP). Once we write to inform you of the new rent you will simply need to inform them of this via the DWP portal after the rent increase has been applied. It is important that you do this before 6 April 2020 as we will then be asked to verify the increase on the landlord portal.

What if Universal Credit doesn't cover the rent increase?

If your Universal Credit allowance isn't increased to cover the additional rent increase, we strongly recommend that you make an appointment to see one of our specialist Welfare Benefits and Debt Advisors who can help you budget for the increase.

Where can I get some debt and budgeting advice from?

We have a dedicated specialist money and debt advice team working alongside the rent/income team who are trained to ensure you have maximised your benefits, help you manage your finances and support you through changes in circumstances. We encourage you to take advantage of this service.

Alternatively, there is advice and support available from the local Citizens Advice. are required to make these payments yourself.

Garage rents

If you rent a garage, you will be notified separately about any change in the standard garage rent charge. For more information about garages please visit www.stevenage.gov.uk/garages

Council Tax

Your Council Tax is paid separately to your rent. Any changes to your Council Tax will be sent to you separately. You will receive this during March 2020. If you are in receipt of UC Housing costs and housing benefit, you may be eligible for Council Tax support, please contact the Benefit services on 01438 242440.

Paying your rent

You will need your nine-digit reference number to make a rent payment. If you do not have a rent account card with your reference number on it you can apply for a new one at www.stevenage.gov.uk/pay or contact us on 01438 242666.

Method	How to Pay
Online account	Simply log on to: www.stevenage.gov.uk/pay and follow the prompts.
Direct Debit	Set this up on the councils website at www.stevenage.gov.uk/pay or contact the customer service centre for further information
Online on the Council's website	www.stevenage.gov.uk/pay . Debit or credit card (we do not accept American Express or Diners club).
Customer Service Centre – Payment Kiosk	Cash, cheque or debit card payments can be made at the payment machine in our Customer Service Centre
By telephone Automated Number	If you have a debit or credit card you can pay using our automated payments system on 01438 242345.
At the Post Office	Payment can be made at any Post Office using your account card.

Useful contact details

	Email address/Website	Opening Hours	Address
Customer Service	csc@stevenage.gov.uk www.stevenage.gov.uk Telephone: 01438 242666 Monday – Friday 8am to 6pm	Centre is open Monday-Friday 08.30am to 5:30pm	Daneshill House, Danestrete, Stevenage, SG1 1HN

Benefit Service	www.stevenage.gov.uk/benefits benefits@hertspartnership-ala.gov.uk Telephone: 01438 242440	Monday – Friday 9am to 5pm	The Benefits Service, East Herts Council and Stevenage Borough Council, Wallfields, Hertford, SG13 8EQ
Council Tax Support	Same as above 01438 242440	Monday – Friday 9am to 5pm	
Department of Works Pensions – Job Centre Plus	www.gov.uk/apply-universal-credit Telephone:0800 1690190 0800 1690310 (Stevenage branch)	Stevenage Job Centre Plus: Monday and Tuesday 9am to 5pm Wednesday 10am to 5pm Thursday and Friday 9am to 5pm	38 – 44 The Forum, Stevenage, Herts, SG1 1EZ
Citizens Advice Bureau	www.stevenagecab.org <u>Telephone:</u> 0344 411 1444	Drop-in-session: Monday and Tuesday 10am to 3.30pm Wednesday (appointment only) Thursday 10am to 3.30pm Friday 10am to 12.30pm On Telephone/Email: Monday – Friday 10am to 4pm	Daneshill House, Danestrete, Stevenage, SG1 1HN
National Debt Helpline	www.nationaldebtline.org Telephone: 0808 808 4000	Monday – Friday 9am to 8pm Saturday 9.30am to 1pm	
Housing Options	housing.options@stevenage.gov.uk Telephone: 01438 242242	Monday – Friday 9am to 5pm	Daneshill House, Danestrete, Stevenage, SG1 1HN
StepChange Debt Advice	www.stepchange.org Telephone: 0800 1381111	Monday - Friday 8am to 8pm Saturday 8am to 4pm	StepChange Debt Charity Wade House Merrion Centre Leeds LS2 8NG

Tenancy Support Service (SBC)	tenancysupport@stevenage.gov.uk Telephone: 01438 242242	Monday – Friday 9am to 5pm	Daneshill House, Danestrete, Stevenage, SG1 1HN
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Explanation of rent and service charges from 06 April 2020 for flats

Changes to your rent charges from 06 April 2020

This year your basic rent will be increased by 1% .We fully understand that any increase to your rent will not be good news. Government legislation has changed and from April 2020 and we are permitted to increase tenant's rent by the Consumer Price Index (CPI) +1% for the next 5 years following on from 4 year rent reduction regime.

We have carefully considered the rent increase and we believe that in order to deliver our commitments as set out in the Corporate Plan we need to maximise the money we receive from rents and apply the increase of CPI+1%. If we keep your rent as it is we are unable to deliver our commitments and would have to make some tough choices such as build less properties or not build at all or to invest less and to do less in your neighbourhoods and we don't think this is fair. We have ambitions to protect our assets and neighbourhoods and to plan for future generations of your families who choose to live in our homes.

There may be an increase to your service charges and water charges unless you have a water meter. The water charge increase is calculated by the water company and sent to us each year in February.

Service charges may increase but the same formula of CPI+1% will not apply. We set service charges in line with our Rent and Service charge setting policy. The policy states that we will set charges appropriately to cover the cost of providing the service to you.

The Council letter notifying you of the changes to your rent amount will provide you with a detailed breakdown of any service or water charges and shows you the total amount due for your home.

Your total rent payments

The total amount you are required to pay each week is calculated by adding together the basic rent charge and water charges for the whole year. The total is then divided into 50 equal payments. This amount is the weekly rent we charge for you to live in your home. Your rent is payable weekly in advance, each Monday. This allows for two rent catch-up weeks each year.

These rent catch-up weeks give you the opportunity to catch-up with your payments if you owe rent. The rent catch-up weeks are the last week in December 2020 (week beginning the 21 December 2020) and the last week in March 2021 (week beginning the 29 March 2021). If you do not owe rent, you do not need to pay rent on either of these weeks.

If you pay your rent by direct debit your payments are calculated on a monthly basis; therefore we will collect the monthly payment as usual in December 2020 and March 2021. You do not need to do anything.

Basic rent

This is the weekly amount you pay for landlord services, including basic repairs and improvements to your home. This varies from property to property and the set weekly amount is in your Formal Notice of Rent Changes letter.

Management fees

A few of our properties are charged a management fee. The management fee (where applicable) is calculated using the actual costs of providing and delivering essential and obligatory services in flat blocks by an appointed management agent.

Changes to service and other charges from 06 April 2020

If you live in a flat block, or your home is attached to an independent or Flexicare housing scheme, your charges include a contribution towards the upkeep of the communal areas of that building. These charges apply whether you use the communal areas or not.

These charges will be shown separately on the rent notice. The charges will reflect the actual cost of providing the service.

The charge	What it covers
Caretaking & cleaning service charge	Cleaning of communal areas, removal of fly tipping, etc.
Communal block repairs	This charge covers repairs to communal areas in flat blocks. This includes items such as communal glazing or repairs to handrails.
Communal block electrics	The cost of the electrical supply for communal lighting.
Water charges	Included in your rent notification letter.
Grounds maintenance	Grass cutting, weeding shrub beds and clearing litter in landscaped and communal areas around blocks of flats and independent/Flexicare schemes.
Window cleaning service charge	Covers the cost of providing communal window cleaning.
Estate Service Charge	This charge covers the costs of repairs, estate lighting ground maintenance and cleansing of the areas and roads around your flat block.
Heating charge	Communal heating fuel supply costs (often in sheltered schemes/tower blocks).
Equipment Usage charge	An amount collected for use when equipment such as door entry system is in need of repairs or replacement.

Support charge (optional)	To provide a Supported Housing Officer (Specialist Housing Officer after April 2020) to offer help, support and advice alongside emergency assistance as and when required.
Careline charge (optional)	Covers the cost of the Careline alarm service.
Community Support Charge (optional)	Covers the cost of the visiting and support service provided by supported housing officers
Pest control	Covers the costs of dealing with pest infestation in communal areas
Management fee	Covers the inclusive costs of providing and delivering essential and obligatory services in flat blocks by an appointed management agent.

How do these changes affect my housing benefit and Universal Credit Housing cost claim?

If you claim benefit, the heating charge and water charge are not covered by housing benefit and Universal Credit Housing cost. You are required to make these payments yourself.

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Online on the Council's website	www.stevenage.gov.uk/pay . Debit or credit card (we do not accept American Express or Diners club).
Customer Service Centre – Payment Kiosk	Cash, cheque or debit card payments can be made at the payment machine in our Customer Service Centre
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