



Housing Income Policy

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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.
3	Policy contents
3.1	<p>Part I: principles (5.1)</p> <p>Maximising income (5.1.4)</p> <p>Income management and collection (5.1.6)</p> <p>Working with customers (5.1.15)</p> <p>Financial inclusion and vulnerable resident strategies (5.1.40)</p> <p>Joint working (5.1.49)</p> <p>Write-offs (5.1.52)</p> <p>Bankruptcy (5.1.53)</p> <p>Debt collection agencies (5.1.54)</p> <p>Part II: types of income (5.2)</p> <p>Rent income and arrears (5.2.1)</p> <p>Former tenant arrears (5.2.2)</p> <p>Rechargeable repairs and sundry debts (5.2.3)</p> <p>Leaseholder service charges (5.2.4)</p> <p>Major works costs (5.2.5)</p> <p>Welfare benefit income and overpayments (5.2.6)</p> <p>Housing Related Support charges (5.2.7)</p> <p>Emergency and temporary accommodation charges (5.2.8)</p> <p>Low start shared ownership rent and mortgage (5.2.9)</p> <p>Facilities (stores and carports) (5.2.10)</p> <p>Part III: Customer focus (5.3)</p> <p>Equality and diversity (5.3.1)</p> <p>Complaints (5.3.3)</p> <p>Part IV: monitoring and review (5.4)</p> <p>Performance indicators (5.4.5)</p> <p>Review (5.4.6)</p> <p>Risk management (5.4.7)</p> <p>Responsible committees (5.4.9)</p>

	<p>Internal and external Links (6)</p> <p>Related internal documents (6.1) 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.
	<p>Maximising income</p>
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.
	<p>Income management and collection</p>
	<p>An efficient and consistent service</p>
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.
	<p>Our approach to income management and collection</p>

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>
Our approach to debt recovery	
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	<p>Communicating well with customers and providing them with good-quality information are essential to the success of this policy.</p>

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.
	<p>A prompt response</p>
5.1.25	<p>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.</p>
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	<p>The Income Services Team will work with local debt advice agencies to develop early referral protocols.</p>

	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	<p>The Income Services Team will aim:</p> <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	<p>They will:</p> <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	We will seek eviction only as a last resort. It will though, take firm action against those that will not pay. 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.
5.1.39	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: <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.
	Housing Related Support, Careline and alarm charges
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.
	Emergency and temporary accommodation charges
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.
	Low start shared ownership
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	<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>
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	<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>

	Part 4: monitoring and review
5.4.1	<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.
5.4.2	<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
5.4.3	<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.
5.4.4	<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 Housing and Investment</p> <p>Monitoring of implementation Income Services Manager / Operations Manager: Managing Homes and Assistant Director of Housing and Investment, subject to monitoring by the Strategic Leadership Team.</p>
6	<h2>Internal and external links</h2>
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.