

Income Management Policy

1.0 Introduction and scope

1.1 This Policy sets out our approach to maximising the income of our customers and the Group. This Policy along with the Income Management Toolkit is intended as a document of options to:

- Prevent arrears from arising in the first place
- Intervene early if arrears should accrue
- Support our customers, either ourselves or through signposting to our partners
- Enforce payment, using legal action where necessary, as a last resort.

1.2 The scope of this Policy covers:

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|-------------------------|---|
| Gentoo Group | X |
| Gentoo Homes | |
| Gentoo Developments Ltd | |
| Gentoo Genie | |

It applies to:

| | |
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| General needs rented properties | X |
| Supported housing | X |
| Sheltered housing | X |
| Leasehold/shared ownership | X |
| Rent to Buy properties | X |
| Market rented properties (domestic) | X |
| Temporary accommodation | X |
| Stock owned but not managed by the Group | |

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|---|---|
| Communal areas, including those relating to leasehold/shared ownership properties | |
| Commercial property (offices, depots etc) | |
| Stock managed by Gentoo on behalf of a third party | |
| Garages and outbuildings | X |
| Remote plant (district heating, electrical pumps etc) | |
| Curtilage | |

2.0 Links to organisational goals

2.1 Our Vision and Values set the direction and culture of the Group. They ensure that the business is aligned around the desire to create sustainable homes and communities and to improve the lives of our customers. The Vision and Values ensure that all of our people understand Gentoo's ethos and are clear about what is expected of them and the contribution they can make.

Vision:

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| Great Homes - Strong Communities - Inspired People |
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Values:

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| Do the right thing |
| Make a difference |
| Work together |
| Keep learning |
| Give all you've got |

2.2 This Policy operates within our Vision and Values and links to the Tenancy Management Policy, Neighbourhood Management Policy and

the Vulnerability Toolkit. This policy has due regard to the Group's risk register and sets out to mitigate the following risk:

- Welfare Reform

3.0 Regulation and legislation

3.1 This Policy helps to fulfil the following legislation:

- Pre Action Protocol and associated legislation
- RSH Regulatory Code
- Housing Act 1985, 1988 etc
- Data Protection Act 1998
- Protection from Eviction Act 1977

3.2 This Policy has been cross referenced with good practice.

4.0 Our Policy statement

4.1 Maximising the income of our customers and the Group is our number one priority. We will strive to ensure that every one of our customers has the support and advice they need to ensure they are not financially excluded.

4.2 To enable customers to remain in their homes or have access to rehousing with Gentoo, we are committed to ensuring that every opportunity has been provided to assist them in their tenancies. We will do this by explaining the importance of paying their rent, providing financial education, ensuring customers are claiming the benefits they are entitled to and by making referrals to impartial debt advice agencies where they will receive independent advice and tailored help. We have in place tailored support mechanisms and effective signposting to give our customers opportunities to maximise their incomes.

4.3 Prevention and early intervention are critical elements in the arrears process. Prevention starts from the moment a customer is considered for a property, where we will carry out an affordability assessment. Our sign up process and welcome visits are also designed to prevent rent accounts failing into arrears in the first place. In terms of early intervention some of our methods include regular home visits, income and expenditure questionnaires when required, signposting to relevant debt advice agencies and the Early Help Team. We will also utilise our Money Matters Team whose purpose is to maximise income for customers and Gentoo by providing customers with appropriate support. Services offered from them include:

- Debt advice, support and solutions
- Welfare Benefits advice and claims
- Universal Credit Support
- Basic budgeting advice
- Access to the Gentoo Crisis fund
- Income Maximisation
- Income and Expenditure analysis

4.4 We will manage customer's accounts throughout the arrears process, this will involve ensuring contact with the customer is maintained, renegotiating rent payment agreements if necessary and progressing to enforcement if required.

4.5 We offer a range of convenient and flexible rent payment methods to maximise the opportunities for customers to pay their rent and to suit their individual needs. The different ways to pay that are available include:

- Cash or cheque at Gentoo office with this facility
- Card payments, including debit card and credit card
- Cheque or postal order payment by post
- Internet payments
- Telephone payment line

- Deductions from DWP benefits including Universal Credit
- Standing order
- Direct debit
- A limited door to door collection service for customer

4.6 It is Gentoo's preference that enforcement will not be necessary and we will seek to resolve financial issues by preventing arrears from arising in the first place, intervening as early as possible, supporting our customers to maximise their income, and enabling them to pay their rent. Wherever possible, we will aim to secure repayment without obtaining possession of the dwelling, for example by arranging direct payments. Failure to pay is, however, a ground for possession.

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

Should either order be breached then we must apply for a bailiff to carry out an eviction.

4.7 Gentoo aims to provide the highest level of service and care to its vulnerable tenants and service users. The way we deal with debt recovery with these customers will be tailored to their individual circumstances.

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

4.9 In order to achieve our aspiration of income maximisation for both our customers and the Group, we want to empower customers to take control of their finances through emphasising the importance of paying rent, through financial education and also by advising them on their financial situation whether through our Money Matters Team, or via a

referral to the relevant agency. Our success will be measured in terms of the level of arrears and the reduction in evictions based on arrears.

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

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

Our Income Management Policy will ensure that customers will be treated as individuals and with fairness and respect. An Equality Assessment has been completed with regard to this policy.

5.0 Roles and responsibilities

5.1

| Roles | Responsibilities |
|---|---|
| Executive Director (Operations) | Is accountable for ensuring effective implementation of this Policy |
| Director (Neighbourhoods) | Is responsible for adequate resourcing and having effective processes in place to implement this Policy |
| Neighbourhood Operations Manager and Income Hub Manager | Is responsible for ensuring that this Policy is adhered to and that all staff are appropriately trained |

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| All Neighbourhood Management and FTA staff | Should be trained in relation to this Policy and act accordingly |
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6.0 Monitoring and review

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

7.0 Policy outcomes

- 7.1 Our Income Management Policy aims to achieve the following outcomes:
 - Customers income is maximised and they are able to sustain their tenancy

- Customers are provided with the opportunity to be supported and advised either internally, or externally.
- Legal action and arrears reduce, protecting Gentoo income.

8.0 Records

- 8.1 All records with reference to Income Management are held within the 'Rent Account' section of Orchard.

Appendix 1- Local Service Offers

| Description | We will |
|--|--|
| <p>Income Management - to offer you advice, support and a range of ways to pay in order to maximise collection of rental income and other charges</p> | <ul style="list-style-type: none"> • Provide advice, support and guidance to enable you to maximise your income • Take appropriate action to prevent your accounts from falling into arrears • Provide you with timely information in relation to your rent and other accounts • Offer advice, support and guidance on the most appropriate way to pay your rent and other charges |