

# Income Management

## Our Promise

**Our service is designed to make sure that all of our customers find it easy to manage their rent accounts. We will always keep you up-to-date and provide support and guidance when needed. We also commit to only taking eviction action when all other options have been exhausted.**

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## Paying your rent - We will:

- Ensure that you are fully aware of what your rental payments will be, as well as calculating any benefits that you may be entitled to, before you take up the tenancy with us.
- Process all payments within 10 working days.
- Provide Rent Statements on a quarterly basis as standard, and possibly more frequently on an individual basis.
- Give 28 days notice of any annual rent changes.

## Payment Methods - Including:

- Swipe Cards.
- Direct Debits.
- Internet Payments.
- Telephone Payments.

We also accept payments via cash, cheque and standing orders, and are always looking to expand our range of payment methods to suit the needs of our residents.

## Rent Arrears - We will:

- Aim to contact you personally within 3 days of a rent payment being missed.
- Write to you within 3 working days to advise you that a payment has been missed, where contact has not been possible.
- Visit you in your home, if you want us to, and endeavour to telephone you at a time that is most convenient for you.
- Provide written and spoken communications which will be clear and easy to understand, and provide special arrangements or translations promptly upon request.
- Listen carefully to you and be courteous and sensitive to your needs at all times.



- Provide realistic repayment plans for anyone who contacts us about their arrears.
- Confirm all agreements in writing so that you have a record of exactly what has been arranged.
- Keep you informed at all times of any actions that we need to take, making sure that you always understand clearly what is happening and why.
- Discuss your needs with you and wherever necessary make sure that you are referred to the right people or agencies.
- Not take legal action against you to recover arrears if you keep to the terms of your repayment agreement.
- Not take legal action against you if your arrears are due to be cleared by the Housing Benefits team.

### **Further Support - We will:**

- Offer help and advice in making applications for Housing Benefit or any other Welfare Benefits.
- With your permission, refer you to our own Money Advice service which is able to provide you with details of other agencies that may be able to assist you.

### **Money Advice Service - We will:**

- Refer you to our in house Money Advice worker, where required.
- Ensure that your contact remains confidential.
- Work with creditors to reduce your debts.
- Provide a full benefit 'health check'.

### **Legal Actions to Recover Arrears**

If the agreements we make with you are not kept then we will take legal actions to recover the debt you owe. Every year we are regrettably left with no alternative but to take some residents to Court for arrears. Court costs then become payable and these will be at least £100.00. **We will:**

- Where you fail to keep a Court Order, we are able to apply for a Warrant for Eviction. In most eviction cases no alternative accommodation is provided.
- If money is still owed after the loss of the home, continue to chase the money owed until the debt is cleared.