

Income Management Policy

This policy sets out Bromford Flagship LiveWest's approach to income management, the collection of income and recovery of arrears, in support of delivering safe, fair and responsive services to our customers. It is underpinned by legal duties, the Regulator of Social Housing's Consumer Standards (Rent, Tenancy, and Transparency, Influence & Accountability Standards), and our commitment to fairness, accountability and transparency. This policy also ensures compliance with the Regulator of Social Housing's Rent Standard by setting clear expectations for rent collection, arrears prevention and tenancy sustainment activity.

Department	Customer Experience
Policy owner	Regional Director - Customer
Approved date	December 2025
Date for review	October 2028
Approving body	Customer SLT
Associated legislation/regulation	Commonhold & Leasehold Reform Act 2002 Data Protection Act 2018 / UK GDPR Equality Act 2010 FCA Regulations (Shared Ownership) Homelessness Reduction Act 2017 Housing Acts 1985, 1988, 1996 Human Rights Act 1998 Law of Property Act 1925 (s146) Localism Act 2011 Pre-Action Protocol for Possession Claims (Rent Arrears) Renters' Rights Bill 2025 (pending) RSH Consumer Standards (Rent, Tenancy, TIA) Welfare Reform Acts 2012 & 2016
Legal advice from	Internal Legal Team
Equality impact assessment date	October 2025
Version number	1.1
Publication status	Internal Intranet & Public Website

Purpose/principles

We rely on rent and service charge income to provide services, maintain and improve homes, and build new ones. This policy sets out how we collect income, prevent rent debt (arrears) and support customers to sustain their tenancies.

For the purpose of this policy, 'rent' or 'rental income' refers to all rent and service charge payments applicable to all tenure types outlined in the scope.

Principles

We will:

- deliver a fair, respectful and courteous income management service
- make rent and service charge payments a clear priority while ensuring customers receive the right support to sustain their homes
- adopt a support first, enforcement last approach to sustain tenancies and minimise eviction
- prevent rent debt through early identification, proactive engagement and timely intervention
- communicate openly and clearly with customers about their accounts and responsibilities
- ensure accessibility, inclusion and reasonable adjustments for customers with diverse needs
- provide transparent performance reporting for effective governance and customer scrutiny
- act proportionately where tenancy fraud or financial crime risks are identified

Scope

This policy applies to colleagues and contractors involved in the management and recovery of all customer-related property and tenancy charges owed to Bromford, Newtide Homes, Samphire Homes, Victory Homes and Flagship Homes.

Tenures: social rent, affordable rent, assured, fixed-term, shared ownership, leasehold, freehold with services, garages, parking, and former tenants.

Charges include, but are not limited to, rent, service charges (including utilities), support charges, ground rent, recharges, planned and major works, building insurance, legal fees, and sundry debts.

For leaseholders and shared owners, we will agree affordable repayment arrangements and liaise with mortgage providers where appropriate, using forfeiture or possession action only as a last resort.

Roles/responsibilities

Board/Committees provide oversight and assurance that the policy aligns with strategic priorities, customer outcomes, and regulatory requirements.

Executive Leadership Team/Directors are accountable for ensuring the policy is implemented consistently across their areas of responsibility and that compliance is maintained.

Heads of Service/Service Leads are responsible for embedding the policy within their service areas, ensuring colleagues are aware of and follow the requirements, and providing assurance on compliance.

Customer-facing colleagues are responsible for applying the policy in day-to-day service delivery, supporting customers, and taking action or escalating issues in line with procedures.

All colleagues are expected to understand the policy as it relates to their role, complete any required training, and seek support where clarification is needed.

Policy content

Our commitments

We will:

- prioritise helping customers to manage rent and service charge payments so they can remain in their homes
- treat every customer with fairness, dignity and respect
- make it easy for customers to understand what they need to pay, why, and how to get help if they are struggling
- identify and support customers who are vulnerable or experiencing financial difficulty
- offer early help, advice and referrals to welfare, debt and hardship support
- work in partnership with the DWP, local authorities and community agencies to maximise customer income and financial wellbeing
- use enforcement only when all other reasonable options have been explored.

Payment in advance

We operate on a payment in advance basis for rent and housing-related charges. This means:

- customers are expected to pay rent and service charges in advance, in line with their tenancy or lease agreement
- colleagues will promote and support payment in advance through clear communication and practical guidance

- we will help customers to maintain payment in advance wherever possible by offering affordability checks, benefits advice, and budgeting support

Vulnerability and diverse needs

We will identify and record customer needs, liaise with authorised representatives, offer home or office appointments, provide translation/interpretation, and make reasonable adjustments to ensure all customers can engage fully with the service.

Income management activity will always be informed by our wider organisational commitments to customer safety, vulnerability support, and inclusive service delivery. This policy must therefore be applied alongside the Vulnerability, Inclusive Services & Reasonable Adjustments Policy and the Domestic Abuse Policy. These policies set out how we recognise and respond to vulnerability, ensure reasonable adjustments are in place, and provide a safe response for customers experiencing or recovering from domestic abuse. Where income recovery action risks conflicting with customer safety, vulnerability needs or tenancy sustainment, the principles within these policies must guide decision-making.

Tenancy sustainment and prevention

We are committed to helping customers maintain their homes by preventing rent debt and supporting long-term tenancy sustainment. To achieve this, we will:

- establish a strong payment culture from the start of each tenancy or property purchase by setting clear expectations at sign-up
- support customers to make regular and sustainable payments in advance wherever possible
- provide clear information on payment obligations and offer accessible tools for managing accounts
- assist customers with benefits applications, income maximisation, and hardship support
- encourage customers to contact us early when circumstances change, so we can work together to sustain their tenancy
- provide advice and assistance concerning housing options for any customer at risk of losing their home, including referral to local authority housing options teams or other agencies
- make tenancy sustainment our primary objective, avoiding rent debt-related evictions wherever possible
- take particular care to prevent eviction where children or vulnerable adults are involved, except where no other resolution is possible

Managing rent debt

Where a customer falls behind with their rent or housing-related charges, we will take proportionate and fair action to recover the debt and help sustain the tenancy wherever possible. Actions may include:

- requesting a direct payment of rent via an alternative payment arrangement (APA) from the department for work and pensions (DWP) where a customer receiving universal credit is falling behind with rent
- applying for benefit or universal credit deductions to contribute towards reducing rent debt
- using any credit balances held on other accounts with us to reduce or clear outstanding debt
- ending other agreements, such as garages or parking spaces, where a customer remains in debt
- continuing to pursue possession proceedings in cases where rent debt is included within a debt relief order (dro) or bankruptcy claim, where legally permitted
- referring customers to their local authority for homelessness prevention support if they are at risk of eviction
- we will always act lawfully, proportionately and in line with the pre-action protocol for possession claims (rent arrears) when taking any rent debt recovery action

Complaints

Concerns about this service will be managed in line with the Bromford Flagship Complaints Policy. We will also respond in line with the Housing Ombudsman Complaint Handling Code, ensuring customers can escalate concerns to the Ombudsman at any stage.

EIA statement

An Equality Impact Assessment (EIA) has been completed for this policy. The EIA ensures that the policy is fair, inclusive, and does not negatively impact any protected groups under the Equality Act 2010. The outcomes of the assessment will be monitored, and actions taken where needed to promote equity.

This policy works alongside the Vulnerability, Inclusive Services & Reasonable Adjustments Policy to ensure inclusive practice.

We recognise that we may not have identified all adverse impacts on one or more protected characteristics. We welcome any feedback on, or examples of, things that we may have overlooked so that we can continuously improve our policy.

Training statement

Relevant colleagues will receive policy awareness training at induction, refresher training, and targeted updates when requirements change.

Measuring effectiveness

The effectiveness of this policy will be measured through:

- monitoring and performance management at case, team and organisational level
- kpis such as collection rate, arrears levels, tenancy sustainment, evictions and customer satisfaction
- performance will be benchmarked externally (e.g. Housemark) and subject to independent customer scrutiny
- internal audits and assurance reviews to check compliance with procedures
- customer involvement and feedback, including surveys and scrutiny groups

Oversight will be provided through regular Executive and Board reporting and customer involvement forums.

Review period

This policy will be formally reviewed every three years. Earlier review may take place if required by changes in legislation, regulation, organisational priorities, or following feedback from colleagues, customers, or stakeholders. Any updates will be approved through the appropriate governance route.

Approval

This policy was approved by Customer SLT and is applicable to:

- Bromford Housing Association Ltd (operating as Bromford)
- Bromford Home Ownership Ltd (operating as Bromford)
- Merlin Housing Society Ltd (operating as Bromford)
- Flagship Housing Limited (operating as Flagship)

Any references to Bromford Flagship LiveWest should be interpreted as equally applicable to all the above.

Supporting documents

- Income Management Procedure & Knowledge-Based Articles
- Income Collection & Account Management Service Standards
- Rent & Service Charge Setting Policy
- Equality Impact Assessment
- Complaints Policy
- Lettings Policy
- Mutual Exchange Policy
- Operational Financial Regulations Policy
- Safeguarding Adults Policy
- Safeguarding Children Policy

- Tenancy Management Policy
- Vulnerability, Inclusive Services & Reasonable Adjustments Policy

Version control

Note: minor updates approved by delegated authority increase version number by 0.1; major updates and formally approved versions increase version number by 1.0.

Version	Detail	Approved by	Date
1.0	First issue	Customer SLT	16 December 2025
1.1	Updated template (including the logos on titlepage footer and wording in approval section)	n/a	6 August 2026