

<b>Policy Owner</b>	Managing Directors
<b>Approved Date</b>	May 2021
<b>Review Date</b>	May 2024
<b>Legal Advice From</b>	In-house counsel
<b>Version Number</b>	1.0

## Rental Income Policy

This policy sets out how Flagship Group will work to prevent rent debt and support our tenants to maintain their tenancies.

‘Flagship Group’ (‘we’) means the housing teams trading as Victory Homes, Newtide Homes and Samphire Homes.

‘Rent’ means rent and all other charges made as part of the tenancy agreement.

### Rent Collection and Prevention

Flagship Group operates a ‘Rent First Approach’. This is the principle that rent collection is the number one priority for us, and one that underpins all of our processes.

Our property adverts will contain rent charges.

We will start by

- carrying out affordability checks before offering you a home. In line with our Allocations and Lettings policy we may refuse to offer a tenancy if the property is not affordable for you
- providing you with a breakdown of the rent and service charges you are responsible for
- ensuring you are made aware of your responsibility to pay your rent in advance, in line with your tenancy agreement. Your first rent payment will be taken before the start of the tenancy, but we may waive this in exceptional circumstances
- supporting you to make applications for Housing Benefit or Universal Credit if you

need us to Our preferred method of payment is Direct Debit. We may consider alternative payment methods.

### Tenants in Debt

We know life isn’t always straight forward, so if you are experiencing difficulties paying your rent, please let us know as soon as you can. We are here to help.

We will provide contact details for debt advice agencies within our rent letters and will refer you to appropriate agencies for tenancy support and advice.

We may consider transfers and mutual exchanges even when you are in debt, if we are assisting you with downsizing and/or other affordability issues.

If your Direct Debit fails, we will contact you to advise you that your direct debit has failed and to prevent debts from mounting up.

We may request your Universal Credit be paid to us directly via an Alternative Payment Arrangement if you are falling behind with your rent.

Flagship Group works proactively with Housing Benefit teams and will assist you with applying for Discretionary Housing Payments, if you need us to.

We will take into account your financial circumstances if you are making repayment agreements with us, to ensure they are affordable and sustainable.

We may take court action to pursue outstanding rent debt. This could include a request for court costs.

If you are at risk of eviction, we will refer you to your Local Authority to assist with homelessness prevention.

If we need to seek possession, we may consider using mandatory grounds depending on your tenancy type or conditions.

### **Further information about this policy**

This policy is supported by our Tenancy policy, Tenancy agreements, Rental income procedures and Allocations and Lettings Policy.

This policy covers any properties which incur a rental charge and service charges, excluding leaseholders, freeholders and shared owners.

This policy will be reviewed as necessary, and at least every three years.

### **Version Control**

<b>Version Number</b>	<b>Detail</b>	<b>Approved By</b>	<b>Date</b>
1.0 dated August 2021	First issue adopted across Flagship Group	Local housing boards for Newtide, Samphire & Victory Homes	August 2021