

# Housing Landlord Services

## Affordable Housing Income Management Policy

<b>1</b>	<b>Introduction</b>
<b>1.1</b>	This policy outlines Eastleigh Borough Council’s approach to maximising income collection and preventing rent, service charge and other charge arrears so that we can continue to invest in our homes and services.
<b>2</b>	<b>Scope</b>
<b>2.1</b>	This policy applies to all customers including former tenants, who have a responsibility to make payments to Eastleigh Borough Council for rent, service charges, rechargeable repairs, utilities and any other sundry debts related to their home.
<b>3</b>	<b>Policy principles</b>
<b>3.1</b>	We aim to maximise income collection and prevent arrears through timely intervention using the following principles:
<b>3.2</b>	<p><b><u>Prevention and early intervention</u></b></p> <p>We will assess all prospective tenants before offering them a tenancy, proactively identifying those at risk of arrears and offering them appropriate interventions. This may include providing support with benefit applications, budgeting advice and setting up regular payment methods (i.e. direct debit where appropriate). We will be proactive to ensure early intervention when a customer falls into arrears and will pursue any former tenant debts promptly.</p>
<b>3.3</b>	<p><b><u>Supportive and inclusive</u></b></p> <p>We will treat all tenants with dignity and respect, offering tailored support based on their individual circumstances. Tenancy support may be offered at any stage of the arrears process. If we cannot provide the required level of support, we will signpost the customer to external agencies such as Citizens Advice and Step Change.</p>

<p><b>3.4</b></p> <p><b>3.5</b></p> <p><b>3.6</b></p>	<p><b><u>Clear communication</u></b></p> <p>We will provide clear, accessible, and timely information about rent responsibilities and the support that is available. We will promote customers to self-serve, encouraging them to access the information provided on their '<i>my eastbrooke</i>' customer portal.</p> <p><b><u>Fair and proportionate action</u></b></p> <p>We will only take enforcement action when necessary and this action will be proportionate. Possession proceedings and eviction are a last resort. We will ensure that all actions will comply with relevant housing legislation and regulatory standards.</p> <p><b><u>Partnership working</u></b></p> <p>We will work closely with internal teams and external agencies to provide a holistic support package to customers.</p>
<p><b>4 Policy</b></p>	
<p><b>4.1</b></p> <p><b>4.2</b></p> <p><b>4.3</b></p> <p><b>4.4</b></p> <p><b>4.5</b></p> <p><b>4.6</b></p> <p><b>4.7</b></p> <p><b>4.8</b></p>	<p>We will promote a positive rent and service charge payment culture from the start of the tenancy. Customer responsibilities in respect of payments are detailed in their tenancy agreement or lease.</p> <p>We will ensure rent responsibility is discussed prior to sign up. We want our customers to be clear that they are responsible for paying their rent and any service charges.</p> <p>New customers will be required to pay their rent and other charges in advance prior to signing their agreement. Where there are exceptional circumstances, this could be reduced or waived with the approval of the Tenancy Services Manager or the Head of Housing Landlord Services. Customers are encouraged to pay one month in advance and to make future payments by Direct Debit which is our preferred method of payment.</p> <p>Customers are responsible for paying their charges on time and we will provide a range of ways for them to contact us if they are struggling to meet their obligations.</p> <p>Accounts will be carefully monitored to prevent arrears escalating.</p> <p>We will use a range of methods for chasing debts including letters, emails, phone calls and text messages. We may also use third party organisations to trace and collect former tenant debt.</p> <p>Our commitment is to offer the right level of support to help our customers to sustain their tenancies. If a support need is identified, customers will be offered tenancy support at any stage in the arrears process.</p> <p>Our arrears management procedures reflect good practice and meet legal and regulatory requirements. We take account of the Public Sector Equality Duty and the Pre-Action Protocol for Possession Claims by Social Landlords, which prescribes the specific procedures we should follow before issuing possession claims.</p>

<b>4.9</b>	If arrears accrue or remain unpaid and a customer fails to engage or keep up with payment arrangements, we may instigate legal proceedings. Eviction will only be used as a last resort once all other reasonable steps have been taken. Any legal costs incurred for taking this action will be recovered from the customer.
<b>4.10</b>	Customers will be made aware of all debts they have with us in addition to rent and service charge arrears. The main rent account debts will be the priority for payment unless there are exceptional circumstances.
<b>5 Monitoring and review process</b>	
<b>5.1</b>	Income management is a key performance indicator and will be monitored on a monthly basis by the Housing Landlord Services team and reported quarterly as part of the Council's Executive Summary Reporting, ESR.
<b>5.2</b>	The Head of Landlord Services, Tenancy Services Manager and Residential Lettings Manager are responsible for its compliance and review.
<b>5.3</b>	This policy will be reviewed every two years.

<b>Author</b>	<b>Department Owner</b>	<b>Effective From</b>	<b>Review Date</b>
Cathy Bullen	Housing Landlord Services	22/1/2026	22/1/2028
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<b>Other Related Policy and Procedures</b>		EBC Tenancy Policy EBC Tenancy Conditions and Tenant Handbook EBC Sign up Procedure EBC Introductory Tenancy Procedure EBC Left in Occupation Procedure EBC Income Management Procedure	
<b>Version History</b>			
<b>Version No.</b>	<b>Date</b>	<b>Summary of Change</b>	<b>Author and Approver</b>