



Income Management Policy Easy to Read and Large Print

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Key points of policy

At Bield, we aim to help people live comfortably at home, supported by a caring community. Rent payments are vital for providing our services, so we need to manage rent arrears (unpaid rent) fairly and consistently.

Goals

This policy is designed to prevent arrears and help tenants stay in their homes. Eviction is a last resort, only used when all other options have not worked.

Supporting tenants

We will

- Provide clear information on rent, payment options, and any charges.
- Offer help to tenants struggling with payments, including advice on benefits they may be entitled to
- Be aware of any personal challenges tenants face, like job loss or family issues, and offer support.

Equal treatment

We ensure that all tenants, regardless of their background, have access to information and support they need. This includes providing large print and easy to read versions and translated materials.

Payment options

Tenants can pay rent in several ways:

- Direct debit (automatic payments from your bank account)
- Online payment through our website
- Over the phone
- Using a rent payment card at local shops
- Through social security benefits like housing benefit or universal credit.

Preventing arrears

We take steps to prevent rent arrears:

- Before moving in, we discuss rent payments and benefits with applicant
- We stay in touch with tenants, especially new ones, to ensure they're managing their rent
- If tenants fall behind, we will work with them to find a solution, like a payment plan.

Managing arrears

We regularly check rent accounts to spot any unpaid rent early. If a payment is missed, we'll contact you to understand your situation and find the best way to help.

Moving to a new home

If you want to move, we suggest you clear any unpaid rent first. However, we can make exceptions based on individuals circumstances.

Legal action

We only take legal action to recover unpaid rent when all other options have failed. We follow the law and always try to work thing out with you.

Former tenant arrears

If you leave with unpaid rent, we'll try to get this paid by you. If it's not possible, we may writ it off after careful consideration.

Accessibility

This policy will be on our website, and we can provide it in different formats or languages if needed. We will put this policy on our website and intranet.

Training

Our staff are trained to understand and follow this policy to ensure it's applied fairly and effectively.