



**Statutory Notice of
Key Decision**

Friday, 29 May 2026

Cabinet
Tuesday, 2 June 2026

This notice is to certify that the Chair of the Overview and Scrutiny Committee has been advised of the below issues in accordance with Regulation 10 and approved that the items '*Housing Income Management Policies*' and '*Update - New Replacement Bramcote Leisure Centre*' are key decisions and may be included within the Cabinet agenda of Tuesday, 2 June 2026.

Approval of urgent decision in accordance with the Constitution – Call-In and Urgency – Chapter 2, Part 7, Paragraph 17.

Report of the Portfolio Holder for Housing	Item: Housing Income Management Policies
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Notice is hereby given in accordance with Regulation 10 of the Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations 2012 that it was impracticable to give 28 days' notice of the taking of the following decision, which is a Key Decision to be taken by the Executive at its meeting on Tuesday, 2 June 2026.

Approval of urgent decision in accordance with the Constitution – Call-In and Urgency – Chapter 2, Part 7, Paragraph 17.

Report of the Portfolio Holder for Resources and Personnel Policy and the Portfolio Holder for Leisure and Health	Item: Update - New Replacement Bramcote Leisure Centre
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Notice is hereby given in accordance with Regulation 10 of the Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations 2012 that it was impracticable to give 28 days' notice of the taking of the following decision, which is a Key Decision to be taken by the Executive at its meeting on Tuesday, 2 June 2026.

Jeremy Ward

Title: Head of Democratic Services and Deputy Monitoring Officer

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Report of the Portfolio Holder for Housing

Housing Income Management Policies

1. Purpose of Report

To seek approval for three updated policies relating to Income Management.

2. Recommendation

CABINET is asked to RESOLVE to approve the three updated policies.

3. Detail

This report includes three updated policies relating to income management.

The purpose of the Financial Inclusion Policy is to support tenants and applicants to have access to affordable financial products and services that meet their needs, and to reduce their outgoings. This policy and the associated change table is included at **Appendix 1** and **Appendix 2**.

The Income Collection Policy sets out the approach to the management and collection of rent for properties and garages. This policy and the associated change table is included at **Appendix 3** and **Appendix 4**.

The Rent Setting Policy outlines how the Council will calculate rent for the housing stock that it owns and manages within the Housing Revenue Account (HRA). This policy and the associated change table is included at **Appendix 5** and **Appendix 6**.

There have been no significant changes in the Council's approach to income management since the policies were last update.

An Equalities Impact Assessment is included at **Appendix 7**.

4. Key Decision

This report is a key decision as defined under Regulation 8 of the Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations 2012.

5. Updates from Policy Overview Working Group

Policy Overview Working Group provided feedback regarding the Financial Inclusion Service and partnership working, which resulted in some minor changes to the policy. The Equalities Impact Assessment was also updated following Policy Overview Working Group comments.

6. Financial Implications

The comments from the Interim Deputy Chief Executive and Section 151 Officer were as follows:

These policies outline how the Council will continue to be effective in its income collection arrangements for the HRA, which is essential for the sustainable provision of Housing services and ongoing investment in the Council's Housing portfolio.

7. Legal Implications

The comments from the Head of Legal Services were as follows:
The relevant legislation is contained within the policies.

8. Human Resources Implications

Not applicable.

9. Union Comments

Not applicable.

10. Climate Change Implications

Any climate change implications are contained within the report.

11. Data Protection Compliance Implications

This report does not contain any OFFICIAL(SENSITIVE) information and there are no Data Protection issues in relation to this report.

12. Equality Impact Assessment

As this is a change to policy / a new policy an equality impact assessment is included in the appendix to this report.

13. Background Papers

Nil.



FINANCIAL INCLUSION POLICY

Document title	Financial Inclusion Policy
Document version	3.0
Department	Chief Executive - Housing
Title of Author	Income and Housing Manager
Date document approved	2 June 2026
Review cycle	3 years
Date of next review	2 June 2029

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1.0 Scope

This policy applies to all of the Council's social housing tenants, leaseholders and all applicants on the Council's Housing Register that have been offered a tenancy with Broxtowe Borough Council.

2.0 Purpose

The purpose of this policy is to improve the financial inclusion of social housing tenants and applicants to the Housing Register for social housing within the borough.

Financial inclusion is defined by the World Bank as follows:

“Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.

Access to a transaction account is a first step toward broader financial inclusion since a transaction account allows people to store money, and send and receive payments.”

Aspects of Financial Inclusion include:

- Access to bank accounts
- Identity verification issues
- Digital exclusion
- Recent trends in saving
- Access to credit
- Financial education and capability
- Self-exclusion

For the purposes of this policy, all references to “customer” include tenants of Broxtowe Borough Council, leaseholders and applicants registered on the Choice Based Lettings system for social housing with Broxtowe Borough Council.

3.0 Aims and Objectives

The aim of this policy is to help identify and provide support to social housing tenant customers who may be at risk of, or experiencing financial exclusion within wider society.

The objective of this policy is for the council to work with customers to provide support and advice to improve the financial inclusion of customers by providing debt advice, welfare benefits advice and financial capability education. The support to customers may include, but is not limited to:

- Providing support and advice to help tenants maintain a tenancy;
- Assisting customers to complete forms and act as an advocate for customers requiring advice;

- Providing debt management advice and budgeting advice.
- Assisting in setting up bank accounts and sourcing cheaper fuel providers
- Providing education regarding to affordable, accessible contents insurance
- Providing financial education
- Signposting and making referrals to partner agencies for specialist advice
- Access to grants

4.0 Regulatory Code and Legal Framework

This policy is set within the context of relevant legislation such as:

- The Housing Act 1985
- The Housing Act 1989
- The Equality Act 2010
- The Human Rights Act 1998
- The Pre-Action Protocol for possession Claims by social landlords

5.0 Policy Outline

5.1 Financial Inclusion Service

Broxtowe Borough Council offers a Financial Inclusion Service to all applicants on the waiting list for housing, all tenants and leaseholders. Financial Inclusion Officers will work in partnership with other agencies but there may be times when customers are already receiving support therefore it would not be appropriate for the Financial Inclusion Service to be involved e.g. Care Leavers receive support from the Leaving Care Team.

The service will:

- Carry out home visits as required
- Offer budgeting advice and support
- Assist customers to make applications for welfare benefits
- Give basic debt advice
- Signpost and make referrals to other agencies
- Access funding from voluntary organisations
- Provide information about bank accounts, credit unions and affordable energy

The following are out of scope of the service:

- Providing advice about bank accounts or any other financial products
- Insolvency
- Benefit appeals.

All Financial Inclusion Officers employed by the council will be affiliate members of the Institute of Money Advisers and work to the IMAs statement of Good Practice.

5.2 Pre-tenancy support

The council will:

- Ensure all new tenants are aware of their rental obligations
- Ensure the offer of accommodation is affordable and sustainable in the long term
- Carry out an income and expenditure review where appropriate
- Offer referrals to the Financial Inclusion Service or Citizens Advice where required
- Provide an Energy Performance Certificate to each prospective tenant so that they are aware of the potential energy costs for the property.

5.3 Post-tenancy commencement

The council will:

- Promote the role of the Financial Inclusion Officer and other financial advice services to vulnerable customers
- Promote the Tenants' Home Contents insurance scheme
- Work in partnership with internal council departments and external agencies, such as Citizens Advice to help tenants sustain their tenancy
- Offer a wide range of payments options to support tenants to pay their rent
- Raise awareness of affordable credit and other financial products available via the local credit union
- Promote access to training and pre-employment courses when possible.

5.4 Performance Monitoring

The Council will monitor performance regarding the Financial Inclusion Service, and will report this through members matters updates.

6.0 Related Policies, Procedures and Guidelines

This policy should be read in conjunction with the following council documents:

- Income Collection Policy
- Discretionary Housing Payment Policy
- People Focused Housing Services Policy

7.0 Review

This policy will be reviewed every three years. It is not expected that there will be changes to regulation or legislation which will have an impact on the need to review this policy sooner.

8.0 Document History and Approval

Date	Version	Committee Name
September 2019	1.0	Housing Committee

July 2022	2.0	Cabinet
	3.0	Cabinet

Policy Section	Suggested Change	Reason for Change
1.0 Scope	Add: leaseholders	Minor amendment for consistency
2.0 Purpose	Minor amendment to wording: <ul style="list-style-type: none"> • For the purposes of this policy, all references to “customer” include tenants of Broxtowe Borough Council, leaseholders and applicants registered on the Choice Based Lettings system for social housing with Broxtowe Borough Council. 	Minor amendment for consistency with other policies- “tenants” changed to “customers”. This changed has been applied through the policy where appropriate.
	Add: leaseholders	Minor amendment for consistency
3.0 Aims and Objectives	Minor amendment to wording: <ul style="list-style-type: none"> • Assisting tenants to complete forms and act as an advocate for tenants requiring advice; 	For clarity
	Add: <ul style="list-style-type: none"> • Providing education regarding to affordable, accessible contents insurance 	For clarity. Advice is already provided but this was not previously detailed in the policy.
5.1 Financial Inclusion Service	Add: leaseholders	Minor amendment for consistency
	Add: Financial Inclusion Officers will work in partnership with other agencies but there may be times when customers are already receiving support therefore it would not be	Feedback from Policy Overview Working Group

	appropriate for the Financial Inclusion Service to be involved e.g. Care Leavers receive support from the Leaving Care Team.	
5.3 Post-tenancy commencement	Add: tenants	Minor amendment
	Add: <ul style="list-style-type: none"> Promote the Tenants' Home Contents insurance scheme 	For consistency as this is included in section 3.0
6.0 Related Policies, Procedures and Guidelines	Minor amendment: <ul style="list-style-type: none"> People Focused Housing Services Policy 	Minor amendment: updated policy name



Income Collection Policy

Document title	Income Collection Policy
Document version	3.0
Department	Chief Executive - Housing
Title of Author	Income and Housing Manager
Date document approved	2 June 2026
Review cycle	3 years
Date of next review	2 June 2029

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1.0 Scope

This Policy sets out the approach to the management and collection of rent for properties and garages. This policy does not cover leasehold service charges, which are covered by a separate policy.

2.0 Purpose

Broxtowe Borough Council recognises the importance of managing an income collection service, which ensures that the Housing Revenue Account can provide a range of quality services to tenants and enable the delivery of the Housing Business Plan. Broxtowe Borough Council aims to minimise the amount of arrears owed by its tenants.

We will apply this policy consistently and fairly and will ensure that at all times we act in a reasonable manner, and that our actions are proportionate.

We recognise the economic and social impact of being in arrears and will focus on taking a preventative approach to managing rent arrears. We will ensure that our approach is compliant with legal and regulatory requirements and meets good practice requirements. We will regularly monitor our performance to ensure that we meet the policy requirements.

3.0 Aims and Objectives

The Income Collection Policy aims to minimise rent arrears by:

- Working proactively with tenants to prevent arrears accruing
- Promoting the importance of paying rent to all applicants and new tenants
- Ensuring tenants are fully aware of their obligations in regards to paying their rent
- Providing a range of options for tenants to pay their rent
- Utilising early intervention including phone calls and personal visits to support tenants to sustain their tenancies
- Supporting tenants through the in-house Financial Inclusion Service to maximise their income and sustain their tenancies
- Working in partnership with other agencies to provide services that will support tenants to maintain their tenancy
- Utilising appropriate legal remedies, where necessary, and proportionate, including seeking legal possession of a property.

4.0 Regulatory Code and Legal Framework

This Policy is set within the context of relevant legislation such as:

- Housing Act 1985
- The Housing Act 1989
- Equality Act 2010
- Local Government Act 2000
- Human Rights Act 1998

- Pre-Action Protocol for Possession Claims by Social Landlords
- Pre-Action Protocol for Debt Claims
- Protection from Eviction Act 1977

5.0 Policy Outline

5.1 Pre-tenancy support

At provisional tenancy offer stage, we will seek landlord references to confirm previous tenancy conduct and any former rent arrears. We will also review the housing application which may highlight any potential issues regarding tenancy sustainability. If issues are identified the allocations team will discuss this with the applicant in consultation with the Income Collection Team and where appropriate, support will be offered.

The obligation to pay rent in advance will be highlighted throughout the Allocations process, so that applicants are aware that this will be required. All applicants will be required to make their first rent payment before signing for a property.

We will ensure that tenants are aware of their rental obligations before they sign for a new tenancy. Support and advice will be provided to help prospective tenants understand which benefits they may be entitled to. Where appropriate an Income and Expenditure form will be completed.

5.2 Income Collection

Officers will take a proactive approach to income collection by making early personal contact with all tenants whose accounts fall into arrears or experience a change in circumstances. Contact will be via telephone, text, letter or home/office appointment. The emphasis of the contact will be to understand the tenant's personal circumstances. Where accounts fall into arrears we will seek to make an arrangement to clear the outstanding debt as soon as possible in a sustainable way.

Income collection will follow a pre-set escalation process. The suggested action to be taken will be based on the level of arrears owed and the previous action taken. ICT systems will be used to support this work and ensure that income collection processes are applied consistently.

In determining the appropriate course of action, full account will be taken of a tenant's vulnerability including age or disability. Tenants with additional support needs will be referred to specialist agencies that may be able to assist.

Where all other means have failed, Broxtowe Borough Council will take legal action to recover rent owed. This will include seeking possession of a property through the County Court. We will ensure all legal action complies with the Pre-Action Protocol for Possession Claims by Social Landlords.

We will ensure that a comprehensive record is kept of all action taken and ensure that all data is handled in accordance with the relevant Data Protection Legislation.

5.3 Introductory Tenancies

Introductory tenancies provide a probationary period during which tenants can demonstrate their ability to sustain a tenancy. It is hoped the probationary period of the tenancy sets the tone for a long term relationship with a tenant therefore our approach to Income Collection needs to be particularly clear.

Given the 12-month length of an Introductory Tenancy, it will not usually be possible to agree an extended repayment plan and tenants will be expected to pay their rent in full. If, given the individual tenants circumstances, immediate repayment is impossible, a short repayment plan will be considered.

5.4 Arrears Prevention and Support

We will promote the services available to support tenants who are in arrears or experiencing financial hardship. This will include Broxtowe Borough Council's own Financial Inclusion Service and Citizens Advice.

We will also promote initiatives which support the maximisation of tenants' income, through newsletters, websites and individually where appropriate. Information including arrears letters will be written, as far as possible, in plain English, and will be provided in other formats and languages where required.

Tenants are required under the condition of their tenancy agreement to pay their rent in advance. Tenants who are not paying in advance will be encouraged to make payment to ensure the account is in advance. We may consider a payment plan to allow the tenant to pay an extra amount each week to ensure they are not in arrears between payments.

5.5 Welfare Benefits

Broxtowe Borough Council recognises that many tenants will be in receipt of welfare benefits. This will include Housing Benefit (HB) and Universal Credit (UC).

- HB – claimants will receive HB directly to their rent account each week. If payments stop, we will liaise with colleagues in the Revenues and Benefits Team to enable us to provide appropriate advice and information to the effected tenant.
- UC – in most cases is paid directly to the tenant. In cases where there are eight weeks' gross arrears, or where the tenants have support needs, we will request that the housing costs are paid directly to us through the Alternative Payment Arrangement.

The Council will work proactively with partners to mitigate the impact of any welfare reforms and chair the Welfare Reform Working Group, attended by Citizens Advice and Department for Work and Pensions representatives.

We will assist tenants to make an application for a Discretionary Housing Payment which is short term, temporary financial assistance towards housing costs. This allows the recipient time, to make alternative longer term arrangements to meet their housing costs.

5.6 Payment Options

We will offer a range of payment options to support tenants to pay their rent. This will include:

- Direct Debit
- Payment Card
- Online, telephone and mobile phone payment
- Standing Order

We will promote Direct Debit to be our preferred payment method whenever possible.

We will monitor the ways that tenants pay their rent and review the payment options which are available. We will consider the different transaction costs and utilise new technology to expand the options available.

5.7 Rent Free Weeks

Rents will be calculated over 52 weeks and collected over 48 weeks. There are four non-debit weeks per year, two in December and two at the end of March.

Where there are 53 Mondays in the financial year, the rent will be calculated over 53 weeks and collected over 49 weeks.

Customers will be advised at the start of each financial year which weeks will be the rent free weeks

Rent free weeks provide tenants with a clear rent account the opportunity to pay no rent during rent free weeks. Rent free weeks do not apply to tenants in arrears or who have a court order which requires rent to be paid every week.

5.8 Garage Arrears

Garage rents are debited monthly and payment is due in advance. Garage income collection follows a pre-set escalation process and the suggested action to be taken will be based on the level of arrears owed and previous action taken.

VAT is payable for garage tenants who are not also Council house tenants or leaseholders as the HMRC advises that the renting of a garage is a taxable supply.

5.9 Former Tenancy Arrears

Arrears which remain on the account, after the tenancy has ended are classed as former tenancy arrears. We will seek to collect former tenant arrears in a way that reflects best practice.

If an applicant has former tenant arrears the Allocations Policy details the Councils expectations around payment of those arrears before they can join the housing register or be offered accommodation.

6.0 Performance monitoring

The Council will monitor performance regarding income collection and rent arrears, and will report this to the relevant Council Committee.

7.0 Related Policies, Procedures and Guidelines

List of documents / associated policies / publications:

- Rent Setting Policy
- Financial Inclusion Policy
- Discretionary Housing Payment Policy
- Garage Management Policy
- Tenancy Policy
- Allocations Policy
- People Focused Housing Services Policy
- Income Collection Procedure
- Risk Assessment Procedure

8.0 Review

The Income Collection Policy will be reviewed every three years or sooner if there is a change in guidance or legislation.

9.0 Document History and Approval

Date	Version	Committee Name
September 2019	1.0	Housing Committee
July 2022	2.0	Cabinet
	3.0	Cabinet

Policy Section	Suggested Change	Reason for Change
3.0 Aims and Objectives	Add: <ul style="list-style-type: none"> Promoting the importance of paying rent to all applicants and new tenants 	For clarity
5.1 Pre-tenancy support	Minor amendment to wording: <ul style="list-style-type: none"> The obligation to pay rent in advance will be highlighted throughout the Allocations process, so that applicants are aware that this will be required. All applicant will be required to make their first rent payment before signing for a property. 	Addition made to existing wording for clarity. Changed from rent in advance to first rent payment.
5.2 Income Collection	Removed: <ul style="list-style-type: none"> 2015 	Minor amendment
5.4 Arrears Prevention and Support	Removed: <ul style="list-style-type: none"> Bureau from Citizens Advice Bureau 	Name correction throughout the policy
	Minor amendment to wording: <ul style="list-style-type: none"> Tenants who are not paying in advance will be encouraged to make payment to ensure the account is in advance. We may consider a payment plan to allow the tenant to pay an extra amount each week to ensure they are not in arrears between payments. 	Addition made to existing wording for clarity as payment in full would be the preferred option but a payment plan may be considered if appropriate.
5.5 Welfare Benefits	Minor amendment to wording: <ul style="list-style-type: none"> HB – claimants will receive HB directly to their rent account each week. If 	Addition made to existing wording for clarity as the Income Team will contact Revenues and Benefits for advice.

Appendix 4

	<p>payments stop, we will liaise with colleagues in the Revenues and Benefits Team to enable us to provide appropriate advice and information to the effected tenant.</p> <ul style="list-style-type: none"> • 	
5.6 Payment Options	<p>Removed:</p> <ul style="list-style-type: none"> • Payment kiosk 	Removed as no longer available.
5.7 Rent Free Weeks	<p>Minor amendment to wording:</p> <ul style="list-style-type: none"> • Changed Christmas to December 	For consistency
5.8 Garage Arrears	<p>Add:</p> <ul style="list-style-type: none"> • leaseholders 	For information.
5.9 Former Tenancy Arrears	<p>Minor amendment to wording:</p> <ul style="list-style-type: none"> • If an applicant has former tenant arrears the Allocations Policy details The Councils expectations around payment of those arrears before they can join the housing register or be offered accommodation 	For consistency and links to the Allocations Policy.
7.0 Related Policies, Procedures and Guidelines	<p>Minor amendment to wording:</p> <ul style="list-style-type: none"> • People Focused Housing Services Policy 	Updated policy name.



RENT SETTING POLICY

Document title	Rent Setting Policy
Document version	3.0
Department	Chief Executive - Housing
Title of Author	Income and Housing Manager
Date document approved	2 June 2026
Review cycle	3 years
Date of next review	2 June 2029

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1.0 Scope

This policy outlines how the Council will calculate rent for the housing stock that it owns and manages within the Housing Revenue Account.

How rent will be collected is outlined in the Rent Collection Policy; how Leasehold service charges are calculated is outlined in the Leasehold Management Policy and information about garage rents is set out in the Garage Management Policy.

2.0 Purpose

The purpose of this policy is to ensure the rents will be set in accordance with the relevant statutory and regulatory obligations.

The policy will set a clear framework for the setting and reviewing of rent levels for each property.

3.0 Aims and Objectives

The policy will ensure:

- Rents are set at a level which ensures that the Council can meet its obligations to customers, including maintaining the stock at a high standard of repair
- Rent increases are applied consistently and fairly
- The Housing Revenue Account does not fall into a deficit position.
- Council tenants are protected from excess rent increases

4.0 Regulatory Code and Legal Framework

- Housing Act 1985, Sections 24, 102 and 103
- Local Government and Housing Act 1989, Section 76
- Regulator of Social Housing Rent Setting Guidance
- Welfare Reform and Work Act 2016

5.0 Policy Outline

5.1 Calculation of rent

The Council will charge social rent for all properties, unless the charging of Affordable Rent is required to attract grant funding or to make a new build scheme viable.

Rents will be set according to the formula set out in the in both the Ministry of Housing, Communities and Local Government Rent Policy Statement and Regulator of Social Housing Rent Standard which has consideration for the location, size and value of a property in conjunction with the local earnings. This is called the Formula Rent.

The basis for calculation of formula rent is:

- 30% of a property's rent should be based on relative property values
- 70% of a property's rent should be based on relative local earnings
- A bedroom factor should be applied so that, other things being equal, smaller properties have lower rents

Formula rent (social rent) will be used to set rents for all new tenancies. Where there is a large differential between the previous rent charged and the new rent level the increase will be limited to 10%. This will retain the social rent principle but also protect the Council's income.

5.2 Service Charges

Broxtowe Borough Council operate fixed service charges for General Needs and Independent Living properties.

These charges are not based on the actual cost of the service provided but are a contribution towards the costs incurred. The Council will ensure that service charges are applied to tenants benefiting from the communal services provided.

A service charge will also be applied to new build properties where the development is subject to a management charge for maintenance of communal areas by the developer or their management company.

Service charges will be increased annually in line with government guidance provided regarding rent increases.

5.3 Rent free weeks

Rents will be calculated over 52 weeks and collected over 48 weeks. There are four non-debit weeks per year, two at the end of December and two at the end of March. Tenants will be advised of the dates of the forthcoming rent free weeks each year.

Rent free weeks provide tenants with a clear rent account the opportunity to pay no rent during the rent free weeks. Rent free weeks do not apply to tenants in arrears or who have a court order which requires rent to be paid every week.

Where there are 53 Mondays in the financial year, the rent will be calculated over 53 weeks and collected over 49 weeks.

5.4 Rent increases

This policy seeks to strike a balance between the need to keep rents affordable whilst providing sufficient funds to support the Council's need to maintain its housing stock and provide a high standard of customer service. The Council is aware that many tenants have low incomes and aims to provide housing that remains affordable.

Rent will be increased annually in April in line with government guidance and restrictions.

Reports will be presented to Overview and Scrutiny Committee, Cabinet and Council as part of the budget setting process.

Tenants will be given four week's notice in writing in accordance with the tenancy agreement. The Council is under no obligation to consult with tenants to vary the rent amount. The Councils decisions on rent levels are only challengeable by way of judicial review.

5.5 New build properties

Formula rents (social rents) will be charged for new build properties wherever possible and all property acquisitions.

If the Council is in receipt of grant from Homes England to develop new Council housing for rent, or where the Council has registered the new properties with Homes England as affordable rented homes, it is a requirement of the grant, or agreement with Homes England, that Affordable Rents are used.

No Homes England grant is available on section 106 sites where the Council is looking to acquire new properties from a developer. However, Homes England will allow the Council to charge affordable rents on these properties. The decision on whether to charge social rent or affordable rents on section 106 properties will be determined by the financial viability of each scheme in line with the need to meet the HRA Business Plan and agreed by the Deputy Chief Executive in consultation with the cabinet member for Housing.

Affordable Rent is set at 80% of market rent. It is typically higher than social rent. The intention behind the introduction of Affordable Rent is to enable Council's to generate additional capacity for investment in new affordable housing. Affordable rents should not exceed the Local Housing Allowance.

5.6 Shared Ownership

Shared Owners pay both a mortgage on the part of the property they own and rent on the part owned by the Council.

The occupant of a shared ownership property will pay rent on a proportion that is still owned by the Council. For example, if the occupant owns 25%, they will pay 75% of the rent. This will be adjusted as the occupant staircases their percentage ownership. For example, if the occupant purchases an additional 25% they will pay 50% of the rent.

Rent Standard does not apply to Share Ownership properties but rents charged will be based on formula rent, whilst ensuring that all relevant costs are covered.

6.0 Related Policies, Procedures and Guidelines

This policy should be read in conjunction with the:

- Financial Inclusion Policy
- Rent Collection Policy
- Tenancy Agreement

7.0 Review

This policy will be reviewed every three years or sooner if there is a change in regulation and legislation.

8.0 Document History and Approval

Date	Version	Committee Name
September 2019	1.0	Housing Committee
March 2023	2.0	Cabinet
	3.0	Cabinet

Policy Section	Suggested Change	Reason for Change
4.0 Regulatory Code and Legal Framework	Remove <ul style="list-style-type: none"> • Social Housing Rents (Exceptions and Miscellaneous Provisions) Regulations 2016 	Related to the 2016 4 year mandated 1% annual rent deduction and is no longer relevant.
5.2 Service Charges	Addition: Broxtowe Borough Council operate fixed service charges for General Needs and Independent Living properties. These charges are not based on the actual cost of the service provided but are a contribution towards the costs incurred. The Council will ensure that service charges are applied to tenants benefiting from the communal services provided. A service charge will also be applied to new build properties where the development is subject to a management charge for maintenance of communal areas by the developer or their management company. Service charges will be increased annually in line with government guidance provided regarding rent increases.	For clarity around service charges.

5.2 Rent Free Weeks	Minor amendment to working. Changes Christmas to December.	For consistency.
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Equality Impact Assessment

The Equality Act 2010 replaces the previous anti-discrimination laws with a single Act. It simplifies the law, removing inconsistencies and making it easier for people to understand and comply with it. It also strengthens the law in important ways, to help tackle discrimination and equality. The majority of the Act came into force on 1 October 2010.

Public bodies are required in it to have due regard to the need to:

- eliminate unlawful discrimination, harassment, victimisation and any other conduct prohibited under the Act
- advance equality of opportunity between people who share a protected characteristic and people who do not share it, and
- foster good relations between people who share a protected characteristic and people who do not share it.

The public sector Equality Duty came into force on 5 April 2011. The duty ensures that all public bodies play their part in making society fairer by tackling discrimination and providing equality of opportunity for all. It ensures that public bodies consider the needs of all individuals in their day to day work – in shaping policy, delivering services and in relation to their own employees.

The Equality Duty encourages public bodies to understand how different people will be affected by their activities so that policies and services are appropriate and accessible to all and meet different people's needs. By understanding the effect of their activities on different people, and how inclusive public services can support and open up people's opportunities, public bodies are better placed to deliver policies and services that are efficient and effective.

The new equality duty replaces the three previous public sector equality duties, for race, disability and gender. The new equality duty covers the following protected characteristics:

- age
- disability
- gender reassignment
- pregnancy and maternity
- race – this includes ethnic or national origins, colour or nationality
- religion or belief – including lack of belief
- sex
- sexual orientation.

It also applies to marriage and civil partnership, but only in respect of the requirement to have due regard to the need to eliminate discrimination.

The Council has also decided to treat people who have care experience as if they had a protected characteristic under the law.

Having due regard means consciously thinking about the three aims of the equality duty as part of the process of decision-making. This means that consideration of

equality issues must influence the decisions reached by public bodies, including how they act as employers, how they develop, evaluate and review policies, how they design, deliver and evaluate services, and how they commission and procure from others.

Having due regard to the need to advance equality of opportunity involves considering the need to:

- remove or minimise disadvantages suffered by people due to their protected characteristics
- meet the needs of people with protected characteristics, and
- encourage people with protected characteristics to participate in public life or in other activities where their participation is low.

Fostering good relations involves tackling prejudice and promoting understanding between people who share a protected characteristic and others.

Complying with the equality duty may involve treating some people better than others, as far as this is allowed by discrimination law. For example, it may involve making use of an exception or the positive action provisions in order to provide a service in a way which is appropriate for people who share a protected characteristic.

The Equality Duty also explicitly recognises that disabled people's needs may be different from those of non-disabled people. Public bodies should therefore take account of disabled people's impairments when making decisions about policies or services. This might mean making reasonable adjustments or treating disabled people better than non-disabled people in order to meet their needs.

There is no explicit requirement to refer to the Equality Duty in recording the process of consideration but it is good practice to do so. Keeping a record of how decisions were reached will help public bodies demonstrate that they considered the aims of the Equality Duty. Keeping a record of how decisions were reached will help public bodies show how they considered the Equality Duty. Producing an Equality Impact Assessment after a decision has been reached will not achieve compliance with the Equality Duty.

It is recommended that assessments are carried out in respect of new or revised policies and that a copy of the assessment is included as an appendix to the report provided to the decision makers at the relevant Cabinet, Committee or Scrutiny meeting.

Where it is clear from initial consideration that a policy will not have any effect on equality for any of the protected characteristics, no further analysis or action is necessary.

Public bodies should take a proportionate approach when complying with the Equality Duty. In practice, this means giving greater consideration to the Equality Duty where a policy or function has the potential to have a discriminatory effect or impact on equality of opportunity, and less consideration where the potential effect on equality is

slight. The Equality Duty requires public bodies to think about people's different needs and how these can be met.

EQUALITY IMPACT ASSESSMENT (EIA)

Directorate:	Chief Executive - Housing	Title of the Lead Officer responsible for EIA	Assistant Director of Housing
Name of the policy or function to be assessed:		Income Policies	
Title of the Officer undertaking the assessment:		Clare Brooker	
Is this a new or an existing policy or function?		Updated policies for an existing function	
<p>1. What are the aims and objectives of the policy or function?</p> <p>The purpose of the Financial Inclusion Policy is to support tenants, leaseholders and applicants to have access to affordable financial products and services that meet their needs, and to reduce their outgoings.</p> <p>The Income Collection Policy sets out the approach to the management and collection of rent for properties and garages.</p> <p>The Rent Setting Policy outlines how rent will be set for housing revenue account properties.</p>			
<p>2. What outcomes do you want to achieve from the policy or function?</p> <p>To increase income collection To offer appropriate support to tenant to pay their rent To provide a framework for the financial inclusion service To ensure a fair rent setting process, which balances the need to protect the income of the Council and ensure rents are affordable for tenants</p>			
<p>3. Who is intended to benefit from the policy or function?</p> <p>Tenants of the Council Applicants that have been offered a Council property Employees involved in the rent setting process</p>			
<p>4. Who are the main stakeholders in relation to the policy or function?</p> <p>Tenants Applicants on the housing register Housing employees Partner agencies, such as CAB</p>			
<p>5. What baseline quantitative data do you have about the policy or function relating to the different equality strands?</p> <p>The housing management system holds data regarding age, gender and ethnicity.</p>			

6. What baseline qualitative data do you have about the policy or function relating to the different equality strands?

Notes are recorded on the Councils housing management system each time an Income Officer or Income Assistant speaks to a tenant about issues with rent or arrears.

The number of cases referred to the Financial Inclusion Service are monitored regularly, including the reason for the referral and any financial outcomes.

7. What has stakeholder consultation, if carried out, revealed about the nature of the impact?

Regular monitoring is undertaken to review the service, this has not revealed any further action that needs to be taken in regards to the impact.

Tenants are asked to complete regular surveys in regards to the work of the Income Team, and positive feedback is given about the level of support offered by Income Officers, Income Assistants and the Financial Inclusion Team.

8. From the evidence available does the policy or function affect or have the potential to affect different equality groups in different ways? In assessing whether the policy or function adversely affects any particular group or presents an opportunity for promoting equality, consider the questions below in relation to each equality group:

Does the policy or function target or exclude a specific equality group or community? Does it affect some equality groups or communities differently? If yes, can this be justified?

Residents who are not tenants or applicants are excluded and this can be justified.

Those under 18 are excluded on the basis of not being able to hold or apply for a tenancy, this can be justified.

The rent charged, for both social and affordable rent, is based on the property not the person who holds the tenancy. Rents cannot be adjusted to reflect individual circumstances as this is not in accordance with government guidance.

Is the policy or function likely to be equally accessed by all equality groups or communities? If no, can this be justified?

Not necessarily. Access to the financial inclusion service will be based on need and this may not be spread equally across the equality groups.

Only people over 18 can hold a tenancy, however there can be an impact on children living in council tenancies, in regards to rent increases and affordability.

☐ Are there barriers that might make access difficult or stop different equality groups or communities accessing the policy or function?

Steps have been taken to make the service as accessible as possible. Warnings are in place on the Councils housing management system when tenants require information in a different format or language. Home visits are offered to explain the service in a way that meets the individuals needed.

☐ Could the policy or function promote or contribute to equality and good relations between different groups? If so, how?

The Financial Inclusion Service and a strong Income Collection Policy will help sustain tenancies. Tenancy Sustainment has a positive impact on communities.

☐ What further evidence is needed to understand the impact on equality?

Regular monitoring of the service will be undertaken.

9. On the basis of the analysis above what actions, if any, will you need to take in respect of each of the equality strands?

Age: Younger tenants are more likely to be in their first tenancy, and those that have not been a tenant before are more likely to be identified as requiring support from the Financial Inclusion Service. It is important that referrals are based on facts and tenancy risk, and not on age alone.

Disability: The Financial Inclusion Service is offered to meet the need of the tenant, including needs due to disability. The Income Team and Financial Inclusion Team can both complete include home visits and provide information provided in different formats to meet tenant needs.

Gender: It is not anticipated that the Council will need to take any further action in order to enable access for this group. Regular monitoring and analysis may identify reasons that have not been anticipated. Action will be taken to mitigate any barriers identified.

Gender Reassignment: It is not anticipated that the Council will need to take any further action in order to enable access for this group. Regular monitoring and analysis may identify reasons that have not been anticipated. Action will be taken to mitigate any barriers identified.

Marriage and Civil Partnership: It is not anticipated that the Council will need to take any further action in order to enable access for this group. Regular monitoring and analysis may identify reasons that have not been anticipated. Action will be taken to mitigate any barriers identified.

Pregnancy and Maternity: It is recognised that pregnancy and maternity can have an impact on income and benefit claims. This may be reduced income due to maternity leave from employment, or increase increased income due to changes in family size. The Income team will offer additional support during this time.

Race: Some customers may require support form a translation service or for documents to be provided in a different format or language. Action will be taken to mitigate any barriers identified. Regular monitoring and analysis may identify reasons that have not been anticipated.

Religion and Belief: It is not anticipated that the Council will need to take any further action in order to enable access for this group. Regular monitoring and analysis may identify reasons that have not been anticipated. Action will be taken to mitigate any barriers identified.

Sexual Orientation: It is not anticipated that the Council will need to take any further action in order to enable access for this group. Regular monitoring and analysis may identify reasons that have not been anticipated. Action will be taken Cabinet 19 July 2022 to mitigate any barriers identified.

Care Experience: The Council is aware that Care leavers may need additional support and will work in partnership with the Leaving Care Team as appropriate. Regular monitoring and analysis may identify reasons that have not been anticipated. Action will be taken to mitigate any barriers identified.

Assistant Director of Housing:

I am satisfied with the results of this EIA. I undertake to review and monitor progress against the actions proposed in response to this impact assessment.

Signature:

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