



Nova-Star Care Income Management Policy

1. Introduction

Nova-Star Care is committed to ensuring effective income management to maintain financial stability and support the delivery of high-quality supported living services. This policy outlines our approach to rent collection, arrears management, and financial engagement with tenants to sustain tenancies and promote financial wellbeing.

2. Purpose

The purpose of this policy is to:

- Ensure consistent and fair income collection practices.
- Minimise rent arrears and maximise income to support service delivery.
- Promote tenancy sustainment through early intervention and support.
- Comply with all relevant legislation and regulatory standards.
- Provide clear guidance to staff on rent management processes and responsibilities.

3. Scope

This policy applies to all Nova-Star Care supported housing schemes and covers rent collection, arrears management, tenant engagement, and partnership working with local authorities and support agencies.

4. Principles of Income Management

Nova-Star Care's approach to income management is underpinned by the following principles:

- Prevention: preventing arrears through proactive engagement with tenants.
- Support: offering advice, guidance, and referrals to welfare and budgeting support.
- Communication: maintaining clear, respectful, and timely communication with tenants.
- Fairness: treating all tenants equitably and in accordance with their individual circumstances.

- Compliance: adhering to legal and regulatory requirements, including data protection and financial probity.

5. Rent Setting and Collection

Rents are set in accordance with relevant legislation and funding frameworks, taking into account affordability and local authority Housing Benefit or Universal Credit rates. Rent charges are clearly communicated to tenants in their tenancy agreements and supporting documentation.

Rent payments are collected in line with agreed terms. Nova-Star Care accepts multiple payment methods to accommodate tenant preferences and ensure accessibility.

6. Arrears Prevention and Early Intervention

Early identification of arrears is essential to sustaining tenancies. Staff will monitor rent accounts regularly and contact tenants promptly if payments are missed. Support will be offered to help tenants manage their finances, access benefits, and resolve underlying issues affecting their ability to pay rent.

Nova-Star Care will work collaboratively with local authorities and welfare agencies to prevent evictions due to rent arrears whenever possible.

7. Arrears Recovery

If arrears persist despite early intervention, a structured arrears recovery process will be implemented. This may include repayment agreements, benefit liaison, and legal action as a last resort. All actions taken will be proportionate, transparent, and in line with the Pre-Action Protocol for Possession Claims.

8. Tenant Engagement and Support

Nova-Star Care recognises that financial hardship can be linked to personal or support needs. Housing officers will work with support staff and partner agencies to ensure that tenants receive appropriate advice and assistance. This may include referrals to debt counselling, welfare benefit advice, or hardship support funds.

9. Partnerships and Multi-Agency Working

Nova-Star Care works closely with local authorities, welfare advice agencies, and financial inclusion services to support tenants. We actively promote income maximisation through welfare checks, benefit claims support, and collaborative working with external partners.

10. Legal Framework

Legislation

Application to Nova-Star Care

Housing Act 1985 & 1996

Provides the legal framework for rent collection and recovery procedures for social landlords.

Welfare Reform Act 2012

Introduced Universal Credit and welfare reforms affecting rent payments and tenant affordability.

Protection from Eviction Act 1977

Ensures lawful processes are followed when possession action becomes necessary.

Equality Act 2010

Requires Nova-Star Care to consider the needs of tenants with protected characteristics when managing arrears.

Data Protection Act 2018 & UK GDPR

Regulates the collection, use, and storage of personal and financial information.

Social Housing Rent Standards 2020

Sets out regulatory expectations for rent setting and increases within social housing.

Human Rights Act 1998

Protects tenants' rights to fair treatment, privacy, and respect in all income-related actions.

11. Monitoring and Review

This policy will be reviewed every two years or sooner if there are changes to legislation or regulatory requirements. Monitoring will include analysis of rent collection rates, arrears levels, and tenant satisfaction.

12. Impact and Equality Assessment

Nova-Star Care is committed to ensuring that income management practices are fair, transparent, and non-discriminatory. This policy has been assessed under the Equality Act 2010 to ensure no adverse impact on individuals with protected characteristics. Reasonable adjustments will be made where required to support tenants in financial difficulty.

Policy Information

Author	Version	Date Approved	Review Date
Head of Policy	1	Dec 2024	Dec 2026