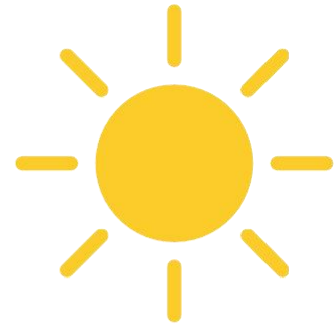


Plus Dane Housing

# Customer Charges Policy

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## 1. Policy Statement

Plus Dane aims to provide quality, value for money services that make the best use of available resources. We recognise that most customers act responsibly and comply with their tenancy / lease agreement or other relevant documentation. However, there are occasions when Plus Dane incur costs due to customers not complying with their tenancy / lease agreements or relevant legal documentation, or where we incur costs which are deemed as customer responsibility in tenancy / lease agreement or other relevant legal documentation when this happens, we may respond by recovering any costs incurred by charging existing customers, former tenants, freeholders and leaseholders.

This policy sets out when and how we will charge for repairs and activities that are not our responsibility and our approach to collecting the money owed.

## 2. Policy Aims

The aim of the Customer Charges Policy is to:

- Ensure that Plus Dane is clear and transparent in its approach to charging customers and communicating payment arrangements.
- Contribute to the effective management of homes, to ensure expenditure is managed whilst maintaining the health and safety of customers and their homes.
- Promote customer responsibility to comply with their tenancy and lease agreements tenancy or other relevant legal documentation
- Maximise our income through the recovery of charges owed by current and former customers.
- Provide guidance on the circumstances where discretion may be exercised.
- Comply with legislative and regulatory requirements.

## 3. Links to Corporate Plan

The Customer Charges Policy supports the delivery of the Corporate Plan in several ways.

- **Sustainable Organisation:** By implementing a consistent and transparent approach to recovering costs, whilst minimising expenditure where possible so that Plus Dane can manage its finances and resources more effectively.
- **Customer Experience:** Clearly communicating customer charges and the reasons behind them, to ensure Plus Dane can build trust, transparency and fairness for all customers.
- **Vibrant Communities:** Compliance with legal and regulatory requirements and supports the provision of safe, well-maintained homes.
- **Colleague Experience:** This policy will provide clear guidance to colleagues of Plus Dane's approach to customer charges, to support them in effective delivery of their role.

#### 4. Key policy definitions

A customer charge is generally defined as a charge to the customer for activities completed by Plus Dane or our suppliers that are defined as the customer's responsibility in the tenancy agreement.

Customer charges also include costs Plus Dane has incurred due to breaches of the tenancy / lease agreement or other relevant documentation. This policy does not cover costs that are service charges.

Common works and activities that may incur a charge are:

- A repair that is a customer's responsibility as outlined in the tenancy agreement and our Repairs & Maintenance Policy.
- Providing access to homes if keys or fobs are lost or misplaced. This includes the cost of replacing locks.
- Replacement fobs or suited keys.
- Repairs to correct damage to a Plus Dane home and or communal areas which is caused by the customer, their family, or visitors through neglect or misuse.
- Clearing items and rubbish when a customer moves out of their home.
- Repairs are needed to correct or check any unsafe or unauthorised alterations to a home made without Plus Dane's approval.
- Removal of fly tipping and rubbish that can be attributed to a customer
- Legal costs to gain access to complete regulatory safety checks, essential works or inspections or for dealing with an anti-social behaviour case.

**Essential Repairs:** Repairs that pose a health and safety risk, security risk to the customer or repairs that can cause further degradation to the home if not made safe.

**Non Essential Repairs:** Follow on works to replace a component, which will not impact the health and safety, security of the customer if not completed or cause further degradation to the home if not completed.

#### 5. Roles and responsibilities

The following table outlines roles and responsibilities in relation to this Policy:

<b>Directors of Homes, Communities, Growth, Finance and Customer Experience</b>	Monitor the overall effectiveness of the policy and its implementation for their individual directorates.
<b>Head of Service: Homes, Communities, Home Ownership and Leasehold, Finance and</b>	Implement the policy within their respective areas. Ensure that all team members are aware of and understand the policy. Monitor compliance with the policy and address any issues that arise.

<b>Customer Experience</b>	<p>Report on the policy's effectiveness and any challenges to the Directors.</p> <p>Consider appeals by customers and communicate their findings.</p> <p>Ensure relevant suppliers and contractors are aware of this policy and their requirements in supporting Plus Dane to achieve its aims.</p>
<b>Homes Managers</b>	<p>Communicate the policy to their teams and ensure understanding.</p> <p>Oversee the day-to-day implementation of the policy.</p> <p>Ensure that any charges are applied consistently and fairly in line with this policy.</p> <p>Provision of chargeable legal costs associated with access for repairs, compliance and asset programmes, including stock condition programmes</p>
<b>Maintenance Team Leaders</b>	<p>Ensure costs are communicated effectively to customers, to ensure they can make informed decisions about additional costs after an initial make safe.</p> <p>Ensure homes are safe, with no risks to the customer if they decline to progress with chargeable works.</p> <p>Ensure chargeable works are captured and recorded accurately with supporting evidence in the system for reporting and invoicing purposes.</p> <p>Inspect market rent homes to capture any chargeable costs that need deducting from the deposit when notice is received to cover any costs incurred due to the customer's responsibility or actions that breach their lease agreements or other legal documents.</p>
<b>Homes Commercial Manager</b>	<p>Produce a monthly report of chargeable works and legal costs to the income and finance teams</p>
<b>Lettings Team</b>	<p>Communicating and providing the tenancy agreement to ensure new customers understand their responsibilities, and what may be charged.</p>
<b>Housing Management Colleagues</b>	<p>Communicate the policy to their teams and ensure understanding.</p> <p>Oversee the day-to-day implementation of the policy.</p> <p>Ensure that any charges are applied consistently and fairly in line with this policy.</p>

	<p>Provision of details of chargeable costs to the Finance and Income teams, for invoicing that are chargeable costs incurred for breaches of tenancy agreement associated with tenancy management activities.</p> <p>Ensure any customer insights are shared with relevant teams where chargeable costs would not be applicable for individual customers or a particular customer group.</p> <p>Take legal action in cases of excessive customer damage or charges to seek possession of the home, as a last resort.</p>
<b>Homes Hub Colleagues</b>	<p>Communicating and provision of the tenancy/ lease agreements and any other legal documentation to ensure customers understand their responsibilities</p> <p>Ensure any chargeable costs are communicated effectively to leaseholders and intermediate market rent and market rents customers, to ensure they can make informed decisions.</p> <p>Liaise with the repairs team to ensure homes are safe, with no risks to the customer if they decline to progress with chargeable works.</p> <p>Ensure chargeable works are captured and recorded accurately in the system for reporting and invoicing purposes.</p> <p>Notify finance and income teams of any deposit deductions or chargeable costs for invoicing,</p>
<b>Customer Access Colleagues</b>	<p>Understand and comply with the policy.</p> <p>Ensure customers are notified of any chargeable costs, prior to arranging works.</p> <p>Communicate any customer feedback or issues related to the policy to their managers.</p> <p>Ensure that charges are correctly applied, and upfront payments or payment plans are created in accordance with the policy</p>
<b>Finance Team</b>	<p>Raise sundry debts on the CX system and raise customer invoices for chargeable costs and notify them of this in writing.</p> <p>Provision of monthly budget reports to highlight chargeable costs and income recovery</p>
<b>Income Team</b>	<p>Deal with customer queries regarding charges, liaising with relevant teams to provide evidence of chargeable costs</p>

	<p>Report on income collection and sundry debt levels.</p> <p>Pursue debts owed by former customers and current customers in line with income collection policy and debt recovery procedures.</p> <p>Support customers to maximise income, by supporting welfare claims or supporting customers to make claims on their contents insurance policies for chargeable repairs, which are caused through accidental damage.</p>
<b>All Colleagues</b>	<p>Ensure customers are notified of chargeable costs, when identified on a home visit, ensuring any works are raised to ensure customers' homes are safe.</p> <p>Capture evidence of chargeable works and provide this to line Managers.</p>

## 6. Our Approach

Customers are notified of their responsibilities as outlined in the tenancy and lease agreements as part of the sign-up process or by their solicitor when purchasing their home.

Plus Dane will apply customer charges to customers, former tenants, freeholders and leaseholders, in line with the definition of customers charges.

Where possible, Plus Dane will notify customers of estimated charges prior to completing works or activities, to allow customers to make their own alternative arrangements, where applicable.

### 6.1 Chargeable works

When chargeable repairs are identified or requested, we will aim to collect full payment in advance of any services being provided. However, where works need to be carried out quickly to prevent a health and safety or security hazard, colleagues are able to set up a payment plan. Wherever possible, the payment plan will be set up and agreed prior to any services being provided and will include a part payment.

In exceptional circumstances, where essential repairs are needed, such as an emergency situation, the payment plan may be set up without a part payment, or after services have been provided. In all cases where full payment is not taken in advance, colleagues will record their rationale for the payment plan within the housing management system. This will be reviewed monthly by the relevant team manager to support colleague decision making and the application of this policy.

For all chargeable repairs the home will be made safe, at a nominal hourly trade rate, and we will ensure our obligations as a landlord are met by carrying out any essential repairs needed to make the home safe and secure. However, non-essential repairs or replacements will not be carried out until the customer is in a position to cover these costs in full. We will provide the customer with a quote for the non-essential repairs or replacements to allow them to consider our charges against other commercial services to make an informed decision on how to proceed with the repair.



Where chargeable works are identified either through a visit or an inspection to the home, photographic evidence will be taken and customers notified of estimate costs. This will include damage or remedial works that are discovered when tenancies end. If the customer is still living in the home, they will be given the opportunity to rectify the issue themselves.

Customers must accept the cost before any non-essential work is carried out and make a payment in full. In exceptional cases we may agree a payment plan subject to a review of the rent account and the customers individual circumstances. The Maintenance Managers will approve these once they have discussed with the Income Team and ascertained if the customer is in arrears or not.

### **6.2 Customer charges for legal costs**

Customers will be informed of legal costs and charges in writing before any action is taken regarding access or tenancy management legal proceedings.

The relevant team taking the legal action will be responsible for creating a customer's sundry debt account.

### **6.3 Invoicing and Income collection**

The team responsible for raising the charge will ensure a sundry debt account exists. Finance will be sent a monthly report, as part of month end processes of customer charges to be invoiced, which will be loaded onto the customer's sundry debt account this will be sent to Finance by the Commercial Manager for Homes and from Housing Managers in the Communities Team.

Finance will raise the charge on the sundry debt account and raise a customer invoice.

Customers will be charged the actual cost to Plus Dane or the schedule of rate cost and this will include any VAT applied by suppliers and contractors, we will not apply administrative costs.

Invoices will be sent to customers, detailing the reason for the charge and how to pay by the Income Team, within 28 days of the charge being raised or the activity completed by a third party.

The Income team will make arrangements with customers to pay, if upfront payment and a payment plan has not been agreed. Chargeable debts, instalments and payment plans will be considered on a case-by-case basis, and agreements will be based on the level of debt owed and the financial circumstances of the individual customer.

Where there is a unpaid debt relating to a leasehold or freehold property, we will recover this debt as part of any resale transaction.

We recognise that we may be dealing with customers with specific vulnerabilities and those facing severe financial hardship. We will seek to agree sustainable, affordable repayment plans and provide support to maximise benefits, or claim for losses through their content's insurance, where possible.

### **6.4 Former tenant arrears**

In line with the Choice Based Lettings schemes, Plus Dane reserves the right to suspend or class as ineligible applications from former customers that owe debts to



Plus Dane for customer charges until those debts are cleared in full or appropriate arrangements to pay are established.

Where contact is lost with debtors or the debt is uneconomical to pursue, the income team may make a request to write off the debt in accordance with the Income Collection policy and the financial regulations policy.

### 6.5 Discretion, Appeals and Complaints

Whilst applying the policy fairly and consistently to customers and leaseholders who are liable for customer charges, each case will be dealt with on its own merits. Colleagues will have discretion to waive charges in part or full, the following will be taken into consideration

- Incidents which happen beyond a customer's control, such as crime, antisocial behaviour, domestic violence or hate crime, victims of crime are expected to provide a valid crime reference number.
- Customer's age
- Customer's health, medical conditions or disability
- Evidence of previous chargeable costs (exceptions are incidents outside customers control, as detailed earlier) or persistent breaches of the tenancy agreement

Customers will be provided evidence of charges on request and can appeal the decision by providing details of the reason for their appeal in writing within 20 calendar days to the income team, which will be considered by the Housing manager, Maintenance Manager or a Head of Service.

If the customer is still dissatisfied with the decision, customers will be directed to the complaint policy and process.

## 7 Assurance

A three lines of defence model is adopted to provide assurance with the Director of Homes responsible for implementation of the policy, the table below details the measures in place.

First line	Second line	Third line
<p>Monthly reports of charges and budget reporting. Generally, this will cover charges raised income collected; arrears accrued; debt written off; former tenant arrears.</p> <p>Annual review of charges to ensure VFM for customers and minimise by Head of Service</p>	<p>Monthly reporting of management accounts to EMT</p> <p>Finance reports to A&amp;A committee.</p> <p>Write offs will be reviewed in line with the financial regs policy on an annual basis and are approved by EMT</p>	<p>Twice yearly key financial controls (KFC) audit</p> <p>External Audit of financial accounts annually</p>

## 8 Equality Impact Assessment

An equality impact assessment has been conducted against this policy. No impact to protected characteristics have been found however, the EIA references the approach

to charges will be tailored to meet both the specific needs of the individual, including those with additional support needs and the diverse needs of the wider community

### **9 Modern slavery & human trafficking**

Plus Dane is committed to ensuring that there is no slavery and human trafficking in our business or supply chain. Through our procurement and contract management procedures we ensure that service providers are aligned to our principles.

### **10 Data Protection Impact Assessment**

The Data Protection Impact Assessment carried out for this policy review recognises that additional personal data may be collected for use with this policy, however the majority of personal data will already be collected, available and managed under other policies and processes within the organisation. Plus Dane collates data in relation to applicants in accordance relevant legislation and follows GDPR

### **11 Legislative and regulatory considerations**

This policy sets out Plus Dane's approach to customers charges to ensure it is compliant with tenancy or lease agreements and complies with regulatory and legislative requirements, in particular the Regulatory Framework for Social Housing in England and the consumer standards. In that we will

- Treat all customers with fairness and respect
- Understand the different needs of customers and consider customers individual circumstances and additional support needs, when applying this policy
- Provide cost-effective services and try to minimise costs to customers.
- Meet all applicable statutory requirements to ensure for the health and safety of the occupants in their home.
- Provide choices, information and communication regarding charges to that customers can make informed decisions.

Other legislation that is relevant to this policy is

- The Health & Safety at Work Act 1974
- Gas Safety (Installation and Use) Regulations 1998:
- The Housing Act 2004 and HHSRS

### **12 Links to other Plus Dane policies**

- |                                      |                                |
|--------------------------------------|--------------------------------|
| • Empty Homes Policy                 | • Asset Management Policy      |
| • Gas Safety Policy                  | • Income Collection Policy     |
| • Electrical Safety Policy           | • Financial Regulations Policy |
| • R & M Policy                       |                                |
| • Financial Regulations Policy       |                                |
| • Write off and Write Back procedure |                                |

**Appendix 1:**

## List of Potential Customer Charges

<b>Situation</b>	<b>Description</b>
Damage to fixtures and fittings	Deliberate, negligent or accidental damage to fixtures and fittings in our properties, communal areas
Drainage costs	Costs for clearing and ensuring proper functioning of drainage due to customer misuse or neglect
Clearing empty homes	Costs for removing items left in homes, gardens and outbuildings after tenancy termination
Fire risk or safety	Costs for removing and disposing of items left at homes or in communal spaces (if evidence identifies the owner) causing fire risk or a health and safety risk
Unauthorised alterations	Costs for removing/replacing unauthorised alterations or damages to homes identified during tenancy termination or routine inspections
Replacement items	Costs for replacement items like entrance fobs, keys, and lock changes
Securing properties	Costs for securing and making good homes where the Police force entry and make an arrest.
Access	Costs that are associated with gaining access after reasonable opportunity has been given to allow access to carry out emergency repairs, Health & Safety repairs or for cyclical safety testing, such as gas and electrical servicing
Fly tipping	Costs associated with removing fly-tipped waste in communal areas, if evidence identifies the person responsible.
Out-of-hours emergency repairs	Costs associated with no access for out-of-hours emergency repairs or where false information has been provided to obtain an emergency call-out out of hours.
Garden/tree maintenance	Costs for carrying out garden and/or tree maintenance work that is the responsibility of the customer
Material / Specialist costs	Recover costs for specialist equipment and/or materials which have been ordered and the customer refuses to have this fitted or provide access for the works.
Legal costs	Recover legal costs for dealing with anti-social behaviour and tenancy breaches