

This policy explains how we collect payments from Homeowners, in line with their leases, property transfers, and relevant laws.

Homeownership Income Management Policy

Document management

Directorate	Development and Commercial
Policy sponsor	Chief Development and Commercial Officer
Policy owner	Director of Sustainability and Commercial Services
Policy author	Head of Specialist Housing and Homeownership Services

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Part 2

Overview

Scope

This policy supports Amplius' values and is a commitment to improving lives and supporting colleagues by explaining how we collect payments from Homeowners, in line with their leases, property transfers, and relevant laws.

Collecting rent, service charges, major works, and other debts are crucial to the future of the organisation. If a customer fails to pay on time, we will aim to collect all owed money efficiently and fairly, offering support to help them pay their debt and continue living in their home.

By protecting our income, we can continue providing important services to our customers.

As a social business, we focus on offering quality homes and services. Collecting payments is our main way of generating income. This policy covers payments such as:

- Shared Ownership Rent
- Service Charges
- Ground Rent
- Management Fees
- Property Insurance
- Sundry Debts including court costs and rechargeable repairs.
- Major Works Invoices
- Variable Service Charge Account Deficits
- Leasehold Garages
- Market rent on LSE Schemes
- Admin fees
- Commercial Management Agreements and Leases
- Any other payments due under the terms of your lease or transfer

We encourage customers to prioritise paying for their homes to maintain homeownership, but we also aim to be fair. Our policy will be implemented in a "firm but fair" way, where we set clear payment expectations and explain the consequences of non-payment. We also plan to provide more support for those in debt and offer access to debt management services. We recognise that debt may be linked to wider financial issues and mental health problems, so we aim to offer appropriate support.

The term Amplius incorporates all member companies and subsidiaries, which includes Teetotal Homes.

The policy applies to:

Managing all homeownership properties within Amplius. It is a guide for staff and does not replace legal advice. The Homeownership Team is mainly responsible for implementing this policy, but all parts of the organisation have a role in protecting the Amplius' income.

The policy does not form part of any colleague's contract of employment and the policy may be amended at any time.

Part 3

Policy details

Our Approach

The goal of this policy is to keep homeownership sustainable while balancing the need for income collection. We will actively engage with customers to prevent or resolve arrears. If a customer shows a real commitment to clearing their debt, we will support them. We will only begin legal action as a last resort after all other options have been exhausted.

Expectations of Homeowners

- Pay as stated in their lease or transfer agreement.
- Keep up with payments to external agencies like mortgage lenders.
- Inform us early if they face payment problems so we can help.
- Apply for housing benefits or universal credit if they need financial support.
- Contact us if they need help maintaining homeownership or managing payments.
- If customers would like to nominate a person to act on their behalf in their relationship us, they can do so by contacting us to complete a consent to disclose form.

Initial Customer Support

We will make sure new customers understand their payment obligations and the methods available to make payments. Our sales team will provide information on all fees and charges before customers purchase a property.

Support and Payment Plans

If customers experience financial difficulties, we will monitor their situation and offer support. We may help them set up a repayment plan, but if this fails, we may take legal action which could result in further debt. This could include applying to the court or contacting the mortgage lender.

On occasions, we may consider buying a property back. If we intend to explore this option, we will carry out a assessment to discuss this option if applicable.

Reasonable Adjustments

We will make adjustments as required by the Equality Act 2010, ensuring that communication needs are met, and customers are supported.

Mortgage Lender Payments

Where customers have a mortgage and have failed to maintain payments we will consider contacting the mortgage lender. If the mortgage lender agrees to pay the outstanding arrears, the amount repaid will be added to the mortgage.

We consider this a short-term measure and if the debt continues to increase after the mortgage lender pays, we may refuse further payments from the mortgage lender and proceed with our income collection procedure.

Legal Enforcement

If customers fail to engage with us, we may take legal action. This would be through the small claims court. If the situation is severe, we may begin eviction proceedings via possession claims, or forfeiture actions, but this will always be a last resort. We will make sure customers are informed about the consequences of legal proceedings.

Debt Relief and Data Sharing

Customers in debt may seek a Debt Relief Order or bankruptcy, but we will encourage them to avoid these options. We will share necessary information with other agencies like mortgage lenders and benefit departments to help manage debt.

Economic Abuse

We recognise that debt can sometimes be a sign of economic or financial abuse. If we suspect this, we will refer the case to our Safeguarding Team.

Exceptions

We understand that every situation is different, and we will adapt our processes in exceptional cases. While we aim to remain consistent, we may adjust the process for cases with unique circumstances, with prior approval from the appropriate team.

Equality, diversity and inclusion

Amplius is committed to ensuring that no person or group of persons will be treated less favourably than another person or group of persons and will carry out our duty with positive regard for the following protected characteristics; Age, Disability, Race, Gender Reassignment, Sexual Orientation, Sex, Religion or Belief, Marriage and Civil Partnership and Pregnancy and Maternity.

Part 4

Compliance and administration

Legal and regulatory compliance

This policy fully complies with Amplus' legal and regulatory obligations.

- The Landlord & Customers Act 1985 and 1987
- The Leasehold Reform, Housing & Urban Development Act 1993
- The Leasehold Reform Act 1967
- The Housing Act 1996
- The Commonhold & Leasehold Reform Act 2002
- The Housing Act 1985
- The Property Misdescriptions Act 1991
- The Consumer Protection Act 1987
- The Law of Property Act 1925
- The Unfair Terms in Contracts Regulations 1999
- The Leasehold Reform Act 1993 and 1967 – the right to extend lease or enfranchise
- The Housing and Regeneration Act 2008
- 'Shared Ownership: Joint Guidance for England'
- Section 20 Consultation Process
- HE Capital Funding Guide
- The Department of Levelling Up Homes and Communities
- The Leasehold and Freehold Reform Act 2024

Leasehold Law and accompanying regulations and codes of practice are complex and subject to frequent change. Amplus will engage legal advisers where necessary, with appropriate expertise to ensure we comply fully with the legislation and is able to advise leaseholders accordingly.

This list is not exhaustive, and policy authors will undertake thorough research and/or seek professional advice to ensure that Amplus meets its obligations and complies with the current and relevant legislation and regulations.

Evaluation, review and performance monitoring

This policy will be reviewed on a Triennial basis to ensure that it remains fit for purpose. A policy review may also be required earlier, in response to internal or external changes for example changes in legislation. Prompt and effective action will be taken where improvements are identified.

Annual KPIs will be set and monitored monthly through arrears reports.

The Service Charge Review Groups and Homeownership Team monitor the ongoing performance of the service charge review against the objectives outlined in this policy.

On an annual basis, a report will be presented to the Board to update them on income collection.

We will seek opportunities to benchmark and network to ensure charges and associated practices are comparable with other landlords in its peer group.

Related policies

- Homeownership Management Policy

Part 5

Appendices

A. Associated documents - Internal procedural document, colleague use only

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Part 6

Changelog

Amended date	Summary of changes	Version №
23/02/2026	Scope section updated to include Teetotal Homes.	1.1