

## 1. Background and objectives

- 1.1. This policy sets out our approach to charging customers for the cost of repairs, or other works, which are the customers' responsibility.
- 1.2. These works or costs will have occurred because of customer actions, or inaction in managing their tenancy and/or maintaining their home, or because works are requested and are not within our responsibilities as a landlord.
- 1.3. Customer's responsibility regarding maintenance of their home (including gardens and outbuildings) is detailed in their tenancy agreement and general information can be found in the repairs section on our website.
- 1.4. Customers are responsible for any member of their household, visitors or persons residing in their home who cause damage to that home (including any shared areas) and costs arising from such damage will be chargeable to the customer.
- 1.5. The policy applies to all customers in Alliance Homes rental properties, leaseholders and shared owners.
- 1.6. The Policy aims to:
  - Ensure fairness and consistency in dealing with unacceptable conduct that incurs costs to Alliance Homes.
  - Identify the volume of chargeable works that Alliance Homes carry out to manage this service demand and ensure that our revenue stream is protected through efficient debt recovery.

## 2. Definitions

- 2.1. We consider costs relating to the management and maintenance of our properties and tenancies to be chargeable when they:
  - a) arise from some action or inaction by a customer or a member of their family or an invited visitor to their property; and
  - b) are over and above our reasonable management expenditure.
- 2.2. The following are examples of the circumstances in which we regard our costs to be chargeable.
  - Damage or deterioration caused wilfully or through accident or neglect by a customer or a member of their family or an invited visitor to their property.
  - Unauthorised works to their property or to the communal areas around it.

- Remedial work over and above 'fair wear and tear' when preparing a property for reletting.
- Gaining access to a property following repossession or abandonment or for the purposes of carrying out our compliance checks.
- Storage and/or disposal of belongings; and the property not left in a clean and tidy condition.
- Providing an "out of hours" response for an emergency repair when it transpires that the customer has deliberately misled us, and the repair is not actually an emergency.
- Enhancement to the property or providing a service to enable the tenant to meet their tenancy obligations such as keeping the garden tidy.
- Lock changes or replacing electronic access fobs.
- Removal of items placed on Alliance Homes land without our consent, for example abandoned vehicles.
- Court costs relating to possession action or injunctions.
- Alleged break in at the property where the tenant has not reported this to the Police and does not have a crime reference number.
- Removal of items left in communal areas.
- Making good any alterations carried out by the tenant where approval has not been authorised to carry out such works or has resulted in damage to the property or neighbouring property.
- The cost of specialist equipment and/or materials that have been ordered and the tenant refuses to have them fitted or provide access.
- Remedial work relating to pests and other localised outbreaks.
- Clearing utility debt on a customer's behalf to enable a compliance service to proceed.

2.3. The list is not exhaustive, and other costs may be deemed chargeable.

## 3. Carrying out works

- 3.1. Where the work required is urgent, either due to a health and safety concern or to safeguard against serious longer-term damage to the property, the work will be undertaken prior to customer payment, and the amount will be invoiced following the work.

- 3.2. Where the work required is not urgent it will not be scheduled until the customer has paid the full cost in advance or agreed to a payment plan.
- 3.3. Payment can be made in full or by instalments. The timeframe for these agreements will be explained when the repair is reported. When a customer requires longer to pay, than we initially offer, an affordability assessment will be completed with the Income Team.
- 3.4. Customers will be advised of the option to carry out some works themselves to reduce cost, or to explore another third-party contractor who may be less expensive.
- 3.5. Works or remedial action to communal areas or shared spaces will be undertaken as soon as possible with an investigation to follow that identifies those responsible who may be recharged.
- 3.6. Recharge amounts will be based on the actual cost (materials and labour) incurred or on our standard Schedule of Rates, whichever is lowest. Recharges may also be subject to an administration Fee + VAT.

## 4. Exceptions and discretion

- 4.1. In some circumstances it will be reasonable for Alliance Homes to not recover the charge. These may include (but are not limited to):
  - Works resulting from a criminal act where a crime number is provided.
  - Works resulting from incidents of Domestic Abuse.
  - Works rechargeable to a deceased customer.
  - Charges linked to a known support need of the customer in question.
- 4.2. Approval to make a charge non-recoverable can be given by the Income Manager or a Service Delivery Manager.

## 5. Recovery, non-recovery and dispute

- 5.1. Chargeable costs will be issued to a customer in invoice form and recovery will be progressed in line with the principles of the Debt Management Policy.
- 5.2. Costs that have been classed as non-recoverable based on the customers circumstances, and the discretion referred to in Section 4, will be written off based on the authority levels within the Alliance Homes Financial Regulations.
- 5.3. Customers may dispute charges raised with the Income Team but if the dispute is not upheld, and the customer still disagrees with the charge, a complaint can be

raised. Any costs subject to a complaint will not be recovered until the complaint decision is reached.

## 6. Monitoring and Review

6.1. The impact of this policy will be monitored through the following measures:

- Volume of works classed as rechargeable (£)
- % of recharges recovered (by quarterly and year to date)
- % of recharges deemed non-recoverable

6.2. The Service Delivery Manager- Customer Income & Lettings is responsible for the implementation, monitoring and review of this policy.

6.3. This policy will be reviewed within three years of its approval date.

## 7. Equality and diversity

7.1. This policy is subject to a periodic Equality Impact Assessment (EIA).

7.2. The purpose of such an assessment is to consider the effect of the policy regarding the recognised protected characteristics of equality and ensure that it does not unfairly impact any individual or group. The protected characteristics are age, disability, gender reassignment, race, religion or belief, sex, sexual orientation, marriage and civil partnership, pregnancy and maternity or other grounds set out in our Equality and Diversity Strategy and Policy. Remedial action will be undertaken if a detrimental effect is identified.

7.3. The EIA also requires the policy author to consider whether the policy is likely to negatively impact on a person's Human Rights.

7.4. This policy and any other related Alliance Homes publications can be provided in other formats for those with visual, literacy or language difficulties.

7.5. Alliance Homes has a Reasonable adjustments policy, this applies to Alliance Homes residents, leaseholders, licensees, shared owners, and customers receiving support services who may not be tenants. The policy explains how we will support customers, and it provides guidance for colleagues and contractors on how we define vulnerability. Some customers experience vulnerability and may, temporarily or permanently, need support or adjustments made to the way we deliver our services to them to enable them to have fair access to our services. We are committed to identifying these customers to make sure our working practices and services meet their needs.

## 8. Complaints

- 8.1. If you would like to raise a complaint in relation to this policy, you can do this by calling us on **03000 120 120** or emailing us at [act@alliancehomes.org.uk](mailto:act@alliancehomes.org.uk).
- 8.2. All complaints will be handled in line with the latest Alliance Homes Complaint Handling Policy.

## 9. Associated documents

- 9.1. Reference should be made to the following internal documents when reading this policy:
  - Alliance Homes Financial Regulations
  - Debt Management Policy
  - Tenancy Agreement
  - Leasehold Agreement
  - Shared Ownership Lease Agreement
  - Repairs, Maintenance, and Improvements Policy
  - Estate Management Policy
  - Current Tenant Arrears Procedure
  - Former Tenant Procedure
  - Write Off Procedure
  - Reasonable Adjustments Policy.
  - Social Housing Regulation ACT 2023
  - Regulator of Social Housing Consumer Standards 2024

## 10. Version control and approval dates

| Approval stage                                 | Date completed |
|--|----------------|
| Equality Impact Assessment completed           | 19/09/2025     |
| EIA reviewed by specialist colleague within HR | 25/09/2025     |
| SLT review / approval                          | 03/10/2025     |

|                  |            |
|------------------|------------|
| Next review date | 31/10/2028 |
|------------------|------------|

## 11. Appendices

Appendix 1 - Equality Impact Assessment

## Appendix 1

### Equality Impact Assessment

An Equalities Impact Assessment must be conducted alongside the review of an existing policy or the creation of a new one.

**1. Name the Strategy, Policy, Procedure or Function (SPPF) being assessed and name of author.**

Chargeable Costs Policy – Julie Lewis, Service Delivery Manager-Customer Income & Lettings

**2. Aims of the SPPF being assessed.**

- *Whose need is it designed to meet?*
- *Are there any measurable elements such as time limits or age limits?*

To ensure a fair, efficient and consistent approach to classifying activities as chargeable to customers and recovering these costs when incurred. To recognise when collection activity should be adapted to our customer needs and provide appropriate support to customers in financial difficulty

**3. Who has been consulted in developing the SPPF?**

Managers and Service Delivery Managers across Repairs and Housing Services

**4. Does the SPPF promote equality of opportunity?**

The Policy does not have any specific impact on equality in terms of accessing services. The discretion referenced in Section 4 gives an opportunity to tailor the impact of this policy on customer groups who may have vulnerabilities.

**5. Identify potential impact on each of the diversity “groups” by considering the following questions (the list is not exhaustive but an indication of the sort of questions assessors should think about):**

| Protected Characteristic | No impact | Negative impact | Positive impact | Information source/s **                           | Comments/evidence  |
|--------------------------|-----------|-----------------|-----------------|---|--|
| Race                     | X         |                 |                 | StepChange Consumer Debt Statistics Yearbook 2024 | Stepchange has been collecting data about the ethnicity of new clients for two full calendar years. The variation in population percentage and the number of clients is minimal. But there is research that highlights how people from minority ethnic groups can face greater exclusion and multiple barriers to accessing financial systems and services in the UK |
| Disability               |           |                 | X               | StepChange Consumer Debt Statistics Yearbook 2024 | In 2024 52% of clients disclosed that they have an additional vulnerability, beyond their financial situation.   |
| Gender                   |           |                 | X               | StepChange Consumer Debt Statistics Yearbook 2024 | In 2024 62% of people disclosing unmanageable levels of personal debt (including rent arrears) were female   |



# Chargeable Costs Policy

|                              |   |  |   |   |   |
|------------------------------|---|--|---|---|---|
| Transgender                  | X |  |   |   | There is no relevant data to indicate that Transgender status is a factor in the accumulation of debt   |
| Sexual orientation           | X |  |   |   | There is no relevant data to indicate that sexual orientation is a factor in the accumulation of debt   |
| Religion or belief           | X |  |   |   | There is no relevant data to indicate that religious belief is a factor in the accumulation of debt. We know in principle Islam takes the matter of debt very seriously, warns against it and urges the Muslim to avoid it as much as possible. We provide a service that respects all protected characteristics. |
| Age                          |   |  | X | StepChange Consumer Debt Statistics Yearbook 2024 | In 2024 61% of people disclosing unmanageable levels of personal debt (including rent arrears) were aged between 25-44 (compared to this age range making up 34% of the UK population) 24% of the population is aged over 65 whereas the client base of this age group with StepChange is only 3%.                |
| Marriage & Civil Partnership | X |  |   |   | There is no relevant data to indicate that marriage or civil partnership is a factor in the accumulation of debt  |
| Pregnancy and Maternity      |   |  | X | StepChange Consumer Debt Statistics Yearbook 2024 | In 2024 48% of people disclosing unmanageable levels of personal debt (including rent arrears) were from households including children (compared to such households making up 28% of the UK population)   |
| Rural issue                  | X |  |   |   | There is no relevant data to indicate that rural living is a  |

|                 |  |  |   |   |  |
|-----------------|--|--|---|---|--|
|                 |  |  |   |   | factor in the accumulation of debt   |
| Social mobility |  |  | X | StepChange Consumer Debt Statistics Yearbook 2024 | In 2024 63% of people disclosing unmanageable levels of personal debt (including rent arrears) were renting their property, either socially or privately |

Was there a negative impact identified in question 5? No

6. If “negative impact” identified in table (4) above is it?

Legal -

What is the level of impact? -

|      |     |
|------|-----|
| YES  | NO  |
| HIGH | LOW |

If it is not legal and/or high impact – (i.e.: if you have highlighted NO to legal and HIGH to impact, then the document should be referred to Head of HR)

7. If positive impact has been identified in table 4 above, how can it be improved upon or maximised, either in this SPPF or others?

Positive impacts can be maximised by ensuring that staff dealing with debt enquiries understand the differing personal circumstances of customers and that referrals to our Money Advice Service are representative of the groups referenced above

8. Full EIA (or if you decide full EIA is not necessary but some changes should be considered)

No

9. Does this proposal have any potential Human Rights implications?

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If yes, please describe (if necessary, please refer to the Alliance Homes Group Human Rights Policy)

This policy supports Alliance's approach to Human Rights which is further detailed in our Human Rights Policy.