

Agenda for Housing Review Board Thursday, 22nd January, 2026, 10.00 am

Members of Housing Review Board

S Forde, T Wang, R Dale, R Browne, C Burhop, S Chamberlain (Chair), M Martin, S Smith (Vice-Chair), S Clarke, R Robinson, T Dumper, H Parr, R Collins and M Goodman

Venue: Council Chamber, Blackdown House, Honiton, EX14 1EJ

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(or group number 01395 517546)

Tuesday, 13 January 2026



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- 1 Minutes of the previous meeting (Pages 3 - 7)
- 2 Apologies
- 3 Declarations of interest
Guidance is available online to Councillors and co-opted members on making [declarations of interest](#)
- 4 Public speaking
Information on [public speaking](#) is available online
- 5 Matters of urgency
Information on [matters of urgency](#) is available online
- 6 Confidential/exempt item(s)
To agree any items to be dealt with after the public (including the press) have been excluded. There are no items which officers recommend should be dealt with in this way.
- 7 Housing Review Board forward plan (Pages 8 - 9)
- 8 Draft Housing Revenue Account Revenue and Capital Budget report 2026-27 (Pages 10 - 19)
- 9 'How we manage pre-court action and evictions in rentals'
Presentation.
- 10 Income Management Policy (Pages 20 - 45)
- 11 Possession of council homes and garages policy (Pages 46 - 67)

- 12 Mutual exchange policy (Pages 68 - 81)
- 13 Tenancy services - performance report 2025-26 quarter 3 (Pages 82 - 90)
- 14 Housing complaints - performance report 2025-26 quarter 3 (Pages 91 - 97)
- 15 Property and Assets - performance report 2025-26 quarter 3 (Pages 98 - 112)

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Members of the public exercising their right to speak during Public Question Time will be recorded.

[Decision making and equalities](#)

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EAST DEVON DISTRICT COUNCIL

Minutes of the meeting of Housing Review Board held at Council Chamber, Blackdown House, Honiton, EX14 1EJ on 13 November 2025

Attendance list at end of document

The meeting started at 10.00 am and ended at 12.35 pm

70 Minutes of the previous meeting

The minutes of the meeting held on 31 July 2025 were agreed.

71 Declarations of interest

72 Public speaking

There were no members of the public registered to speak.

73 Matters of urgency

There were none.

74 Confidential/exempt item(s)

There was one confidential/exempt item.

75 Housing Review Board forward plan

The Assistant Director – Housing Regulated Services presented the forward plan and advised members that the forward plan acted as a reminder of agenda items to come forward to future meetings.

The Board noted that the forward plan had been derived from previous meetings and requests, as well as the housing service plan. Service Managers were currently reviewing realistic time frames against each topic.

Members were reminded that they could add further reports and topics for discussion to the next forward plan by either informing the Assistant Director or the Democratic Services Officer.

RESOLVED:

To note the Housing Review Board forward plan.

76 Staffing and recruitment update

The Assistant Director – Housing (Regulated Services)'s report provided the Board with key staffing updates on the housing service. It was suggested that now that recruitment to the key and strategic management roles within the service were completed, the original requirements for the staffing and recruitment update report were fulfilled and the report was no longer required. All day-to-day operational and business as usual with recruitment and staffing performance would continue to go forward to the Personnel Committee.

RESOLVED:

1. that the Housing Review Board note the contents of the report.
2. that the Housing Review Board agree that the regular staffing and recruitment report is not longer required following the completion of recruitment to the key management roles across the Housing Service.

77 Finance report

The Finance Manager's report provided the Board with a summary of the Housing Revenue Account (HRA) financial position for quarter 2 2025/26. The figures indicated that the HRA was trending materially in line with the budget profile up to this point in the financial year, and that there was therefore no material revenue items to bring to the attention of members. Housing capital spend was slowly increasing as the procurement of contracts and assessment of required major works got underway, but it was likely to remain under budget, with reduced borrowing requirements.

RECOMMENDATION TO CABINET:

That the Housing Review Board recommend that Cabinet note the year-to-date Housing Revenue Account position to quarter 2 2025/26.

78 Performance report for Quarter 2 2025/26 - Tenancy Services

The Housing Review Board were presented with key performance indicators (KPIs) for quarter 2 of 2025/26 for tenancy services. The Tenancy Services Manager (Regulated Services) gave a presentation which summarised performance actions being taken to improve performance in rentals, estate management and sheltered housing functions within tenancy services.

The Board highlighted the need to understand implications around rent recover, rent arrears and bad debt and requested that a report be presented to the next Board meeting and includes a workshop session with the Board.

RESOLVED:

That the Housing Performance Report – Tenancy Services Quarter 2 (2025/2026) is noted.

79 Performance report for Quarter 2 2025/26 - Property and Assets

The Housing Review Board were presented with key performance indicators (KPIs) for quarter 2 of 2025/26 for property and assets. The Corporate Lead for Property and Assets gave a presentation which summarised performance actions being taken to improve performance in repairs, compliance and planned works functions within property and assets.

The Board noted that regular performance reporting to the Board ensured oversight was maintained and enabled timely scrutiny and challenge, as expected under the regulatory framework of the Regulator of Social Housing's Consumer Standards.

Quarter 2 performance headlines were:

- Tenant Satisfaction Measure (TSM) for repairs performance had improved by an average of 15% compared to the same period last year. An action plan had been developed to further improve in areas relating to Property and Assets' service to customers.
- Awaab's Law – a programme of works was currently being delivered in preparation for the implementation of Awaab's Law.
- Compliance – there was one outstanding gas safety check at Millwey Community Centre and due to the property being structurally unsafe and closed to the public the gas supply was due to be capped on 17 October, whilst further options for the centre were investigated.
- Lifts – whilst all lifts were compliant coastal conditions were causing frequent breakdowns, an advanced maintenance trial was underway to remedy this situation.

RESOLVED:

That the Housing Performance Report – Property & Assets for Quarter 2 (2025/2026) is noted.

80 **Housing Complaints Performance Report - Quarter 2 2025/26**

The Housing Performance Lead's report provided the Board with details on housing related complaints performance, and details of the ongoing complaints improvement action plan.

The Board noted that there had been a continued trend of improvement in response times throughout the year, with the average number of days for stage 1 complaints at (target of 10), and stage 2 complaints at 20 days (target of 20 days). The approach to complaint handling was continuously being reviewed. There had been various procedural and resourcing changes to support improvement, which included weekly complaints meetings, the introduction of a Housing Performance Lead and the increase of resource in the Property and Assets team, which supported in investigating and responding to repairs related complaints in a timely way.

The Housing Performance Lead reported that 69.9% of complaints received at the end of quarter 2 related to the responsive repairs and voids service. Of these, the most prevalent cited reason was related to the failure to book works in. 14.8% of complaints related to the estate management department, 13 of these complaints related to Anti-Social Behaviour.

An operational action plan for the continued improvement of complaints handling and performance was created in the last quarter of 2024/25 – 'the Housing Service Action Plan for Improving Complaints Response and Process' – and included with the agenda papers. It was a working operational document that would continue to be expanded upon and tracked by the Housing Performance Lead and the Assistant Director for Housing (Regulatory Services).

RESOLVED: that the Housing Review Board note the content of the report.

81 **Domestic Abuse Policy**

The Housing Review Board considered a report which presented an updated Domestic Abuse Policy 2024-27 for East Devon District Council's Housing Service. The policy outlined the Council's commitment to supporting survivors of domestic abuse, including tenants, leaseholders and members of the public accessing housing services.

The Board noted that the policy applied to all Council staff, contractors and agents and ensured compliance with the Domestic Abuse Act 2021. The policy reflected current legislation, best practice standards, and incorporated trauma-informed approaches to ensure safety, inclusivity, and effective support. The policy strengthened the Council's approach to safeguarding, early intervention and partnership working.

The policy would be reviewed every three years or in response to changes in legislation or service needs. Staff would receive appropriate training, and feedback from survivors would be actively sought to inform service improvements. Case reviews would be conducted regularly to ensure learning and accountability.

RESOLVED:

1. that the Board approves the updated Domestic Abuse Policy 2024-27.
2. that Board endorses the launch of the Detect and Protect service to enable tenant safety.
3. that Board supports the introduction of trained generic housing officers to provide specialists support.

82 **Electrical Policy**

The Corporate Lead for Property and Assets report presented the updated Electrical Safety Policy for housing, which outlined East Devon District Council's approach to ensuring electrical safety across its housing stock.

The Board noted that the policy had been revised in response to changes to the Electrical Safety Standards in Private Rented Sector Regulation, announced by the Government in June 2025. The changes, and associated challenge for the service included the requirement for Electrical Installation Condition Reports (EICRs) completed for all electrical installations every five years, to tenants receiving copies of EICRs within 28 days of the inspection being completed.

The Board acknowledged that changes to the updated policy were not anticipated to have a significant impact on services to tenants as the existing delivery had been aligned with best practice.

RECOMMENDATION TO CABINET:

1. that Cabinet approve the proposed Electrical Safety Policy.
2. that delegated authority is given to the Assistant Director for Housing (Regulatory Services) to make minor changes to the policy.

83 **Exclusion of the Press and Public**

RESOLVED: that under Section 100(A) (4) of the Local Government Act 1972 the public (including the press) be excluded from the meeting as exempt information, of the description set out in the agenda is likely to be disclosed and on balance the public interest is in discussing these items in private session (Part B).

84 **Sheltered Housing Support Services**

The Board received a report regarding sheltered housing charges, as set out in the exempt report.

The Board were advised that any members who were in sheltered housing and paying for services should declare a DPI and leave the meeting.

RECOMMENDED:

That delegated authority is given to the Director for Housing & Health, in consultation with the Portfolio Holder for Sustainable Homes and Communities, subject to external legal advice, to introduce the charges to sheltered housing tenants, as set out in the exempt report from 1 April 2026.

Attendance List

Board members present:

Wang Tian, Independent Community Representative
Rosemary Dale, Tenant
Rachel Browne, Tenant
Councillor Aurora Bailey
Councillor Christopher Burhop
Councillor Sarah Chamberlain (Chair)
Councillor Simon Smith (Vice-Chair)
Sara Clarke, Independent Community Representative
Rob Robinson, Tenants
Councillor Tim Dumper
Councillor Helen Parr
Sid Forde, Tenant

Councillors also present (for some or all the meeting)

Officers in attendance:

Tracy Hendren, Chief Executive
Darren Hicks, Tenancy Services Manager (Regulated Services)
Andrew King, Assistant Director for Housing (Regulated Services)
Tim Laurence-Othen, Housing Projects Officer
Rebecca Meakin, Communities Team Leader
Nathan Muggeridge, Corporate Lead for Housing Property and Assets
Liam Reading, Assistant Director - Housing Programmes, Investment and Development
Giles Salter, Solicitor
Catrin Stark, Director of Housing and Health
John Symes, Finance Manager
Tanya Traylen, Housing Performance Lead

Councillor apologies:

Councillor Melanie Martin
Councillor Kim Bloxham

Chairman

Date:

Housing Review Board Forward Plan

Meeting and Date	Topic
Meeting Q1 25/26 <i>Thursday 31st July 2025</i>	Staffing and Recruitment Update (<i>standing item</i>) Finance Report (<i>standing item</i>) Review of ASB Policy Review of Electrical Safety Policy Updates Repairs Policy & Awaabs Law Review of New Radon Policy for Housing Performance Report for Quarter 1 of 25/26 – Tenancy Services (<i>standing item</i>) Performance Report for Quarter 1 of 25/26 – Property & Assets (<i>standing item</i>) Stock Condition Report HRA Business Plan Update PART A – Build and Buy Report (Part one) <u>PART B</u> PART B – Build and Buy Report (Part two)
Meeting Q2 25/26 <i>Thursday 13th November 2025</i>	Performance Report for Quarter 2 of 25/26 – Property & Assets (<i>standing item</i>) Performance Report for Quarter 2 of 25/26 – Tenancy Services (<i>standing item</i>) Staffing and Recruitment Update (<i>standing item</i>) Finance Report (<i>standing item</i>) Review of Domestic Abuse Policy Housing Complaints Performance and Action Plan Electrical Policy Update Support Charge Alignment
Meeting Q3 25/26 <i>Thursday 22nd January 2026</i>	Performance Report for Quarter 3 of 25/26 – Property & Assets (<i>standing item</i>) Performance Report for Quarter 3 of 25/26 – Tenancy Services (<i>standing item</i>) Finance Report (<i>standing item</i>) Housing Complaints Performance Report Review of 'Mutual Exchange' Policy Review of 'Income Management' Policy Review of 'Possession of Council Homes and Garages' Policy
Meeting Q4 25/26 <i>Thursday 30th April 2026</i>	Performance Report for Quarter 4 of 25/26 – Property & Assets (<i>standing item</i>) Performance Report for Quarter 4 of 25/26 – Tenancy Services (<i>standing item</i>)

	Finance Report (<i>standing item</i>) Housing Asset Management Strategy Update Review of Allocations Policy Review of Fire Safety Policy
Meeting TBC	
1.	Review and Replacement of Home Safeguard Equipment within Housing Stock.
2.	Review and Implementation of digital capabilities for tenants.
3.	Plan for Housing Revenue Account play-sites
4.	Management of leasehold properties and service charges
5.	Sheltered Housing Review
Workshops / Briefings Requested for HRB Members	
1.	Workshop on Sheltered Housing Review
<p>Note that following the recommendations from the Centre of Governance and Scrutiny Report- the forward plan for this Committee will be aligned to the forward plans for other Scrutiny Committees and this will then link directly into the Cabinet Forward Plan. All above topics will then be aligned to the most appropriate meeting.</p> <p>Review/creation of Policy and Strategy documents as required will also appear on the Forward Plan.</p>	

Report to: Housing Review Board

Date of Meeting 22nd January 2026

Document classification: Part A Public Document

Exemption applied: None

Review date for release N/A



Draft Revenue and Capital Budgets 2026/27

Report summary:

This report presents the draft revenue and capital budgets for 2026/27 relating to the Housing Revenue Account.

Recommendations from this meeting will be presented back to Cabinet on 4th February 2026 to finalise the 2026/27 budget proposals to recommend to Council.

Is the proposed decision in accordance with:

Budget Yes ☒ No ☐

Policy Framework Yes ☒ No ☐

Recommendation:

That the draft revenue and capital estimates are approved and recommended back to Cabinet to finalise the 2026/27 budget proposals.

Reason for recommendation:

There is a requirement to set a balanced budget for 2026/27

Officer: Simon Davey – Director of Finance S151 sdavey@eastdevon.gov.uk

John Symes – Finance Manager DS151 jsymes@eastdevon.gov.uk

Portfolio(s) (check which apply):

- ☐ Climate Action and Emergency Response
- ☐ Coast, Country and Environment
- ☐ Council and Corporate Co-ordination
- ☐ Communications and Democracy
- ☐ Economy
- ☒ Finance and Assets
- ☐ Strategic Planning
- ☒ Sustainable Homes and Communities
- ☐ Culture, Leisure, Sport and Tourism

Equalities impact Low Impact

An analysis of budget changes has not highlighted areas that give rise to any equality issues that need highlighting. There are no changes proposed from the current service provisions because of the draft budget that will affect individuals.

Climate change Medium Impact

The budget approval gives the Council the resources necessary to undertake its business which will contribute to the carbon footprint of the Council. The Council is committed to reducing its carbon net emissions to zero by 2040 and resources have been factored into the budget to meet this priority including key actions identified in the Directorate Service Plans.

Risk: Medium Risk; Risks have been considered in preparing the budgets and the financial implications have been assessed at the point of preparation. Various budget assumptions have been made including the treatment of inflation and interest rates; estimates on the level and timing of capital receipts; the treatment of demand led pressures; the treatment of planned efficiency savings/productivity gains; levels of income; financial risks inherent in any new arrangements; capital developments; the availability of funds to deal with major contingencies and the need for any provisions. In each of these areas the Council's financial standing, management and track record have been considered to prepare robust budget proposals. Other specific areas of risk have been highlighted where appropriate within the report.

Links to background information 2026/27 Budget Book

Link to [Council Plan](#)

Priorities (check which apply)

- ☒ A supported and engaged community
 - ☒ Carbon neutrality and ecological recovery
 - ☒ Resilient economy that supports local business
 - ☒ Financially secure and improving quality of services
-

1 Housing Revenue Account Budget 2026/27

1.1 Housing Revenue Account (HRA) Overview & Introduction

Below is an overview of the Housing Revenue Account (HRA) with prescribed categories of expenditure and income giving the proposed budgetary implications for 2026/27.

The HRA records expenditure and income on running the council's own housing stock and related services or facilities, which are provided primarily for the benefit of the council's own tenants. The HRA is a ringfenced account within the General Fund with strict legal and accounting rules to maintain separation from the General Fund. The HRA Account must always remain in surplus, and this must be considered when setting each year's budget and when planning for the future.

The HRA consists of capital and revenue elements. Capital is typically asset enhancing items such as kitchens, bathrooms, windows etc or a project of more minor works to multiple properties. Revenue is typically low-level repairs and maintenance with regards to spend on assets plus staff and service costs, overheads etc. The Council is allowed to borrow to fund capital expenditure, but not revenue without specifically required central government permission.

1.2 Revenue Budget

The following outlines the key budget areas, headline figures and comparatives for the HRA in 2026/27 v 2025/26. The general spending categories below are set by the Chartered Institute for Public Financial Accountancy (CIPFA) with a brief summary of what is included in each.

1.3 **Income**

The primary sources of income for the HRA are rents on dwellings, garage income and other income including service charges. Rent on dwellings has been increased by the central government recommendation of September CPI +1% (3.8%+1% = 4.8%) with the remaining income streams also appropriately inflated. The forecast income is expected to be:

- £22.77m for dwellings, an increase of £1.1m year on year
- A decrease of £0.07m for garages due to the poor state of repair although future investment has been included to improve income projections going forward.
- £0.92m for other income, an increase of £0.18m which includes both an inflationary uplift and additional charges

1.4 **Repairs and Maintenance (R&M)**

This includes all major expenditure which falls into the revenue category and is segregated into general or responsive R&M and planned R&M, the vast majority of which is covered by our Integrated Asset Management contract (IAMC) with Ian Williams Ltd.

- General or responsive R&M generally results from issues that have been raised by tenants for resolution and can vary from incredibly simple jobs such as fixing a tap to much more complicated involved issues to address. These more complex issues, upon surveying, may well become asset enhancing and therefore would be moved to the Capitalised responsive repairs and maintenance budget.
- Planned R&M includes the more routine or cyclical in nature works such as decoration, planned minor works and compliance related testing and servicing.
- The budgeted spend on Repairs and Maintenance as a whole is approximately £6.26m, a decrease of £0.57m, to be achieved by improved contract management now that the Property & Asset team recruitment issues have been resolved.

1.5 **Supervision & Management (S&M)**

The S&M section of the HRA covers a wide variety of costs related to the management and administration of council-owned housing. Key types of expenditure include;

- All HRA direct staffing costs including training, development etc with regards to the day to day activities, management and administration of the service.
- Property Management costs – supervision of repairs, managing of empty properties and development of strategic property decisions.
- External Services & Overheads – including consultants' costs and recharges from the general fund for shared services such as IT, Legal Services, Accountancy etc
- The budget for Supervision & Management as a whole in 2026/27 is £9.2m an increase of £0.54m v 2025/26. The main driver of the increase is inflationary, plus additional roles required to achieve proactive contract management, the long-term savings from which are expected to outweigh the cost increases.

1.6 **Other expenditure/Special Services**

This section mainly includes the budgets for tenant engagement related activities such as the Tenant Participation and Community Development teams as well as special services that the Council must provide with regards to tenants. The most notable of this latter category is the decanting of tenants to temporary accommodation when major works are being undertaken and their Council dwelling is uninhabitable. The forecast expenditure is expected to be £1.41m an increase of £0.25m on the prior year.

1.7 Capital Charges

The two entries within this section of HRA expenditure are;

- Changes to the bad debt provision – this is difficult to predict and in the past when reviewing the actual movements has not been material therefore no entry has been made.

Depreciation/Major Repairs Reserve/Revenue Contribution to Capital – the HRA guidelines require the council to make in effect what is a revenue contribution to capital which is equivalent to the amount of depreciation calculated on the council dwellings in that financial year. A £2.11m contribution has been included for 2026/27, materially consistent with the prior year.

1.8 HRA Financing

In order to calculate the financing requirements an expected revenue and capital outturn for the current 25/26 year needs to be estimated. The current view is that the revenue account will be as budgeted, however, the Capital Programme expects slippage of approximately £5.2m, with results in an anticipated borrowing requirement of £9.3m for 25/26 which has been fed into the below calculations.

The 26/27 HRA financing budget can be split into the following 3 specific areas;

- **Debt Financing**
 - As at 31st March 2025, the principal amount of debt the HRA owed was £92.5m, with all additional borrowing and refinancing requirements since the 21/22 year-end funded by temporary General Fund loans.
 - Including the 25/26 outturn estimate and using short term PWLB rates of 4.5% for temporary borrowing (including certainty and HRA basis point reliefs), a debt financing burden of £3.56m is expected for 26/27.
- **Interest Income**
 - The 2025/26 budget contained a conservative estimate of £0.24m. With the anticipated reduction in the right to buy receipts reserve through acquisitions, and with only the £0.25m annual HRA reserve contribution as an offset, a reduction of £41k to £0.19m is included for 26/27.
- **Movement in Reserves**
 - As stated in the 2024/25 budget, an agreed annual contribution to the HRA balance is to be made each year of £0.25m, to reinstate the HRA balance to the adopted level of £3.1m.
 - In 26/27, the revenue surplus is anticipated to be fully utilised to finance some of the capital expenditure in year, reducing the 26/27 borrowing requirement and subsequent interest burden while rates are considered to be high and due to fall. An increase of £1.3m, to £1.5m, has been included within 26/27.

1.9 Table of Movements

The following table shows the movements described above and the overall impact they have upon the 2026/27 budget in comparison with 2025/26.

INCOME	BUDGET		
	25/26	26/27	Diff
Dwelling Income	-21,659,900	-22,765,997	-1,106,097
Garage Income	-262,800	-194,318	68,482
Other Income	-743,230	-922,330	-179,100
	-22,665,930	-23,882,645	-1,216,715

EXPENDITURE	BUDGET		
	25/26	26/27	Diff
REPAIRS & MAINTENANCE	6,833,867	6,261,914	-571,953
SUPERVISION & MANAGEMENT	8,668,279	9,218,740	550,461
OTHER EXPENDITURE	1,154,351	1,408,673	254,323
CAPITAL CHARGES	2,068,870	2,110,250	41,380
	18,725,367	18,999,578	274,211

FINANCING	BUDGET		
	25/26	26/27	Diff
Debt Financing	3,256,608	3,555,072	298,464
Interest Income	-235,000	-194,000	41,000
Reserve/Capital Contribution	250,000	1,521,996	1,271,996
	3,271,608	4,883,068	1,611,459

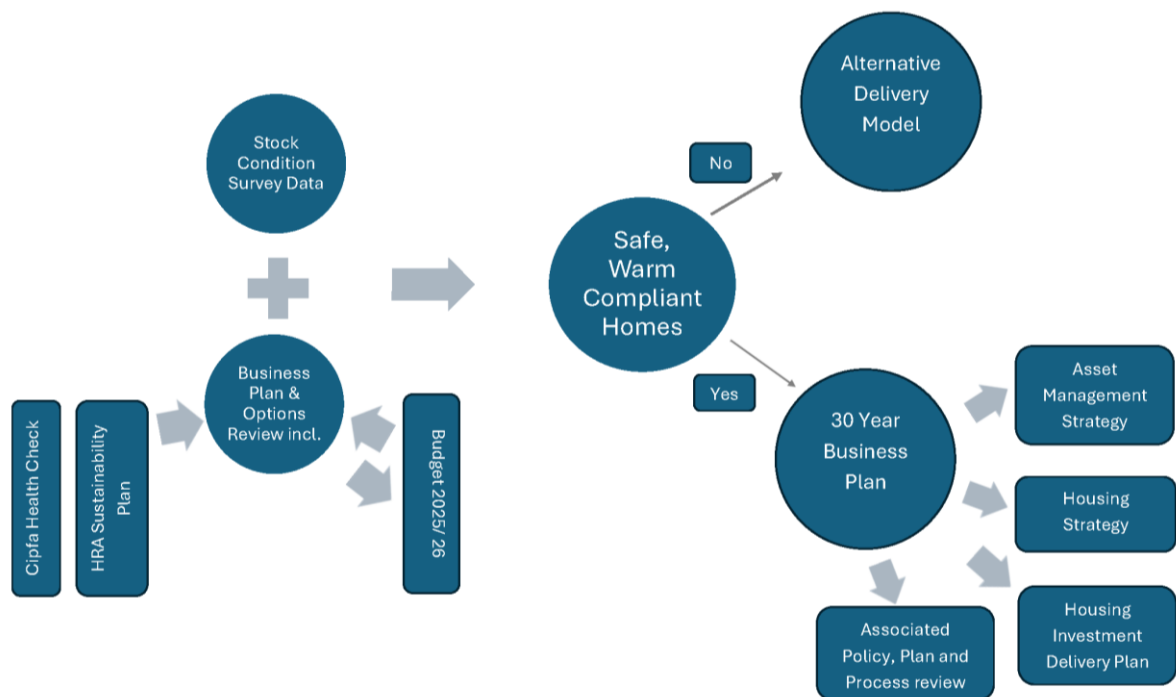
HRA Account	BUDGET		
	25/26	26/27	Diff
Surplus/Deficit	-668,955	0	668,955

1.10 HRA Future Financial Pressures

The Housing Revenue Account is currently considered to be stable but continues to face, significant financial pressure in the medium to longer term. These pressures arise from a range of factors including a high stock investment requirement, increased consumer and regulatory standards including new legal duties relating to Damp & Mould etc, general inflation, net zero expectations, disrepair claims, complaint resolution, high void and decant costs and other issues. Similar cost pressures are being seen in other stock holding local authorities.

1.11 HRA Strategic Plan

In recognition of the above, the Council has developed a strategic plan to address these immediate pressures and ensure a long-term sustainable business model is in place to ensure we can provide safe, warm and regulatory compliant homes. This plan includes a series of interlinked plans, workstreams and strategies as set out in the diagram below.



A Financial Sustainability / Efficiency Plan is in place to address and respond to the short-term financial pressures facing the HRA. This plan sets out a range of measures to increase income and deliver savings over the next 5 years and includes recommendations from the Chartered Institute of Public Finance & Accountancy (CIPFA), who undertook Health Check of the HRA in 2024/25.

Savills, a market leading property consultancy, have also undertaken a Business Plan and Options review. This had led to the development of a 30 year Business Plan Financial Model which underpins immediate and longer term budget setting decisions. This model underpins budget setting for 2026/27 and will form the basis of a formally published 30 Business Plan in 2026.

An Asset Management Strategy is also under development and will outline investment priorities over the medium term. This will reflect the findings of the Stock Condition Survey completed in 2025 and will outline how the Council will effectively manage its assets ensuring investment is targeted and efficient.

Performance Against HRA Business Plan Model & Efficiency Targets

In order to support the required level of borrowing for stock maintenance and investment, the HRA needs to reduce revenue expenditure by 15%, or in cash terms by around £2.6m. Whilst achievable, this scale of reduction is challenging. Savings and revenue reductions will be sought over a 5-year period with a 2.5% reduction in expenditure in each of the next 4 years, followed by a 5% reduction in year 5. Reductions formally commence in the 26/27 budget year and continue through the period of a potential transition to a new authority under Local Government Reorganisation. It is assumed that any new authority may result in a merger of other HRA's, resulting in significant efficiencies.

Savings will be split across Management & Supervision and Repairs & Maintenance i.e. the main constituent elements of revenue expenditure.

The HRA Business Plan Model establishes key financial targets for income and expenditure over a 30 year period, taking account of planned savings. The headline 2026/27 budget position against the Business Plan targets is shown in the table below.

Budget Area	2026/27 Budget	Business Plan Target	Difference
Income	£23,882,645	£23,742,489	+ £140,156
Total HRA Costs	£18,999,578	£19,507,127	-£507,549
Net Position (Income minus Costs)	£4,883,068	£4,235,362	+ £647,705

NB - net position before capital financing cost etc

Overall HRA income is expected to be £140k above the Business Plan Target. The majority of the increase arises from a planned increase in service charge income.

Total HRA costs are budgeted to be c. £518k below the Business Plan Target. The majority of saving in the current year derive from a reduction in repairs expenditure from improved contract management.

The overall 2026/27 budget achieves a net positive position of + £658k above the Business Plan Target.

1.12 2026/27 Proposed Capital Budget Priorities

Our Capital investment priorities for 2026/27 have been influenced and informed by the Stock Condition Survey and Business Plan Review and include.

- Addressing Category 1 & 2 Hazards
- Tackling Damp & Mould
- Continuing to ensure Regulatory Compliance
- Increasing the number of Decent Homes
- Reduced responsive repairs through planned investment programmes.
- Addressing major repair works
- Reducing void turnover times
- Development & Acquisition of new affordable homes.

1.13 Proposed Capital Programme 2026/27

The following Table outlines the proposed capital programme for 2026/27, categorised by their appropriate programme areas, compared with the current 2025/26 budget.

Programme Area	Project / Programme	25/26 Budget	26/27 Budget	Diff
Affordable Homes	Acquisitions & Development	750,000	5,000,000	4,250,000
Housing Compliance	Asbestos Capital Works	0	61,200	61,200
	CO & Detection	500,000	320,400	-179,600
	Fire Doors	200,000	204,000	4,000
	FRA Actions	1,650,000	255,000	-1,395,000
	Radon	150,000	153,000	3,000
	Sewerage Plants	500,000	512,816	12,816
General Housing Programmes	Disrepair And Complaints	1,500,000	459,000	-1,041,000
	Lad Mop-Up	2,099,520	765,000	-1,334,520
	Social Serv Adaptations	700,000	714,050	14,050
	Capital Major Works	3,681,261	4,059,073	377,812
Major Repairs	Capitalised Responsive Repairs	1,000,000	837,216	-162,784
	Electrical Updating	700,000	856,800	156,800
	Gas Boilers Replacement	750,000	510,000	-240,000
	Heating Upgrades	150,000	510,000	360,000
	Voids	2,250,000	1,071,000	-1,179,000
	Pvcu Fascia Replacement	150,000	306,000	156,000
	Replacement Bathrooms	400,000	255,000	-145,000
	Replacement Kitchens	1,300,000	573,750	-726,250
	Roofing Renewal	264,000	408,000	144,000
	Windows	416,000	382,500	-33,500
TOTAL		19,110,781	18,213,805	-896,976

1.14 HRA Capital Programme Overview

Affordable Homes Programme (AHP - The Build & Buy Plan) £5m

The Housing Revenue Account (HRA) will continue to play a central role in delivering the Council's ambitions for increasing the supply of high-quality, affordable homes. To support this, a dedicated Development Capital Financing Strategy has been established to guide how investment in new housing development and acquisition is prioritised, funded, and managed over the medium term. This will be appended to the Council's Capital Strategy for adoption by Council in February.

The Financing Strategy underpins the Council's Build and Buy Plan, enabling a programme of new-build delivery and strategic property acquisitions with up to £60 million of prudential borrowing to deliver 500 homes over the next five years. This borrowing capacity provides the financial headroom required to progress schemes that enhance the HRA's long-term sustainability, meet housing need, and contribute to wider estate regeneration objectives.

All capital financing decisions will be taken on a scheme-by-scheme basis, ensuring that each proposal is subject to robust appraisal and governance. Schemes will only proceed where they are demonstrably affordable and viable when tested against the Business Plan

Financial Model, and where they align fully with the parameters and risk tolerances set out within the Capital Financing Strategy.

This framework ensures that borrowing is responsibly managed, that investment contributes positively to the overall performance of the HRA, and that the Build and Buy programme progresses in a financially sustainable and strategically coherent manner.

Housing Compliance (£1.5m)

The Council has a duty to ensure our homes meet the required legal and regulatory compliance standards. Our compliance work includes capital expenditure to remediate fire risks, undertake programmes of CO₂ and smoke detection installations and other similar capital expenditure. Areas such as servicing and testing of existing compliance equipment are non-capital works and accounted for within the Revenue budget.

HRA Capital Programme – General (£6.0m)

The Capital Programme – General, includes the following items

- **Disrepair And Complaints**
Capital expenditure on disrepair and complaints is forecast to amount to £2.15m during 2024/25 and includes essential repairs work. Expenditure in this area is forecast to reduce in 2025/26 as planned programmes address issues with stock condition resulting in a reduction in disrepair and complaints.
- **Social Services Adaptations**
This includes major adaptations including remodelling, accessible bathrooms, stairlifts etc to provide suitably adapted accommodation for our residents.
- **LAD - Programme Completion**
The LAD is a programme of improvement works focused on energy efficiency to an identified number of properties for which the Council received partial government funding. The budget provides the necessary capital to complete the programme and meet our obligations under the grant funding award.
- **Capital Major Works**
This programme includes specific Major Projects allocated to a specific property, group of properties or block of flats. These items range widely in nature and cover a multitude of issues from whole block refurbishments to items identified in specific properties which if left unresolved may result in health and safety issues for tenants.

Major Repairs £5.7m

The major repairs capital budget includes expenditure for our major repairs programme such as windows, doors, kitchens etc alongside repairs to void properties and some responsive repair costs.

1.15 Additional Borrowing Implications

The impact of the above capital programme will add an additional £9.5m borrowing requirement to the HRA after applying the following funding streams to the £13.2m Capital Expenditure figure;

- £0.26m unringfenced RTB receipts
- £2.1m depreciation related/Major Repairs Contribution
- £1.3m capital contribution from revenue

1.16 Potential In Year Variations/Virements

The recent stock condition survey provides the necessary stock intelligence to develop a robust Business Plan and Asset Management Strategy. This will enable future investment to be targeted efficiently and effectively to address identified issues and maintenance requirements. Whilst this data has played a key role in determining capital investment priorities for 2026/27, work on the Asset Management Strategy is ongoing and may result in a change in priorities during the year. For example, this may include an increase in capital expenditure in one area and a reduction in another. Any changes will however be within the overall cost envelope of the approved capital programme budget.

1.17 Risks & Future Implications of the Capital Programme

It should be noted that the proposed capital programme amounts to a significant investment in the Councils housing stock. This investment will result in a substantial level of additional borrowing and an increase in the overall HRA Debt burden. The servicing of this debt will be met from within the HRA Revenue Budget and therefore create further pressure on revenue in future years. This additional interest expense burden will be offset by efficiencies, savings, income generation and strategic asset disposals.

Financial implications:

This report outlines in detail the financial implications and risks associated with the budgets proposed.

Legal implications:

No legal observations are required.

Report to: Housing Review Board

Date of Meeting 22nd January 2026

Document classification: Part A Public Document

Exemption applied: None

Review date for release N/A



Income Management including Debt Collection Policy

Report summary:

This report updates how the Council's Rental Team deal with the collection of rent and service charges. It outlines how we support those customers in financial difficulty with both internal financial resilience team referrals and external sources of support which are free for the customers to use.

This report has been consulted on by the Tenant and Leaseholder Panel in June 2025 and their input has been added to the policy.

Is the proposed decision in accordance with:

Budget Yes ☒ No ☐

Policy Framework Yes ☒ No ☐

Recommendation:

1. The Housing Review Board to recommend to Cabinet that they approve the proposed updated Income Management Policy.

Reason for recommendation:

The previous policy is now out of date and the wording and grammar has been changed in accordance with the input of the Tenant and Leaseholder Panel. There are no legislative changes.

Officer: Andi Loosemore – Rental Manager, Andi.loosemore@eastdevon.gov.uk

Portfolio(s) (check which apply):

- ☐ Assets and Economy
- ☐ Communications and Democracy
- ☐ Council, Corporate and External Engagement
- ☐ Culture, Leisure, Sport and Tourism
- ☐ Environment - Nature and Climate
- ☐ Environment - Operational
- ☐ Finance
- ☐ Place, Infrastructure and Strategic Planning
- ☒ Sustainable Homes and Communities

Equalities impact Medium Impact

The Rental section will tailor its service to meet the diverse needs of individuals. They will foster good relations with people when providing their services to eliminate discrimination and promote equality of opportunity.

[Census - Office for National Statistics](#)

[Financial Lives 2022 survey: insights on vulnerability and financial resilience relevant to the rising cost of living | FCA](#)

Climate change Low Impact

Risk: Low Risk; .

Links to background information .

Link to [Council Plan](#)

Priorities (check which apply)

- ☒ A supported and engaged community
- ☐ Carbon neutrality and ecological recovery
- ☐ Resilient economy that supports local business
- ☒ Financially secure and improving quality of services

Report

This document outlines East Devon District Council's (EDDC) Rental team's approach to the management of rent collection for Council dwellings, garages, and other related service charges. The aim of this Policy is to create a rent payment culture, thereby ensuring that rent and charges are collected quickly and effectively, whilst also offering help and support to our tenants/licensees if needed or requested in matters relating to financial inclusion and the ability to manage their money.

The policy has been reviewed in line with the review deadline. There have been no legislative or material changes, but wording and formatting have been updated in consultation with the Tenant and Leaseholder Panel.

Financial implications:

The policy update does not create any implications to which to comment.

Legal implications:

This is a policy update in line with good practise to regularly review Council policies. There are no statutory changes. Approved MW

Equality Impact Assessment

Before completing this EIA please ensure you have read the EIA guidance notes and other resources, available on the [intranet](#)



Version	1	Date Completed	25th November 2025
Description of what is being impact assessed			
The Income Management including Debt Collection Policy is being reviewed for any changes to legislation and procedures.			
Evidence			
What data/information have you used to assess how this policy/service might impact on protected groups?			
<p>East Devon District Council's Equality Policy and Objectives 2021–2025 Equality Act 2010 Care Act 2014 Office for National Statistics FCA The 2021 Census of Population for England and Wales – data shows that 10.3% of East Devon residents are in social rented accommodation. An FCA report from 2022 shows that consumers who were female, younger, unemployed, working in the gig economy, renters, or in an ethnic minority group, were more likely in May 2022 to have low financial resilience or be in financial difficulty. East Devon population census 2021 shows us that:</p> <ul style="list-style-type: none"> • 26,527 children aged between 0 and 16, equating to circa 17% of the population • 79,068 people aged between 18 and 64, equating to circa 52% of the population • 45,226 people aged 65 and over, reflecting around 30% of the population • 51.8% are female • 10.3% live in social rented accommodation • 2.6% of all households in East Devon contain ethnic minority groups. 			

- 1.9% are unemployed

Therefore, 52% of East Devon customers are more likely to suffer from long-term debt and 51.8% of these will be female with 10.3% of this number living in social rented properties. Only 2.6% of these households in the East Devon area contain ethnic minority groups and 1.9% are unemployed and will therefore be in the largest financial difficulty according to the FCA.

The rural nature of much of East Devon provides it's own unique challenges for customers needing to access our services and the support we can offer.

Who have you consulted with to assess possible impact on protected groups and what have they told you? If you have not consulted other people, please explain why?

Frontline Housing staff and safeguarding leads
Consultation with tenant representatives and working groups

Analysis of impact on protected groups				
<p>The Public Sector Equality Duty requires us to eliminate discrimination, advance equality of opportunity and foster good relations with protected groups. The Council also has a legal duty to have due regard to armed forces personnel when carrying out healthcare, housing and education functions. Consider how this policy/service will achieve these aims. In the table below, using the evidence outlined above and your own understanding, detail what considerations and potential impacts against each of the three aims of the Public Sector Equality Duty. Based on this information, assess the likely outcome, before you have implemented any mitigation.</p>				
Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
Age	<p>Debt can affect people of all ages but national data from the ONS shows that households aged between 35-44 are more likely to suffer from long-term debt.</p> <p>An FCA report from 2022 shows that consumers who were younger were more likely in May 2022 to have low financial resilience or be in financial difficulty.</p> <p>East Devon population census 2021 shows us that:</p> <ul style="list-style-type: none"> 17,089.81 people aged between 35 -44, equating to 10.8% of the population <p>Therefore, 10.8% of East Devon customers are more likely to suffer from low financial resilience or be in financial difficulty.</p> <p>37.5% of East Devon residents are also over the age of 60 and therefore may have other barriers to support such as, digital inclusion, access to online services due to lack of devices, internet connectivity, or digital literacy.</p>	□	⊗	□
Disability	<p>The number of East Devon residents classed as disabled under the Equality Act is 19.5%</p> <p>It is accepted that customers with disabilities may face additional barriers to accessing support, such as communication challenges,</p>	□	⊗	□

	physical accessibility, or dependency on others and therefore may struggle to find a convenient way to pay their rent or get help with additional financial support.			
Gender reassignment	The policy doesn't discriminate against genders, and all customers are treated with respect on a case-by-case basis.	□	□	☒
Marriage and civil partnership	<p>The policy is inclusive of all customers, no matter what their marital status may be.</p> <p>It acknowledges that debt can occur within any relationship, including those legally recognised through marriage or civil partnership, and does not make assumptions about the nature or dynamics of these relationships.</p> <p>The policy promotes equal access to services, regardless of relationship status, and ensures that customers are not deterred from seeking help. Staff are trained to provide help and advice to all customers in any kind of relationships, recognising the potential complexities such as shared housing, finances, or children.</p>	□	□	☒

Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
Pregnancy and maternity	It is accepted that pregnancy and maternity can increase financial stress with a possible decrease in working hours, wages, or maternity pay. The policy supports offering financial help to all our customers and would not discriminate against those either pregnant or on maternity leave.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Race and ethnicity	An FCA report from 2022 shows that consumers who were in an ethnic minority group, were more likely in May 2022 to have low financial resilience or be in financial difficulty. 2.6% of these households in the East Devon area contain ethnic minority groups. We recognise that race and ethnicity may create unique barriers to accessing support, such as cultural beliefs and language barriers. The policy supports offering financial help to all our customers and would not racially discriminate against anyone.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Religion or belief	Debt is not linked to any particular religion or belief, however, it is recognised that there may be a cross-over with those customers with a particular race or ethnicity and supported in the same way.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Sex	An FCA report from 2022 shows that consumers who were female, were more likely in May 2022 to have low financial resilience or be in financial difficulty. 51.8% of East Devon residents are female. This policy promotes equal access to services, ensuring that both male and female customers are treated equally, ensuring that services are inclusive and non-discriminatory.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
Sexual orientation	<p>The policy recognises debt affects individuals of all sexual orientations, including lesbian, gay, bisexual, and queer survivors.</p> <p>We acknowledge that customers within this protected group might have their own barriers to accessing support, such as lack of specialist services, however, this policy promotes equal access to services, ensuring that all customers are treated equally, ensuring that services are inclusive and non-discriminatory.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Armed Forces (including serving personnel, families and veterans)	<p>The Council acknowledges the unique challenges faced by armed forces personnel, veterans, and their families, particularly around housing, mobility, and access to support services.</p> <p>It aligns with the Council's legal duty to have due regard to armed forces communities when carrying out housing functions, ensuring that customers from these groups are not disadvantaged.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Other, e.g. carers, care leavers, low income, rurality/isolation, etc.	<p>The policy recognises that individuals in these groups may face additional barriers with financial hardship, lack of transport, digital exclusion, or limited local services.</p> <p>EDDC offers early help and outreach, home visits by officers, including pop-up events and community engagement, which are particularly beneficial for those in rural or isolated areas.</p> <p>The policy supports digital inclusion initiatives, helping low-income residents and digitally excluded individuals access online services and information safely.</p> <p>Customers who are carers or care leavers may have complex needs, and the policy's trauma-informed approach ensures that support is tailored to their circumstances.</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
	<p>The Council works with local VCSE networks and partners to ensure that support is available in communities where formal services may be limited.</p> <p>By prioritising accessibility and flexibility, the policy helps ensure that no one is excluded from receiving help due to their socioeconomic or geographic situation.</p>			
Negative outcomes action plan Where you have ascertained that there will potentially be negative outcomes, you are required to mitigate the impact of these. Please detail below the actions that you intend to take.				
Action taken/to be taken	Date	Person responsible	How will it be monitored?	Action complete
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
If negative impacts remain, please provide an explanation below.				

Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
<u>Age</u>	Although this policy doesn't exclude customers of any age some customers in this group may still struggle to access services due to lack of digital literacy, accessibility issues, lack of family/friends to support. EDDC has a range of help including outreach and pop-up events help to help mitigate this. Visiting Officers to help with accessibility and signposting to other support services.			
<u>Disability</u>	It is accepted that customers with disabilities may face additional barriers to accessing support, such as communication challenges, physical accessibility, or dependency on others and therefore may struggle to find a convenient way to pay their rent or get help with additional financial support. EDDC offers numerous payment options and financial help and support is offered to all, regardless of their ability/disabilities. Home visits or telephone appointments can help with accessibility issues.			
<u>Pregnancy and Maternity</u>	It is accepted that pregnancy and maternity can increase financial stress with a possible decrease in working hours, wages, or maternity pay. EDDC has a range of financial support options that we signpost customers to and financial resilience team to help with numerous funding stream options.			
<u>Race and Ethnicity</u>	Customers whose first language is not English may face difficulties understanding available services or communicating their needs. While translation services are available, they may not always be funded, timely or comprehensive. EDDC offer financial support and advice to all our customers and work together with our Resettlement Team to communicate with those from different cultural backgrounds.			
<u>Others, e.g: . carers, care leavers, low income, rurality/isolation</u>				
<u>Digital Exclusion for Low-Income or Rural Residents</u>	Despite efforts to promote digital inclusion, some customers may still struggle to access online services due to lack of devices, internet connectivity, or digital literacy. While outreach and pop-up events help mitigate this, full digital access remains a challenge for some groups. EDDC offer financial signposting and support to all our customers through our Financial Resilience Team and external partnerships.			

Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
	<p><u>Armed Forces Families</u></p> <p>Due to stigma or fear of reputational damage, customers from armed forces communities may be less likely to disclose financial difficulties. This can limit access to support and requires ongoing awareness-raising and trust-building.</p> <p>The policy promotes early help and intervention, which is beneficial for families experiencing debt, especially where frequent relocations or isolation may be factors.</p> <p>Staff are trained to respond appropriately and signpost to specialist services, including those tailored to armed forces communities. The Council works in partnership with local and national organisations to ensure that armed forces customers have access to appropriate housing, safeguarding, and financial support.</p> <p>The Rental section will tailor its service to meet the diverse needs of individuals. They will foster good relations with people when providing their services to eliminate discrimination and promote equality of opportunity.</p>			

Completed by:	Andi Loosemore – Rental Manager
Date:	
Approved by:	Andy King (AD for Housing (Regulatory Services))
Date:	10.12.2025
To be reviewed by:	
Review date:	

Ensure that a final copy of this impact assessment is sent to HR as per the equality impact assessment guidance.

Income Management including Debt Collection Policy

Issue details	
Title:	Income Management including Debt Collection Policy
Version number:	Version 3
Policy owner:	Rental Manager
Policy sponsor:	Tenancy Services Manager
Authorisation by:	
Authorisation date:	
Future review date:	1 st December 2029

1. Purpose of policy

This document outlines East Devon District Council's (EDDC), Rental section's approach to the management of rent collection for Council dwellings, garages, and other related service charges. The aim of this Policy is to create a rent payment culture, thereby ensuring that rent and charges are collected quickly and effectively, whilst also offering help and support to our tenants/licensees if needed or requested in matters relating to financial inclusion and the ability to manage their money.

2. Scope

This policy applies to how the Rental section will oversee the management and recovery of arrears and other unpaid sums. A firm but fair approach to recovery of rent arrears will be adopted, which is sensitive to an individual's circumstances.

- 2.1 The Council's primary concern is to recover outstanding rent and not to gain possession. We will consider eviction only as a last resort if all other actions have failed.
- 2.2 Proactive steps are to be taken to prevent and minimise the build-up of unpaid sums on rent and sub accounts where possible, recognising that from time-to-time tenants/licensees may experience financial difficulties. In these circumstances, Officers aim to support and work with tenants/licensees at the earliest opportunity to help tackle financial exclusion and to provide assistance to individuals experiencing financial difficulty.
- 2.3 This policy also covers the following points and should be read in conjunction with the related documents as stated below:
 - Possession of Council Homes and Garages Policy
 - Devon Home Choice Policy
 - Garage Management Policy

3. Definitions

- 3.1 for the purposes of this policy:
- **Rent** is defined as “a payment amount, fixed by a tenancy/licence agreement, by which a tenant/licensee is liable to pay at specified intervals in return for the right to occupy or use a dwelling, garage or support service”.
 - **A current tenant arrear** is when a tenant(s)/licensee owes the Council outstanding rent or charges for a dwelling or a garage on a tenancy/licence which is still in place.
 - **A former tenant arrear** is when a former tenant(s)/licensee owes the Council any outstanding rent or charges from a terminated tenancy/licence.
 - **Unpaid sums** are any monies outstanding for rent or a service received, for example alarm charge, court costs.
 - **Charges** include court costs, sewage, gas, electricity, water, alarm or support charges.

4. Payment arrangements

- 4.1 It is the responsibility of the tenant/licensee to pay their rent or charges on time even if they are in receipt of benefits.
- 4.2 Rent and charges are payable by tenants/licensees over 52 weeks of the year, unless the year has been extended to 53 weeks to keep in line with the current tax year. Rent weeks begin on a Monday and this means that every seven years there will be an extra week in the year. Tenants/licensees who pay their rent weekly, need to pay on the Monday each week and tenants/licensees who pay it on a fortnightly or monthly basis need to pay in advance.
- 4.3 There are a number of methods by which tenants/licensees can make payments, for example, direct debit, online payments, automated telephone service, telephone calls to the office, standing order, Post Office or Payzone outlets. Deduction direct from salary is also an option for employees of EDDC.
- 4.4 Officers will promote all payment methods that are available to tenants/licensees.

5. Prevention of arrears.

- 5.1 The Rental section will take preventive measures to reduce arrears and prevent them from escalating.

6. Early contact.

- 6.1 Tenants/licensees will be contacted as soon as their rent account falls into arrears. They are expected to work with us as soon as there is a missed payment.

7. New tenants/licensees.

- 7.1 When an offer of accommodation is accepted, the prospective tenant/licensee will be provided with clear information on their responsibility to pay all their rent & charges on time, payment methods available to them, how to claim benefits for housing costs and the amount of rent and other charges payable. They will also be offered budgeting advice and help to make an application for Housing Benefit or Universal Credit if they are unsure of how to do this.
- 7.2 In order to build a payment culture, the Council will ask new tenants/licensees to pay a minimum of two weeks rent and/or charges in advance, on the day they sign-up for their tenancy/licence. If the new tenant/licensee is in receipt of benefits for housing costs, then the Council will ask for a small contribution towards the rent for the first week of the tenancy/licence.
- 7.3 We will invite new tenants/licensees to accept a home appointment approximately six weeks after they signed for their new home to see how they are settling into their new home including discussing rent payments and benefit claims. These appointments are carried out by Estate Management Officers.
- 7.4 If it is not possible to meet with the tenant/licensee at that time, they will carry on trying to make contact. Tenants/licensees will be given the opportunity to be signposted to agencies that provide financial and debt advice where it has been identified that they may need assistance.

8. Applicants on Devon Home Choice with Rent Arrears.

- 8.1 Where an applicant, or a member of their household, has rent arrears to any social landlord above £500 it may affect their ability to obtain future social housing. Please see the Devon Home Choice Policy for a full break down of individual circumstances.

9. Information and advice.

- 9.1 Information will be provided about rent accounts through the issue of quarterly rent statements. Up-to-date statements can also be requested at any time.

- 9.2 All tenants/licensees will be advised of any changes to the rent or charges payable and reason for the changes; for example, we have a statutory duty to inform 4 weeks in advance if we plan to increase their rent at the start of the new financial year.
- 9.3 Officers aim to reach an agreement (repayment plan) with the tenant/licensee to pay off any unpaid sums over a reasonable period of time. This must be both achievable for the tenant/licensee and acceptable to the Rental section.
- 9.4 The Rental section will work in partnership with agencies to facilitate the provision of independent advice to tenants/licensees about money management, debt and housing and welfare benefits.

10. Recovery of current rent arrears.

- 10.1 The recovery of arrears will be dealt with in accordance with the Rental section's Rent Arrears Management Procedures, with an emphasis on maintaining regular personal contact via telephone, email, letters and home visits throughout the recovery process. All contact made with a tenant/licensee will be recorded on our housing management system.
- 10.2 Personal contact allows Officers to gain a greater understanding of the circumstances of tenants/licensees who may be finding it hard to pay their rent or charges. Where necessary, text and email may be used as methods of contacting tenants/licensees.
- 10.3 Where a tenant/licensee is claiming the housing cost element of Universal Credit and falls into rent arrears, contact will be made with the tenant/licensee. They will be advised that if they continue to remain in arrears then an application will be made to the Department of Works and Pensions (DWP) to claim direct payments by way of alternative payment arrangements (APAs).
- 10.4 If a tenant/licensee is in receipt of Housing Benefit and falls into rent arrears, a repayment plan will be sought with the tenant/licensee. If the repayments aren't kept up with or we cannot contact the tenant/licensee, then the Council will ask for deductions to be made from any other ongoing benefits in respect of the debt at the applicable rate.
- 10.5 Legal proceedings will commence where there is a record of persistent arrears, and the tenant/licensee does not make or adhere to an agreement to reduce the arrears. This action will be used as a last resort.
- 10.6 Rent arrear cases are referred to the Rental Manager prior to applying to Court for possession or eviction to ensure that the Officer managing them has followed the correct procedure and done everything possible

to recover the debt. Cases are discussed in detail, and a decision is made as to whether or not they should be referred to court. The Rental section will ensure that all cases progressed to court comply with the Pre-action protocol for possession claims based on rent arrears and relevant statutory requirements.

- 10.7 If a support agency is involved with a tenant/licensee, no progression to Court will be made until the support agency provides an update on their financial and other circumstances, as appropriate. Where it is known, or we have any suspicion, that a tenant/licensee is vulnerable the Homelessness Team are advised of our action at the earliest possible stage.
- 10.8 At all stages of the legal process the tenant/licensee will be informed of the reasons for the action and where they can seek support and advice.
- 10.9 During legal proceedings, Officers will request a Possession Order and Court costs will be recharged to the tenant/licensee. Where the court grants an Order for Possession, Officers will also seek to obtain a money judgement order, allowing further recovery of the debt after eviction.
- 10.10 It is the tenant's/licensee's responsibility to notify us of any changes in their circumstances which may affect their ability to pay their rent for example due to job loss or illness.
- 10.11 Where a tenant/licensee holds an introductory tenancy and a Notice of Possession Proceedings has been served, they will have the right to appeal and have their case heard by the Director – Housing and Health, or his/her appointed officer, neither of whom will have had any previous involvement in the decision to serve the notice.
- 10.12 The appeal will be dealt with by written representation unless the tenant/licensee requests an oral hearing. If the tenant/licensee requests an oral hearing, she/he has the right:
 - to be heard and to be accompanied or to be represented by another person.
 - to call any person to give evidence and ask her/him any questions.
- 10.13 Garage licences are non-essential expenditure, therefore, failure to pay will result in proceedings to terminate the licence.
- 10.14 Once garage rent of one week is owed, we will serve a Notice to Quit and at the end of that notice period (minimum of 7 days), we will change the locks and repossess the garage.
- 10.15 Rent arrears will be put on hold if a Breathing Space application has been sent to us via the internal memo system. (Please see section

15.5 for further details regarding Breathing Space) Any chasing of the arrears will be held until the Breathing Space officially ends.

11. Recovery of former tenant rent arrears.

- 11.1 All former tenant arrears will be pursued. Every effort will be made to trace and contact debtors and make an arrangement to recover the debt. Where the debt remains unpaid the Rental Section may use debt recovery agencies or initiate proceedings through the County Court to recover any unpaid sums. This may affect a tenant's/licensee's credit rating.
- 11.2 When a tenant/licensee terminates their tenancy/license, Officers will make contact with the tenant/licensee prior to the tenancy/license ending to advise of any amounts that need clearing prior to termination. If it is not possible for the tenant/licensee to pay the balance in full, a repayment plan that is affordable and sustainable will be agreed.
- 11.3 Former tenants/licensees will be signposted to where they can seek independent advice and support at their request.
- 11.4 If there is an outstanding debt relating to a deceased tenant/license, the next of kin, administrator or executor will be notified that there will be a claim against the estate. If the Rental Section receive written confirmation that there are no funds in the deceased estate, the debt will be written off.

12. Recovery of other charges.

- 12.1 The Rental section are responsible for recovering other charges, for example Court costs, sewage or alarm charges.
- 12.2 If there is a sub account, for instance if a tenant/licensee has a debt relating to an outstanding Court fee, they will be expected to clear any outstanding arrears on their main rent account first. Once arrears from the main account have been settled, the tenant/licensee must make arrangements to clear their sub account/s; failure to do so may result in the Council re-applying to Court to recover the outstanding balance.
- 12.3 If there are no outstanding arrears on the main rent account but there is an unpaid sum on a sub account then the tenant/licensee is expected to pay or make an arrangement to clear any amounts outstanding.
- 12.4 Payment of sheltered service charges are due weekly in advance. When a tenant/licensee falls into arrears with their service charge and they have failed to engage with us or make an arrangement to clear any unpaid sums, this will be treated as a breach of the tenancy/license conditions and dealt with in the same way as rent arrear cases.

13. Arrangements

- 13.1 When arrears are present, Officers will consider the circumstances of the tenant/licensee, their payment history, current financial situation and their ability to pay when agreeing a repayment plan. A tenant/licensee may work with a partner agency who will complete a common financial statement, and this will be taken into account if passed to our Officers. This is to ensure that the arrangement is affordable and manageable.
- 13.2 Tenants/licensees will be advised that Court action may be taken to recover unpaid sums if payments are not made on a regular basis, or an agreed arrangement is broken.

14. Claiming benefits and overpayments.

- 14.1 It is the responsibility of the tenant/licensee to make a claim for benefit to cover their housing costs. It is important that tenants/licensees talk to Officers straight away if they experience benefit delays or if they require any help with making a claim.
- 14.2 Where a tenant/licensee is claiming the housing cost element of Universal Credit, the Rental Section will provide the relevant paperwork to the tenant/licensee to support any claims they make. The tenant/licensee must give express consent to the DWP if they wish any Council Officer to be able to speak directly to the DWP regarding their Universal Credit claim. If a tenant/licensee is claiming Housing Benefit, the Rental Section can only liaise with Officers in the Benefits team about the case if the tenant/licensee has authorised this. Therefore, tenants/licensees must not assume that any issues relating to their Housing Benefit or Universal Credit will be resolved without any input from them.
- 14.3 Joint tenants/licensees are 'jointly and severally' responsible for paying rent and any charges on time as well as any unpaid sums. This means that if one does not pay, the other is fully liable. This will still be the case where Universal Credit is only paid to one member of the household, or where one joint tenant/licensee has left the property. Where there are any changes within a household, either financial or physical it is the tenant's/licensee's responsibility to inform the relevant Benefit Agency so that any overpayments to any benefits can be minimised.
- 14.4 The rent arrears process will still be followed where there is a debt due to an outstanding benefit claim or delay. However, cases will be referred to the Rental Manager where a decision will be made whether or not Court proceedings will commence. Where a tenant/licensee is entitled to benefit to cover their full rent and they have not been

responsible for the delay and can satisfy us that they have provided all supporting evidence to support their claim, Court proceedings will not commence.

- 14.5 Tenants/licensees are expected to pay any rent and charges due, which are not covered by benefits, on time.
- 14.6 Tenants/licensees are responsible for paying back any overpayment of benefit that covered their housing costs.

15. Insolvency Arrangements

- 15.1 Insolvency arrangements include Bankruptcy, Individual Voluntary Arrangements (IVA) and Debt Relief Orders (DRO)
- 15.2 Where a tenant/licensee has an insolvency arrangement, they remain liable to pay current rent as usual. Written confirmation of any arrangements will be required and once received, Officers will update the rent account with details. This is because people subject to such arrangements are advised not to contact their creditors, instead, EDDC should be working with the Receiver who can provide all relevant information.
- 15.3 Where a tenant/licensee is bankrupt, rent arrears are not written off automatically. Any repayment of rent arrears will be dealt with direct with the Official Receiver and may then be discharged after a year. Ongoing rent charges remain the responsibility of the tenant/licensee and must be paid in accordance with their tenancy/license agreement.
- 15.4 Rent arrears accrued prior to a DRO being granted will be dealt with differently. If there is a DRO, creditors are prevented from pursuing debts for a period of 12 months. Tenants/licensees with a DRO are still liable to pay rent, and rent arrears incurred after the DRO has been made are not covered by the suspension. Repayment of these arrears will be dealt with in accordance with the Rent Arrears Management Procedures.
- 15.5 The Government introduced a new statutory breathing space scheme on 4th May 2021. The scheme provides a legally authorised period of delay in the payment of a debt, it is a waiting period set by the Government, with a suspension of recovery of the debt, for that fixed period. The scheme aims to help people in problem debt to better manage their finances, to seek professional debt advice and reach sustainable solutions to take control of their finances. If a tenant wishes to take up the breathing space scheme, they must go through a registered professional such as CAB or Stepchange. The Rental Team will not chase any debts placed under the scheme until the period of delay has been reached.

16. Write offs.

- 16.1 In some circumstances, we will write off irrecoverable debts where they are uneconomic to pursue, for example where there are arrears outstanding after the death of a tenant/licensee and there is no estate to recover the debt.
- 16.2 Prior to any unpaid sums being written off, Officers will carry out the relevant recovery actions before seeking approval to write off the debt. The Head of Finance will be responsible for signing off any amounts to be written off.

17. Legal action

- 17.1 Tenants/licensees will be referred to court to secure formally any amounts owing where they have failed to engage with us or keep to an arrangement. This is a serious step which puts their tenancy/license at risk and will result in the tenant having to pay for Court costs.
- 17.2 Procedures laid out by the Pre-Action Protocol for possession claims (see Appendix 1) based on rent arrears will be followed by Officers when Court action is being considered.
- 17.3 In cases where the tenant/licensee has failed to keep to a Court Order and where it is deemed appropriate, possession proceedings will be undertaken. Tenants/licensees will be encouraged to attend Court and will be signposted to where they can seek independent advice and support.
- 17.4 Legal action is only used when all other attempts to engage and support the tenant/license with their debt has failed.

18. Changing possession orders.

- 18.1 A tenant/licensee may be able to request a Possession Order be varied. This will depend on whether or not the judge had a choice when making the Possession Order in the first instance, for example in some situations the Judge has no choice about making an order and cannot change it once made, as long as the landlord followed the correct legal procedure to obtain the order (This applies to introductory or demoted tenancies).
- 18.2 Where a tenant/licensee requests to make a change to a Possession Order, they will be advised to seek independent advice about applying to the Court to either have the possession order set aside, suspend or postpone the date for possession or vary the terms of the order. It will be the responsibility of the tenant/licensee to supply the relevant evidence (for example the reason they missed a rent payment, details about change in income, details of an outstanding housing cost claim)

in their application to have a case re-heard or the Possession Order to be varied, set aside or delayed.

- 18.3 Any application to the Court to set aside a Possession Order, does not automatically stop the Court Bailiff carrying out an eviction. It is the responsibility of the tenant/licensee to request the Court to stay or suspend any warrants at the same time they apply for an order to be set aside or varied.

19. Policy administration

19.1 Equality impact considerations

Equality relevance ranking based on the Equality Relevance Assessment:

Equality impact ranking based on the Equality Impact Assessment: **Medium**

19.2 Data protection

The [EDDC Data Protection Policy](#) outlines how we store and use personal information.

The following privacy notice(s) provide further information on how we will use personal data, how it is gathered, how long we will retain this information, and what rights individuals have in relation to this.

b) The collection and use of tenant's/licensee's personal data will not exceed that agreed to in their tenancy agreement

Rental - Collection of housing rent
Housing Allocations - Processing Devon Home Choice applications
Housing Services - Enforcing conditions of tenancy agreement

All our privacy notices can be found on the EDDC website –
<https://eastdevon.gov.uk/access-to-information/data-protection/privacy-notices/>.

19.3 Policy review

Rental Manager.
Next review date: 1st December 2029

History of most recent policy changes – Must be completed			
Date	Section	Change	Origin of change (e.g. change in legislation)
24/11/25	Whole document	Grammatical changes	Tenant consultation

19.4 Policy authorisation

Housing Review Board. Date:

19.5 Policy dissemination

Update staff using team meetings and email. Housing Review Board to sign off. Policy should be shared on the Internet website.

20 Related policies, strategies, procedures, and legislation

- Corporate Debt Collection Policy
- Tenancy Agreement
- Data Protection Act 2018
- Pre-action Protocol for Possession claims by Social Landlords
- Rent Arrear Management Procedures
- Housing Service Plan
- Equality Act 2010
- Care Act 2014
- Housing Act 1985
- Devon Home Choice Policy

21 Appendices and other relevant information

Appendix A: Pre-Action Protocol for Possession Claims by Social Landlords

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Appendix A

Pre-Action Protocol for Possession Claims by Social Landlords

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PART I AIMS AND SCOPE OF THE PROTOCOL

1.1 This Protocol applies to residential possession claims in England and Wales brought by social landlords (such as local authorities and housing associations). This Part sets out the aims and scope of the protocol. Part 2 relates to claims which are based solely on rent arrears. Part 3 applies to claims brought by social landlords where the court must, in principle, grant possession and where s89(1) Housing Act 1980 applies. The protocol does not apply to claims in respect of long leases.

1.2 Part 2 reflects the guidance on good practice given to social landlords in the collection of rent arrears. It recognises that it is in the interests of both social landlords and tenants to ensure that rent is paid promptly and that difficulties are resolved, wherever possible, without court proceedings.

1.3 Part 3 seeks to ensure that, in cases where human rights, public law or equality law matters are or may be raised, the necessary information is before the Court at the first hearing so that issues of proportionality may be dealt with summarily, if appropriate, or that appropriate directions for trial may be given.

1.4 The aims of the protocol are:

- (a) to encourage more pre-action contact and exchange of information between landlords and tenants;
- (b) to enable the parties to avoid litigation by settling the matter, if possible; and
- (c) to enable court time to be used more effectively if proceedings are necessary.

1.5 Courts should take into account whether this protocol has been followed when considering what orders to make. Social landlords should also comply with guidance issued from time to time by the Regulator of Social Housing, the Ministry for Housing, Communities and Local Government and, in Wales, the Welsh Ministers.

(a) If the landlord is aware that the tenant has difficulty in reading or understanding information given, the landlord should take reasonable steps to ensure that the tenant understands any information given. The landlord should be able to demonstrate that reasonable steps have been taken to ensure that the information has been appropriately communicated in ways that the tenant can understand.

(b) If the landlord is aware that the tenant is particularly vulnerable, the landlord should consider at an early stage—

- i. whether or not the tenant has the mental capacity to defend possession proceedings and the extent to which CPR 21 applies;
- ii. whether or not any issues arise under the Equality Act 2010; and
- iii. in the case of a local authority landlord, whether or not there is a need for a community care assessment in accordance with the Care Act 2014.

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PART 2 POSSESSION CLAIMS BASED UPON RENT ARREARS

Initial contact

2.1 If the tenant falls into arrears, the landlord should contact the tenant, as soon as reasonably possible, to discuss: the cause of the arrears; the tenant's financial circumstances; the tenant's entitlement to benefits; and repayment of the arrears. Where contact is by letter, the landlord should write separately to each named tenant.

2.2 The landlord and tenant should try to agree affordable sums for the tenant to pay towards the arrears, based upon the tenant's income and expenditure (where such information has been supplied in response to the landlord's enquiries). The landlord should clearly set out, in pre-action correspondence, any time limits with which the tenant should comply.

2.3 The landlord should provide, on a quarterly basis, rent statements in a comprehensible format showing rent due and sums received for the past 13 weeks. The landlord should, upon request, provide the tenant with copies of rent statements in a comprehensible format, from the date when arrears first arose, showing all amounts of rent due, the dates and amounts of all payments made (whether through housing benefit, discretionary housing payments or directly by the tenant) and a running total of the arrears.

2.4 If the tenant meets the appropriate criteria, the landlord should apply for arrears to be paid by the Department for Work and Pensions ['DWP'] by deductions from the tenant's benefit.

2.5 The landlord should offer to assist the tenant in any claim that the tenant may have for housing benefit, discretionary housing payments or universal credit (housing element).

2.6 Possession proceedings for rent arrears should not be started against a tenant who can demonstrate that –

(a) the local authority or DWP have been provided with all the evidence required to process a housing benefit or universal credit (housing element) claim;

(b) there is a reasonable expectation of eligibility for housing benefit or universal credit (housing element); and

(c) they have paid other sums due that are not covered by housing benefit or universal credit (housing element).

The landlord should make every effort to establish effective ongoing liaison with housing benefit departments and the DWP and, with the tenant's consent, make direct contact with the relevant housing benefit department or DWP office before taking enforcement action.

The landlord and tenant should work together to resolve any housing benefit or universal credit (housing element) problems.

2.7 Bearing in mind that rent arrears may be part of a general debt problem, the landlord should advise the tenant to seek assistance from citizens advice bureaux, debt advice agencies or other appropriate agencies as soon as possible. Information on debt advice is available on the Money Advice Service website <https://www.moneyadviceservice.org.uk>.

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After service of statutory notices

2.8 After service of a statutory notice, but before the issue of proceedings, the landlord should make reasonable attempts to contact the tenant to discuss: the amount of the arrears; the cause of the arrears; repayment of the arrears; and the housing benefit or universal credit (housing element) position. The landlord should send the tenant a copy of this protocol.

2.9 If the tenant complies with an agreement to pay the current rent and a reasonable amount towards arrears, the landlord should agree to postpone issuing court proceedings for so long as the tenant keeps to such agreement. If the tenant ceases to comply with such an agreement, the landlord should warn the tenant of the intention to bring proceedings and give the tenant clear time limits within which to comply again and avoid proceedings.

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Alternative dispute resolution

2.10 The parties should consider whether it is possible to resolve the issues between them by discussion and negotiation without recourse to litigation. The parties may be required by the court to provide evidence that alternative means of resolving the dispute were considered. Courts take the view that litigation should be a last resort, and that claims should not be issued prematurely when a settlement is still actively being explored.

2.11 The Civil Justice Council and the Judicial College have endorsed The Jackson ADR Handbook by Susan Blake, Julie Browne and Stuart Sime (2013, Oxford University Press). The Citizens Advice Bureaux website also provides information about ADR

Information is also available at: <https://www.gov.uk/guidance/a-guide-to-civil-mediation>

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Court proceedings

2.12 Not later than ten days before the date set for the hearing of the possession claim, the landlord should –

(a) provide the tenant with up-to-date rent statements; and

(b) disclose what knowledge it possesses of the tenant's housing benefit or universal credit (housing element) position to the tenant.

2.13 (a) The landlord should inform the tenant of the date and time of any court hearing and provide an up-to-date rent statement and the terms of the order that will be applied for. The landlord should advise the tenant to attend the hearing as the tenant's home is at risk. Records of such advice should be kept.

(b) If the tenant complies with an agreement made, after the issue of proceedings, to pay the current rent and a reasonable amount towards arrears, the landlord should agree to adjourn the court proceedings for so long as the tenant keeps to such agreement.

(c) If the tenant ceases to comply with such agreement, the landlord should warn the tenant of the intention to restore the proceedings and give the tenant clear time limits within which to comply again and avoid restoration of the proceedings.

2.14 If the landlord unreasonably fails to comply with the terms of this protocol, the court may make one or more of the following orders—

(a) an order for costs;

(b) an order adjourning the claim; or

(c) an order striking out or dismissing the claim (other than a claim based on a mandatory ground).

2.15 If the tenant unreasonably fails to comply with the terms of this protocol, the court may take such failure into account when considering whether it is reasonable to make a possession order.

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PART 3 MANDATORY GROUNDS FOR POSSESSION

3.1 This Part applies in cases where, if a social landlord proves its case, the court must, in principle, grant possession and where s.89(1) Housing Act 1980 applies

3.2 Before issuing any such possession claim a social landlord—

(a) should write to the occupants explaining why it currently intends to seek possession and requiring the occupants, within a specified time, to notify the landlord in writing of any personal circumstances or other matters which they wish to have taken into account. In appropriate cases, such a letter could accompany any notice to quit or notice seeking possession and so would not necessarily delay the issue of proceedings; and

(b) should consider any representations received and, if they decide to proceed with a claim for possession, give brief written reasons for doing so.

3.3 The social landlord should include with its claim form, or in any witness statement filed under CPR 55.8(3), a schedule stating—

(a) whether it has (by a statutory review procedure or otherwise) invited the defendant to make representations of any personal circumstances or other matters which they wished to be taken into account before the social landlord issued the proceedings;

(b) if representations were made, whether and how they were considered and with what outcome; and

(c) brief reasons for bringing proceedings.

Copies of any relevant documents which the social landlord wishes the court to consider in relation to the proportionality of the landlord's decision to bring the proceedings should be attached to the schedule.

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Updated: Thursday, 19 August 2021

Report to: Housing Review Board

Date of Meeting 22nd January 2026

Document classification: Part A Public Document

Exemption applied: None

Review date for release N/A



Possession of Council Homes and Garages Policy

Report summary:

This report updates how the Council's Rental Team deal with the possession of council houses and garages. It establishes guidelines for the recovery of any Council property created by a breach of tenancy/licence, whilst supporting customers in matters relating to financial/social inclusion.

This report has been consulted on by the Tenant and Leaseholder Panel in June 2025 and their input has been added to the policy.

Is the proposed decision in accordance with:

Budget Yes ☒ No ☐

Policy Framework Yes ☒ No ☐

Recommendation:

1. The Housing Review Board to recommend to Cabinet that they approve the proposed updated Possession of Council Homes and Garages Policy.

Reason for recommendation:

The previous policy is now out of date and the wording and grammar has been changed in accordance with the input of the Tenant and Leaseholder Panel. There are no legislative changes.

Officer: Andi Loosemore – Rental Manager, Andi.loosemore@eastdevon.gov.uk

Portfolio(s) (check which apply):

- ☐ Assets and Economy
- ☐ Communications and Democracy
- ☐ Council, Corporate and External Engagement
- ☐ Culture, Leisure, Sport and Tourism
- ☐ Environment - Nature and Climate
- ☐ Environment - Operational
- ☐ Finance
- ☐ Place, Infrastructure and Strategic Planning
- ☒ Sustainable Homes and Communities

Equalities impact Medium Impact

The Rental section will tailor its service to meet the diverse needs of individuals. They will foster good relations with people when providing their services to eliminate discrimination and promote equality of opportunity.

Climate change Low Impact

Risk: Low Risk; .

Links to background information [Census - Office for National Statistics Financial Lives 2022 survey: insights on vulnerability and financial resilience relevant to the rising cost of living | FCA](#)

Link to [Council Plan](#)

Priorities (check which apply)

- ☒ A supported and engaged community
 - ☐ Carbon neutrality and ecological recovery
 - ☐ Resilient economy that supports local business
 - ☒ Financially secure and improving quality of services
-

Purpose of Report

This document outlines East Devon District Council's (EDDC), Rental team's approach to the possession of Council dwellings and garages, after a breach of tenancy through non-payment of rent/service charges. The aim of this Policy is to create a rent payment culture, thereby ensuring that rent and charges are collected quickly and effectively, whilst also offering help and support to our tenants/licensees if needed or requested in matters relating to financial inclusion and the ability to manage their money. Eviction is used only as a last resort.

The policy has been reviewed in line with the review deadline. There have been no legislative or material changes, but wording and formatting have been updated in consultation with the Tenant and Leaseholder Panel.

Financial implications:

The policy update does not create any implications to which to comment.

Legal implications:

The statutory framework is set out within the policy document and requires no further comment.

Equality Impact Assessment

Before completing this EIA please ensure you have read the EIA guidance notes and other resources, available on the [intranet](#)



Version	1	Date Completed	1st December 2025
Description of what is being impact assessed			
The Possession of Council Homes and Garages Policy is being reviewed for any changes to legislation and procedures.			
Evidence			
What data/information have you used to assess how this policy/service might impact on protected groups?			
<p>East Devon District Council's Equality Policy and Objectives 2021–2025 Equality Act 2010 Care Act 2014 Office for National Statistics FCA The 2021 Census of Population for England and Wales – data shows that 10.3% of East Devon residents are in social rented accommodation. An FCA report from 2022 shows that consumers who were female, younger, unemployed, working in the gig economy, renters, or in an ethnic minority group, were more likely in May 2022 to have low financial resilience or be in financial difficulty. East Devon population census 2021 shows us that:</p> <ul style="list-style-type: none"> • 26,527 children aged between 0 and 16, equating to circa 17% of the population • 79,068 people aged between 18 and 64, equating to circa 52% of the population • 45,226 people aged 65 and over, reflecting around 30% of the population • 51.8% are female • 10.3% live in social rented accommodation • 2.6% of all households in East Devon contain ethnic minority groups. 			

- 1.9% are unemployed

Therefore, 52% of East Devon customers are more likely to suffer from long-term debt and 51.8% of these will be female with 10.3% of this number living in social rented properties. Only 2.6% of these households in the East Devon area contain ethnic minority groups and 1.9% are unemployed and will therefore be in the largest financial difficulty according to the FCA.

The rural nature of much of East Devon provides it's own unique challenges for customers needing to access our services and the support we can offer.

Who have you consulted with to assess possible impact on protected groups and what have they told you? If you have not consulted other people, please explain why?

Frontline Housing staff and safeguarding leads
Consultation with tenant representatives and working groups

Analysis of impact on protected groups				
<p>The Public Sector Equality Duty requires us to eliminate discrimination, advance equality of opportunity and foster good relations with protected groups. The Council also has a legal duty to have due regard to armed forces personnel when carrying out healthcare, housing and education functions. Consider how this policy/service will achieve these aims. In the table below, using the evidence outlined above and your own understanding, detail what considerations and potential impacts against each of the three aims of the Public Sector Equality Duty. Based on this information, assess the likely outcome, before you have implemented any mitigation.</p>				
Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
Age	<p>Debt can affect people of all ages but national data from the ONS shows that households aged between 35-44 are more likely to suffer from long-term debt.</p> <p>An FCA report from 2022 shows that consumers who were younger were more likely in May 2022 to have low financial resilience or be in financial difficulty.</p> <p>East Devon population census 2021 shows us that:</p> <ul style="list-style-type: none"> 17,089.81 people aged between 35 -44, equating to 10.8% of the population <p>Therefore, 10.8% of East Devon customers are more likely to suffer from low financial resilience or be in financial difficulty.</p> <p>37.5% of East Devon residents are also over the age of 60 and therefore may have other barriers to support such as, digital inclusion, access to online services due to lack of devices, internet connectivity, or digital literacy.</p>	□	⊗	□
Disability	<p>The number of East Devon residents classed as disabled under the Equality Act is 19.5%</p> <p>It is accepted that customers with disabilities may face additional barriers to accessing support, such as communication challenges,</p>	□	⊗	□

	physical accessibility, or dependency on others and therefore may struggle to find a convenient way to pay their rent or get help with additional financial support.			
Gender reassignment	The policy doesn't discriminate against genders, and all customers are treated with respect on a case-by-case basis.	□	□	☒
Marriage and civil partnership	<p>The policy is inclusive of all customers, no matter what their marital status may be.</p> <p>It acknowledges that debt can occur within any relationship, including those legally recognised through marriage or civil partnership, and does not make assumptions about the nature or dynamics of these relationships.</p> <p>The policy promotes equal access to services, regardless of relationship status, and ensures that customers are not deterred from seeking help. Staff are trained to provide help and advice to all customers in any kind of relationships, recognising the potential complexities such as shared housing, finances, or children.</p>	□	□	☒

Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
Pregnancy and maternity	It is accepted that pregnancy and maternity can increase financial stress with a possible decrease in working hours, wages, or maternity pay. The policy supports offering financial help to all our customers and would not discriminate against those either pregnant or on maternity leave.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Race and ethnicity	An FCA report from 2022 shows that consumers who were in an ethnic minority group, were more likely in May 2022 to have low financial resilience or be in financial difficulty. 2.6% of these households in the East Devon area contain ethnic minority groups. We recognise that race and ethnicity may create unique barriers to accessing support, such as cultural beliefs and language barriers. The policy supports offering financial help to all our customers and would not racially discriminate against anyone.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Religion or belief	Debt is not linked to any particular religion or belief, however, it is recognised that there may be a cross-over with those customers with a particular race or ethnicity and supported in the same way.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Sex	An FCA report from 2022 shows that consumers who were female, were more likely in May 2022 to have low financial resilience or be in financial difficulty. 51.8% of East Devon residents are female. This policy promotes equal access to services, ensuring that both male and female customers are treated equally, ensuring that services are inclusive and non-discriminatory.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
Sexual orientation	The policy recognises debt affects individuals of all sexual orientations, including lesbian, gay, bisexual, and queer survivors. We acknowledge that customers within this protected group might have their own barriers to accessing support, such as lack of specialist services, however, this policy promotes equal access to services, ensuring that all customers are treated equally, ensuring that services are inclusive and non-discriminatory.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Armed Forces (including serving personnel, families and veterans)	The Council acknowledges the unique challenges faced by armed forces personnel, veterans, and their families, particularly around housing, mobility, and access to support services. It aligns with the Council's legal duty to have due regard to armed forces communities when carrying out housing functions, ensuring that customers from these groups are not disadvantaged.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Other, e.g. carers, care leavers, low income, rurality/isolation, etc.	The policy recognises that individuals in these groups may face additional barriers with financial hardship, lack of transport, digital exclusion, or limited local services. EDDC offers early help and outreach, home visits by officers, including pop-up events and community engagement, which are particularly beneficial for those in rural or isolated areas. The policy supports digital inclusion initiatives, helping low-income residents and digitally excluded individuals access online services and information safely. Customers who are carers or care leavers may have complex needs, and the policy's trauma-informed approach ensures that support is tailored to their circumstances.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
	<p>The Council works with local VCSE networks and partners to ensure that support is available in communities where formal services may be limited.</p> <p>By prioritising accessibility and flexibility, the policy helps ensure that no one is excluded from receiving help due to their socioeconomic or geographic situation.</p>			
Negative outcomes action plan Where you have ascertained that there will potentially be negative outcomes, you are required to mitigate the impact of these. Please detail below the actions that you intend to take.				
Action taken/to be taken	Date	Person responsible	How will it be monitored?	Action complete
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
	Select date			<input type="checkbox"/>
If negative impacts remain, please provide an explanation below.				

Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
<u>Age</u>	Although this policy doesn't exclude customers of any age some customers in this group may still struggle to access services due to lack of digital literacy, accessibility issues, lack of family/friends to support. EDDC has a range of help including outreach and pop-up events help to help mitigate this. Visiting Officers to help with accessibility and signposting to other support services.			
<u>Disability</u>	It is accepted that customers with disabilities may face additional barriers to accessing support, such as communication challenges, physical accessibility, or dependency on others and therefore may struggle to find a convenient way to pay their rent or get help with additional financial support. EDDC offers numerous payment options and financial help and support is offered to all, regardless of their ability/disabilities. Home visits or telephone appointments can help with accessibility issues.			
<u>Pregnancy and Maternity</u>	It is accepted that pregnancy and maternity can increase financial stress with a possible decrease in working hours, wages, or maternity pay. EDDC has a range of financial support options that we signpost customers to and financial resilience team to help with numerous funding stream options.			
<u>Race and Ethnicity</u>	Customers whose first language is not English may face difficulties understanding available services or communicating their needs. While translation services are available, they may not always be funded, timely or comprehensive. EDDC offer financial support and advice to all our customers and work together with our Resettlement Team to communicate with those from different cultural backgrounds.			
<u>Others, e.g: . carers, care leavers, low income, rurality/isolation</u>				
<u>Digital Exclusion for Low-Income or Rural Residents</u>	Despite efforts to promote digital inclusion, some customers may still struggle to access online services due to lack of devices, internet connectivity, or digital literacy. While outreach and pop-up events help mitigate this, full digital access remains a challenge for some groups. EDDC offer financial signposting and support to all our customers through our Financial Resilience Team and external partnerships.			

Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
	<p><u>Armed Forces Families</u></p> <p>Due to stigma or fear of reputational damage, customers from armed forces communities may be less likely to disclose financial difficulties. This can limit access to support and requires ongoing awareness-raising and trust-building.</p> <p>The policy promotes early help and intervention, which is beneficial for families experiencing debt, especially where frequent relocations or isolation may be factors.</p> <p>Staff are trained to respond appropriately and signpost to specialist services, including those tailored to armed forces communities. The Council works in partnership with local and national organisations to ensure that armed forces customers have access to appropriate housing, safeguarding, and financial support.</p> <p>The Rental section will tailor its service to meet the diverse needs of individuals. They will foster good relations with people when providing their services to eliminate discrimination and promote equality of opportunity.</p> <p>Anyone can be on the verge of being taken to court for non-payment of rent, especially if they are suffering with mental health difficulties or may not understand the seriousness of the situation. Prior to an application to court being considered, the Rental Team involve the Housing Options Team to promote engagement to the service and an extra layer of support for our customers.</p>			

Completed by:	Andi Loosemore – Rental Manager
Date:	
Approved by:	Andy King (AD for Housing (Regulatory Services))
Date:	10.12.2025
To be reviewed by:	
Review date:	

Ensure that a final copy of this impact assessment is sent to HR as per the equality impact assessment guidance.

Possession of Council Homes and Garages Policy

Issue details	
Title:	Possession of Council Homes and Garages Policy
Version number:	Version 2
Policy owner:	Rental Manager
Policy sponsor:	Tenancy Services Manager
Authorisation by:	
Authorisation date:	
Future review date:	1 st December 2029

1. Purpose of policy

This document outlines East Devon District Council's (EDDC), approach to the repossession of council homes and garages. The aim of this Policy is to establish guidelines for the recovery of Council homes and garages created by a breach of tenancy/licence conditions, whilst supporting our tenants in matters relating to financial/social inclusion.

2. Scope

This policy applies to how the Rental and Estate Management sections will oversee the possession of Council homes, garage licenses and formal license agreements where tenants have failed to adhere to the terms of their tenancy agreements/licenses.

- 2.1 A fair but firm approach to possession will be adopted, which is sensitive to individuals' circumstances.
- 2.2 Proactive steps are to be taken to prevent and minimise eviction where possible, recognising that from time-to-time tenants may experience financial/social difficulties. In these circumstances, Officers aim to support and work with tenants at the earliest opportunity to help tackle financial/social exclusion and to provide assistance to individuals experiencing difficulty in managing their tenancy/license.
- 2.3 The council's primary concern is to correct the breach of tenancy rather than to regain possession. Eviction shall be considered as a last resort if all other actions have failed.
- 2.4 This policy should be read in conjunction with the related documents as stated below:
 - Income Management including Debt Collection Policy
 - Devon Home Choice Policy

3. Definitions

- 3.1 for the purposes of this policy:
 - **Rent** is defined as "a payment amount, fixed by a tenancy/licence agreement, by which a tenant/licensee is liable to pay at specified intervals in return for the right to occupy or use a dwelling, garage or support service".
 - **A current tenant arrear** is when a tenant(s)/licensee owes the Council outstanding rent or charges for a dwelling or a garage on a tenancy/licence which is still in place.

- **A former tenant arrear** is when a former tenant(s)/licensee owes the Council any outstanding rent or charges from a terminated tenancy/licence.
- **Unpaid sums** are any monies outstanding for rent or a service received, for example alarm charge, court costs.
- **Charges** include court costs, sewage, gas, electricity, water, alarm or support charges.

4. Council House and Garage Rents

- 4.1 Garage licenses are non-essential expenditure. Therefore, failure to pay will result in the license being terminated.
- 4.2 There is no-tolerance for arrears on garage licenses. Once garage rent is outstanding, we will serve a Notice to Quit and at the end of that period of notice (7 days minimum) we will change the locks and repossess the garage. (See Appendix 1 for full details of the recovery process).
- 4.3 The Council's primary concern is to recover the rent debt rather than to regain possession. We will consider eviction only as a last resort if all other action has failed.
- 4.4 The administration, collection and recovery rests with the Assistant Director - Regulated Services, Housing

5. Prevention of arrears.

- 5.1 The Council believes that preventing rent arrears from building up is the preferred option. The measures that we will take to support this are:
 - Adopting tenancy start-up procedures which include providing the new tenant/licensee with a Housing Benefit form or Universal Credit information, welfare benefits checks, a Welcome Pack and rental advice at accompanied lettings stage. The tenants/licensees will also be offered budgeting advice at this stage if they require it.
 - Advising tenants/licensees to submit their Housing Benefit claim form or application for Universal Credit straight away to maximise benefit and help prevent unnecessary delays.
 - Providing readily accessible information to tenants/licensees, particularly those with specific needs such as lack of numeracy and literacy skills.
 - Providing advice on the various payment options.
 - Making sure that tenants/licensees know who their Rental Officer is so that they can discuss tenancy issues at an early stage.

- Estate Management will provide a follow-up visit to the new tenant/licensee within the first 6 weeks after sign-up.
- We will signpost any tenants/licensees facing financial difficulty to our free, independent floating support service or other free financial support services, such as CAB, Stepchange, etc.
- We will keep our Housing Options Team involved with any action, from Notice stage onwards, for any of our tenants/licensees that we know, or suspect, are vulnerable.

6 Contact with tenants/licensees.

- 6.1 The Council will act promptly in contacting tenants/licensees if rent /service charge arrears begin to accrue and will adopt the following procedure:
- We will send reminder letters, make telephone calls, send emails and may also carry out a home visit.
 - If the reminders are ignored, we may serve a Notice Seeking Possession / Notice Seeking Termination or a Notice to Quit, depending on the type of tenancy/license the tenant/licensee has. This is the first step of the legal process to obtain possession of the dwelling. The Notice gives a period of at least 28 days to clear the debt in full or to make an arrangement to pay in instalments. If the debt continues to increase, we will apply to the County Court for a hearing to seek a Suspended Possession Order on the property.
 - At the hearing, the District Judge will normally grant a Suspended Possession Order or an Adjournment on Terms, requiring the debtor to pay the rent and/or service charge as it falls due plus a fixed sum each week towards the arrears. At the Hearing, we will also seek an order for costs, which will be added to any arrears on the rent account.
 - If the debtor fails to keep to the terms ordered in the County Court, we will inform the Court of the default and request the issue of a Possession Warrant, which the County Court enforcement agent will serve and execute to take possession of the property.
- 6.2 The Council will do everything possible to prevent evictions but, as a last resort, we will evict tenants if they do not pay their rent/service charges.
- 6.3 See appendix 2 for full details of the recovery process.

7. Changing possession orders.

- 7.1 A tenant/licensee may be able to request a Possession Order be varied. This will depend on whether or not the judge had a choice when making the possession order in the first instance, for example in some situations the judge has no choice about making an order and cannot change it once made, as long as the landlord followed the correct legal

procedure to obtain the order (This applies to introductory or demoted tenancies).

- 7.2 Where a tenant/licensee requests that a change to a Possession Order be made, they will be advised to seek independent advice about applying to the Court to either have the Possession Order set aside, suspend or postpone the date for possession or vary the terms of the order. It will be the responsibility of the tenant/licensee to supply the relevant evidence (for example the reason they missed a rent payment, details about change in income, details of an outstanding housing cost claim) in their application to have a case re-heard or the Possession Order to be varied, set aside or delayed.
- 7.3 Any application to the Court to set aside a Possession Order, does not automatically stop the Court Bailiff carrying out an eviction. It is the responsibility of the tenant/licensee to request the Court to stay or suspend any warrants at the same time they apply for an order to be set aside or varied.

8 Policy administration

Equality impact considerations

Equality relevance ranking based on the Equality Relevance Assessment:

Equality impact ranking based on the Equality Impact Assessment: **Medium**

Data protection

- b) The collection and use of tenant's/licensee's personal data will not exceed that agreed to in their tenancy agreement**

The [EDDC Data Protection Policy](#) outlines how we store and use personal information.

The following privacy notice(s) provide further information on how we will use personal data, how it is gathered, how long we will retain this information, and what rights individuals have in relation to this.

Rental - Collection of housing rent
Housing Allocations - Processing Devon Home Choice applications
Housing Services - Enforcing conditions of tenancy agreement

All our privacy notices can be found on the EDDC website –
<https://eastdevon.gov.uk/access-to-information/data-protection/privacy-notices/>.

8.2 Policy review

Rental Manager.

Next review date: 1st December 2029

History of most recent policy changes – Must be completed			
Date	Section	Change	Origin of change (e.g. change in legislation)
01/12/25	Whole document	Grammatical changes	Tenant consultation

8.3 Policy authorisation

Housing Review Board. Date:

8.4 Policy dissemination

Update staff using team meetings and email. Housing Review Board to sign off. Policy should be shared on the Internet website.

9 Related policies, strategies, procedures, and legislation

- Corporate Debt Collection Policy
- Tenancy Agreement
- Data Protection Act 2018
- Pre-action Protocol for Possession claims by Social Landlords
- Rent Arrear Management Procedures
- Housing Service Plan
- Equality Act 2010
- Care Act 2014
- Housing Act 1985
- Income Management including Debt Collection Policy
- The breathing space moratorium and mental health crisis moratorium

10 Appendices and other relevant information

Appendix 1

Recovery of Garage License

As a garage is non-essential, as soon as the tenancy falls into arrears the Rental section will usually send one debt letter prior to sending a Notice to Quit. Once a Notice to Quit has been served, unless the arrears are cleared within the 7 day notice period, the repairs section will be asked to organise a contractor for the locks to be changed.

The Estate Management Team will be notified at the time the notice is served, giving them advance warning that an inventory and garage clearance may be required.

Should a tenant (who has been evicted from garage) require the garage to be reinstated the rent arrears and charge for the lock change and any storage charges, must be paid in full prior to garage being considered for relet back to the tenant

Should a former tenant debt be outstanding; the former tenant will be contacted by post to recover the debt through the Council's Former Tenant Recovery Procedure.

Appendix 2

Recovery of rent arrears and service charges

All tenancy/license agreements state that rent payments are due in advance. Rent is charged weekly to rent accounts and tenants can pay, in advance, at any frequency from weekly to monthly. Where rent is not paid when due, the Council will take the following action:

Reminders – if rent has not been paid a reminder letter will be sent requesting that payments are brought up to date. If the full amount is not paid an arrangement can be made to pay the debt by instalments. If the debt is not settled, or an instalment is missed, a final reminder will be sent.

Final Reminders – if the debt remains unpaid or is not reducing a final reminder is sent warning of further action. Usually 2 different types of final reminder will be sent to the tenant/licensee prior to any kind of Notice being sent.

Notice Seeking Possession/ Notice Seeking Termination & Notice to Quit – if the debt reaches a level of £250, or 4 weeks arrears, a Notice will be served on tenants. A Notice Seeking Possession/ Notice Seeking Termination or a Notice to Quit will be served, depending on the type of tenancy/license the tenant/licensee has. These Notices give a minimum period of twenty eight days for the debt to be paid or for a repayment programme to be agreed and maintained. After the period of notice and for a further period of 52 weeks the Council can commence steps to recover possession of the dwelling by making an application to the County Court. Accompanying this letter are details of housing benefit surgeries, CAB contact details and a debt advice leaflet giving contact details of a number of debt advice agencies that give free and independent advice.

Telephone calls, text messages and emails – telephone calls will be made to the tenant/licensee throughout the debt recovery process, to increase engagement. Text messages would be used if we were unable to contact the tenant by phone. Emails are used in addition to letters and calls where we have a current email address.

Home visits – Visiting the tenant's/licensee's home will be made throughout the debt recovery process to try to increase engagement.

County Court Hearing – at the hearing the Council will seek possession of the property, but this will normally be suspended or adjourned on terms depending on the size of the debt and the history of payment. The terms granted will be a reasonable amount in addition to the rent as it falls due and will be agreed with the County Court Judge. The Council will also be entitled to an order for costs, currently £473.50 and these costs will be awarded on the same terms as the repayment of rent arrears.

If the rent arrears are paid in full or at a low level the matter in Court can be adjourned generally or to the next available date or the proceedings withdrawn, but an order for costs will still be sought. Court costs which are set by the Court can vary.

If rent arrears are substantial and the payment record is poor an outright order for Possession can be sought.

If a tenant/licensee breaches the terms of an adjourned or suspended order an application will be made to the Court for the matter to be restored for hearing.

Warrant for Possession of Property – if a tenant/licensee breaches the terms of an adjourned or Suspended Possession Order a letter is sent advising of the amount of that breach, giving 7 days for the sum to be paid and requesting that future payments are made when due. If the letter is ignored a further warning is given before a Possession Warrant is applied for. An application for a Possession Warrant will be made, and this will incur a cost of £148, which will be added to the tenant's rent account. The County Court Enforcement Agent will then issue a date to the tenants/licensees when the Warrant will be executed and their home repossessed. The tenant/licensee has the right to apply to have the Warrant set aside and on receipt of such an application the Court will set a hearing date to hear the application. The District Judge will hear both parties and can decide to make a further Suspended Order on terms and give another opportunity for the tenants/licensees to remain in their home and pay the debt, or the application can be dismissed, the warrant enforced and the tenants/licensees are evicted.

Principles of Court action

- Possession Action should not be taken if tenants have made and successfully maintained repayment arrangements, including direct deductions from the appropriate state benefit.
- If Housing Benefit/ Universal Credit issues are outstanding, court action should be delayed.
- Court action should cease if a Breathing Space application is received. Court action can resume again once the 60 day period of delay has been surpassed, or the tenant/licensee has breached the terms of the Breathing Space application.
- Court action should be the last resort when all other action has failed to result in repayment of arrears.
- Rental Officers should encourage tenants/licensees to seek advice, before they go to court, from advice agencies like the Citizens' Advice Bureau and floating support agencies. They should also encourage tenants/licensees to attend the court hearing in person so they can discuss their financial situation.

- Personal contact with the Court should always be maintained through the legal process. Providing effective advice and support will help to ensure tenants/licensees are able to remain in their homes.
- The Court will provide tenants/licensees with information on how to apply to the Court to vary the terms of a Suspended Order or how to apply to set aside a Repossession Warrant.
- In cases of possible eviction, close liaison with the Housing Options Team is essential, especially where children or vulnerable people are involved. We will notify the Housing Options Team at Notice stage of anyone we feel may need extra support, are vulnerable or likely to become homeless. Updates are then given to the Options Team at each additional stage nearing court application.

, following Report to: **Housing Review Board**

Date of Meeting 22nd January 2026

Document classification: Part A Public Document

Exemption applied: None

Review date for release NA



Mutual Exchange Policy

Report summary:

This report presents the Mutual Exchange Policy which has been reviewed and updated to incorporate any relevant changes in practice, outlining EDDC's approach to managing mutual exchange requests.

Is the proposed decision in accordance with:

Budget Yes ☒ No ☐

Policy Framework Yes ☒ No ☐

Recommendation:

That the Housing Review Board recommends the updated Mutual Exchange Policy to Cabinet for approval.

Reason for recommendation:

The Mutual Exchange Policy has been reviewed and updated to incorporate relevant changes.

Officer: Andrew Mitchell, Housing Solutions Manager

Portfolio(s) (check which apply):

- ☐ Assets and Economy
- ☐ Communications and Democracy
- ☐ Council, Corporate and External Engagement
- ☐ Culture, Leisure, Sport and Tourism
- ☐ Environment - Nature and Climate
- ☐ Environment - Operational
- ☐ Finance
- ☐ Place, Infrastructure and Strategic Planning
- ☒ Sustainable Homes and Communities

Equalities impact Low Impact

Climate change Low Impact

Risk: Low Risk

Links to background information [EDDC Mutual Exchange Policy v3.docx](#)

Link to [Council Plan](#)

Priorities (check which apply)

- ☒ A supported and engaged community
 - ☐ Carbon neutrality and ecological recovery
 - ☐ Resilient economy that supports local business
 - ☐ Financially secure and improving quality of services
-

Report in full

This updated policy sets out EDDC's approach managing applications from tenants who wish to carry out a mutual exchange. EDDC is keen to promote mutual exchanges as a way of encouraging and promoting tenant mobility.

The policy was circulated for feedback to senior managers within Housing and also to Legal services. Residents have been consulted through the Resident and Leaseholder Panel, following which there were no changes to the policy content required.

Any amendments to the policy have been minimal and have been listed on the policy document.

Financial implications:

There are no financial implications as a result of this updated policy

Legal implications:

The legal framework is set out within the report and requires no further comment

Equality Impact Assessment

Before completing this EIA please ensure you have read the EIA guidance notes and other resources, available on the [intranet](#)



Version	Mutual Exchange Policy version 3.0	Date Completed	06.01.2026
Description of what is being impact assessed			
The Mutual Exchange Policy has been reviewed and updated to incorporate relevant changes in practice, outlining EDDC's approach to managing mutual exchange requests. There are no significant changes from version 2.0 of the policy.			
Evidence			
What data/information have you used to assess how this policy/service might impact on protected groups?			
Records of tenants who have applied for mutual exchanges over the past two years have been assessed in order to see how this policy and scheme may impact on protected groups. There are no cases of negative impact and in general the availability and operation of a mutual exchange scheme contributes towards providing positive outcomes for tenants by increasing the available avenues of successfully moving on to an alternative property. Mutual exchanges provide an additional route—outside of the housing register—for tenants to move to homes that better meet their needs.			
Who have you consulted with to assess possible impact on protected groups and what have they told you? If you have not consulted other people, please explain why?			
Within the process of reviewing the Policy residents were consulted through the Resident and Leaseholder Panel meeting on 10 th June 2025. No changes were made to the content of the Policy as a result of the consultation exercise.			

Analysis of impact on protected groups				
<p>The Public Sector Equality Duty requires us to eliminate discrimination, advance equality of opportunity and foster good relations with protected groups. The Council also has a legal duty to have due regard to armed forces personnel when carrying out healthcare, housing and education functions. Consider how this policy/service will achieve these aims. In the table below, using the evidence outlined above and your own understanding, detail what considerations and potential impacts against each of the three aims of the Public Sector Equality Duty. Based on this information, assess the likely outcome, before you have implemented any mitigation.</p>				
Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
Age	<ul style="list-style-type: none"> None identified - tenants from all age groups will be able to apply for a mutual exchange subject to the conditions of the policy. 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Disability	<ul style="list-style-type: none"> Opportunities for disabled tenants living in properties that are no longer suitable to move to an alternative property will be increased with the existence of a mutual exchange programme. 	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Gender reassignment	<ul style="list-style-type: none"> None identified - tenants from all backgrounds will be able to apply for a mutual exchange subject to the conditions of the policy. 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Marriage and civil partnership	<ul style="list-style-type: none"> None identified - tenants from all backgrounds will be able to apply for a mutual exchange subject to the conditions of the policy. 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
Pregnancy and maternity	<ul style="list-style-type: none"> Opportunities for tenants with changing housing needs ie larger properties/additional bedroom requirements to move to an alternative property will be increased with the existence of a mutual exchange programme. 	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Race and ethnicity	<ul style="list-style-type: none"> None identified - tenants from all backgrounds will be able to apply for a mutual exchange subject to the conditions of the policy. 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Religion or belief	<ul style="list-style-type: none"> None identified - tenants from all backgrounds will be able to apply for a mutual exchange subject to the conditions of the policy. 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sex	<ul style="list-style-type: none"> None identified - tenants from all backgrounds will be able to apply for a mutual exchange subject to the conditions of the policy. 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sexual orientation	<ul style="list-style-type: none"> None identified - tenants from all backgrounds will be able to apply for a mutual exchange subject to the conditions of the policy. 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Armed Forces (including serving personnel, families and veterans)	<ul style="list-style-type: none"> None identified in respect of mutual exchanges - tenants from all backgrounds will be able to apply for a mutual exchange subject to the conditions of the policy. Although it is noted that the Housing Allocation Policy details how additional preference is given to applicants including armed forces serving personnel, families and veterans in applying for social housing. 	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Protected group	Summary of impact	Negative outcome	Neutral outcome	Positive outcome
Other, e.g. carers, care leavers, low income, rurality/isolation, etc.	<ul style="list-style-type: none"> Opportunities for tenants living in rural locations or in isolation to move to an alternative property will be increased with the existence of a mutual exchange programme. 	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Negative outcomes action plan Where you have ascertained that there will potentially be negative outcomes, you are required to mitigate the impact of these. Please detail below the actions that you intend to take.				
Action taken/to be taken	Date	Person responsible	How will it be monitored?	Action complete
N/A	Select date			<input type="checkbox"/>
If negative impacts remain, please provide an explanation below.				
N/A				

Completed by:	Andrew Mitchell, Housing Solutions Manager
Date:	06.01.2026
Approved by:	Andy King, Assistant Director for Housing (Regulatory Services)
Date:	06.01.2026
To be reviewed by:	
Review date:	

Ensure that a final copy of this impact assessment is sent to HR as per the equality impact assessment guidance.

Mutual Exchange Policy

Issue details	
Title:	Mutual Exchange Policy
Version number	Version 3.0
Officer responsible:	Housing Solutions Manager
Authorisation by:	
Authorisation date:	

History of most recent Policy Changes – Must be completed			
Date	Section	Change	Origin of change (eg change in legislation)
02.05.25	2.5.7	Fourth entry in table corrected to 'secure post 2012' from 'secure pre 2012'.	Correction
02.05.25	2.6.2	Additional line added as follows: 'These checks must be carried out as part of the mutual exchange process regardless of when the last gas and electric checks were completed'.	To provide clarity for tenants
02.05.25	2.6.5	Wording amended from 'EDDC will not withhold consent for a mutual exchange on the grounds of under-occupation unless the incoming tenant will under-occupy the property by more than one bedroom' to 'EDDC will not provide consent for a mutual exchange on the grounds of under- occupation'.	To comply with the Housing Allocation Policy
30.05.25	2.6.6	Wording amended to bring in line with the determination of bedroom need within the Devon Home Choice Policy.	Devon Home Choice Policy
30.05.25	2.6.3	Wording amended from 'This will be refunded to the tenant if the exchange does not proceed and the cancellation of the exchange is not the fault of the tenant.'	To provide clarity for tenants
30.05.25	2.7.5	Wording removed: 'Assignees moving to sheltered accommodation who had	To provide clarity for tenants

		claimed in their application that they had no need for an adapted property and who then apply for adaptations will not be considered for 12 months unless there are exceptional circumstances.'	
30.05.25	2.5.8	Additional wording to bring in line with the Domestic Abuse Act 2021.	Domestic Abuse Act 2021

1 Why has the council introduced this policy?

To explain how East Devon District Council (EDDC) will deal with mutual exchange requests.

2 What is the council's policy?

2.1 Policy objectives

2.1.1 This policy sets out EDDC's approach to dealing with tenants who wish to carry out a mutual exchange. EDDC is keen to promote mutual exchanges as a way of encouraging and promoting tenant mobility. We will do this by:

- Informing tenants of their right to exchange in the tenancy agreement and tenant handbook
- Providing an opportunity for tenants to move anywhere in the country without needing to go through the choice based lettings (CBL) system, especially where they do not/would not have a high priority for a move
- Promoting mutual exchanges as a method to enable tenants to choose a home in the area they wish to live in
- Providing advice and assistance for those carrying out an exchange
- Facilitating access to an online mutual exchange register.

2.2 Policy Aims

2.2.1 The key aims of this policy are to:

- Provide a framework to ensure that mutual exchanges are carried out efficiently and fairly in full compliance with legislation and the tenancy agreement
- Support the Government's nationwide social home swap programme to give tenants a wider choice in where they want to live
- Minimise costs to EDDC through a comprehensive inspection and approval process prior to and upon exchange taking place
- Encourage the use of mutual exchanges so EDDC will achieve the best utilisation of stock while minimising the risks of inappropriate moves.

2.3 Who the Policy Covers

2.3.1 This policy covers EDDC social housing tenants, including those on secure and flexible tenancies living in general purpose and supported housing stock.

2.3.2 The policy does not cover tenants with introductory tenancies and licenses.

2.4 Relevant Legal and Regulatory Information

2.4.1 Section 158 of the Localism Act 2011 sets out the grounds under which a mutual exchange can be refused, these are broadly the same as those set out in Schedule 3 of the Housing Act 1985. The table below shows what grounds apply under both of these Acts.

Schedule 3 of the Housing Act	Schedule 14 of the Localism Act	Grounds for Refusing a Mutual Exchange
	Ground 1	When rent lawfully due from a tenant under one of the existing tenancies has not been paid
	Ground 2	When an obligation under one of the existing tenancies has been broken or not performed
Ground 1	Ground 3	A court order for possession or a suspended possession order has been made for either property
Ground 2	Grounds 4 and 5	The Landlord has served a Notice Seeking Possession and the notice is still in force or possession proceedings have commenced
Ground 3	Ground 7	The property is substantially larger than is reasonably needed by the proposed assignee
Ground 4	Ground 8	The property is not reasonably suitable to the assignee and their household
Ground 5	Ground 9	The property is part of a building that is held for non-housing purposes or it is situated in a cemetery and was let in connection with employment with the Landlord or Local Authority or a new town corporation, housing action trust, urban development corporation or the governors of a grant aided school
Ground 6	Ground 10	The Local Landlord is a charity and the proposed assignee's occupation of the property would conflict with the object of the charity
Ground 7	Ground 11	The property has been substantially adapted for occupation by a physically disabled person and if the assignment went ahead a physically disabled person wouldn't be living there
Ground 8	Ground 12	The Landlord lets properties to people in difficult circumstances (other than merely financial circumstances) and the proposed assignee would not fulfil this criteria
Ground 9	Ground 13	The property is let to people with special needs and there is a social service or special facility nearby to the properties to assist people with these special needs and if the assignment was to go ahead no person with those special needs would be living there
Ground 10	Ground 14	The dwelling is subject of a management agreement where the management is a Housing Association of which at least half of the tenants of the dwellings are members of the association and also that the proposed assignee is not such a member and is not willing to become one
Additional ground (Housing Act 2004)	Ground 6	An injunction order under section 153 of the Housing Act 1996 or an Anti-Social Behaviour Order or a Demotion Order or a possession order under ground 2 for Secure Tenancies or ground 14 for Assured Tenancies is in force or an application for one of those is pending either against the tenant, the proposed assignee or a person who resides with either of them

2.5 Types of Exchange and Tenancies

2.5.1 Mutual exchanges are carried out in one of two ways:

- Through assignment
- Through surrender and re-grant of tenancies.

2.5.2 Assignment is the swapping of tenancies at the same time as homes are exchanged. The incoming tenant will take on the rights and responsibilities of the tenant they have swapped with. This is used when those exchanging homes hold tenancies with a similar security of tenure.

2.5.3 Section 158 of the Localism Act 2011 provides that surrender and re-grant will take place where:

- at least one of the tenants who wishes to transfer has a secure or assured tenancy which commenced before 1st April 2012
- at least one of the tenants who wishes to transfer has a secure or fixed term assured shorthold tenancy.

2.5.4 Surrender and re-grant does not apply where a secure or assured tenant exchanges with:

- a tenant with a fixed term tenancy of less than two years
- an affordable rent tenant (the landlord can charge up to 80% of what it would cost if you were renting the property privately)
- an intermediate rent tenant (tenants who pay rent levels below the normal market rent level in that area, although rents are higher than what a tenant would normally expect to pay in social housing)
- a mortgage rescue tenant (typically where a Housing Association buys their property and rents it back to them as assured shorthold tenants).

2.5.5 Tenants who hold a lifetime (secure or assured) tenancy that was granted before 1st April 2012 have their security of tenure protected by law. Tenants who hold a secure or assured tenancy granted before this date therefore cannot swap tenancies (be assigned) with a fixed term or flexible tenant, though there are exceptions. This legislative protection will not apply when a lifetime tenant chooses to exchange with a fixed term tenant on an affordable rent.

2.5.6 Secure or assured tenancies granted after 1st April 2012 will not retain security of tenure (not protected by s158 of the Localism Act 2011) if they exchange. A mutual exchange will take place by deed of assignment. If a secure or assured tenant wants to exchange with a fixed term tenant they lose their security of tenure.

2.5.7 The table below sets out whether an exchange by assignment or by surrender and re-grant will take place.

Tenant 1	Tenant 2	Mutual Exchange Assignment or Surrender and Re-Grant
Secure	Secure	Deed of Assignment
Secure	Assured	Deed of Assignment
Secure pre 2012	Flexible/Fixed Term	Surrender and re-grant – each tenant gets a new tenancy with the same or similar level of security they currently have
Secure post 2012	Flexible/Fixed Term	Deed of Assignment
Flexible/Fixed	Flexible/Fixed	Surrender and re-grant – each tenant gets a new

Term	Term	tenancy with the same or similar level of security they currently have
------	------	--

- 2.5.8 A secure tenancy will be granted if EDDC is satisfied that the person or a member of the person's household is or has been a victim of domestic abuse carried out by another person and the new tenancy is granted for reasons connected with that abuse.

2.6 Landlords consent to exchange

- 2.6.1 All those involved in the exchange must complete a mutual exchange application form.
- 2.6.2 Before EDDC will proceed with the exchange a payment of £50 towards the electrical check and £50 for the gas check must be paid by the tenant. These checks must be carried out as part of the mutual exchange process regardless of when the last gas and electric checks were completed.
- 2.6.3 If an application is cancelled or withdrawn refunds will be considered on a case by case basis.
- 2.6.4 Once payment has been made and all completed forms have been received EDDC will acknowledge the exchange and notify all the proposed exchange partners of the decision within 42 days.
- 2.6.5 EDDC will not provide consent for a mutual exchange on the grounds of under- occupation.
- 2.6.6 When determining bedroom need EDDC will follow the Devon Home Choice Policy.
- 2.6.7 EDDC will request a reference for the assignee from their Landlord and consent will not be given until the reference is received.

2.7 Safety checks

- 2.7.1 EDDC will carry out a number of property inspections to ensure that the property is in a good state of repair. These inspections will include the following:
- An inspection by a maintenance surveyor who will check the structure, fixtures and fittings in the property. Any changes, damage or fittings that are the tenant's responsibility and not up to EDDC standards will have to be rectified before the exchange can proceed. In these instances a second visit would be arranged for the agreed works to be signed off by the maintenance surveyor. Any problems found by this inspection that are the responsibility of EDDC will be rectified by the Council.
 - An electrical inspection.
 - An inspection by the Housing Allocations team will be carried out to determine the cleanliness of the property and garden and discuss items that are being left by the outgoing tenant for the assignee.
 - A gas check will be carried out on the day of the move with the gas being capped when the outgoing tenant moves out and re-instated and checked when the incoming tenant moves in.

- 2.7.2 Safety certificates will be provided to new residents for their own information and a copy held on the council's asset management system.
- 2.7.3 EDDC will require tenants to sign to accept liability for any non-standard alterations or installations and any items which tenants have agreed with each other to leave in the property.
- 2.7.4 Incoming tenants will be entitled to day to day repairs and included in any EDDC upgrade programme.

2.8 Exchanges without consent

- 2.8.1 If a tenant does not obtain EDDC's written consent or the application to exchange is withheld or rejected, the exchange will be unlawful. Both tenants will be in the position of:
- having no legal interest in the tenancy at the property at which they are living;
 - being liable for the rent and other obligations of their original respective tenancies; and having lost their security of tenure because they are no longer occupying their original home as their only or main home.
- 2.8.2 In these instances the available options to EDDC are to:
- Consider making the exchange legal by completing the new Tenancy Agreements or Deed of Assignment, and Licence to Assign forms retrospectively;
 - Demand that both tenants return to their original homes; or terminate the tenancies by serving a Notice To Quit (NTQ) and without prejudice Notice of Seeking Possession (NOSP) on the original homes to seek possession of the properties.

2.9 Rent Arrears

- 2.9.1 EDDC can withhold consent to a mutual exchange because a tenant has rent arrears as laid out below:
- The tenant or proposed exchange partner has a possession order outstanding against them, whether or not it has already come into force
 - The tenant or proposed exchange partner has outstanding possession proceedings against them or a NOSP is still in force.
- 2.9.2 EDDC will make it a condition of granting permission that any rent arrears need to be cleared before the exchange can proceed.

2.10 Succession

- 2.10.1 The right to succession is personal to the individual tenant and this right transfers with the tenant when they move in a mutual exchange. No new succession rights are created as a result of a mutual exchange and if the incoming tenant has previously succeeded to a tenancy no further successions would be permitted under the tenancy accepted with EDDC.
- 2.10.2 Assignment by way of mutual exchange does not count as a statutory succession.

2.11 Permission for Exchange

2.11.1 EDDC will only give permission for an exchange to take place when the consent of all other landlords involved has been obtained and all the following requirements have been met:

- A satisfactory report has been received from landlords of other tenants involved in the exchange concerning tenancy conduct including rent payments, anti-social behaviour and property condition
- The report addresses any support needed of the incoming tenant
- Agreement has been reached between landlords that the exchange may go ahead.

2.11.2 Once the agreement has been reached a letter of confirmation will be sent to all parties involved with the time and date for the completion of paperwork taking place.

2.11.3 The assignee will receive the following information:

- Tenancy agreement with confirmation of the tenancy they will be taking on
- Tenant handbook and Sheltered tenant handbook (if applicable)
- Copy of the report from the Maintenance Surveyor
- Copy of the electrical and gas reports
- Disclaimer form for items being left in the property by the outgoing tenant

3 Policy Administration

Appendices and other relevant information

N/A

Links related Policies/Strategies, Procedures and Legislation

EDDC Tenancy Policy

EDDC Housing Succession Policy

EDDC Housing Allocation Policy

Devon Home Choice Policy

Regulator of Social Housing Tenancy Standard

Data Protection

The [EDDC Data Protection Policy](#) provides further information on how we store and use personal information.

All our privacy notices can be found on the EDDC website

(<https://eastdevon.gov.uk/access-to-information/data-protection/privacy-notices/>)

Policy consultation

Resident and Leaseholder Panel 10th June 2025

Policy review

Responsible Officer: Housing Solutions Manager

Review Date: 1st April 2029

Report to: Housing Review Board

Date of Meeting: 22nd January 2026

Document classification: Part A Public Document

Exemption applied: None

Review date for release N/A



Tenancy Services Performance Report 2025/26 Q3

Report summary:

The following report outlines the Tenancy Services element of the Housing Service's performance through Quarter 3 of FY 2025/26. The report covers the Rentals, Estate Management and Sheltered Housing functions within Tenancy Services.

Is the proposed decision in accordance with:

Budget Yes ☒ No ☐

Policy Framework Yes ☒ No ☐

Recommendation:

The Housing Review Board receives the report and our performance at end of quarter 3, 2025/26

Reason for recommendation:

To ensure the Housing Review Board have assurance around service delivery and performance.
To enable the Board to scrutinise and challenge the performance of Tenancy Services.

Officer: Darren Hicks, Tenancy Services Manager (Regulated Services)

Portfolio(s) (check which apply):

- ☐ Assets and Economy
- ☐ Communications and Democracy
- ☐ Council, Corporate and External Engagement
- ☐ Culture, Leisure, Sport and Tourism
- ☐ Environment - Nature and Climate
- ☐ Environment - Operational
- ☐ Finance
- ☐ Place, Infrastructure and Strategic Planning
- ☒ Sustainable Homes and Communities

Equalities impact Low Impact

Climate change Low Impact

Risk: Low Risk

Link to [Council Plan](#)

Priorities (check which apply)

- ☐ A supported and engaged community
- ☐ Carbon neutrality and ecological recovery
- ☐ Resilient economy that supports local business
- ☐ Financially secure and improving quality of services

Financial implications:

There are no direct financial implications from the recommendations in this report.

Legal implications:

There are no legal implications on which to comment

1. Understanding This Report

1.1. The data presented in this report is colour coded in a traffic light system. Green means we are meeting or exceeding our targets, amber that we are close to target, and red means we are outside of target.

1.2. Targets are set annually and are our benchmark for where we would like our performance to be.

1.3. Top Quartiles are the benchmark figures from Housemark, which tells us whether or not we are in the top 25% of best performing landlords.

1.4. The 'Final 24/25' data shows us where our performance was at the end of the last financial year, which gives us an indication of how we are doing compared to last year's performance.

2. Housing Rental: General Overview

2.1 Infographic; Income Management.

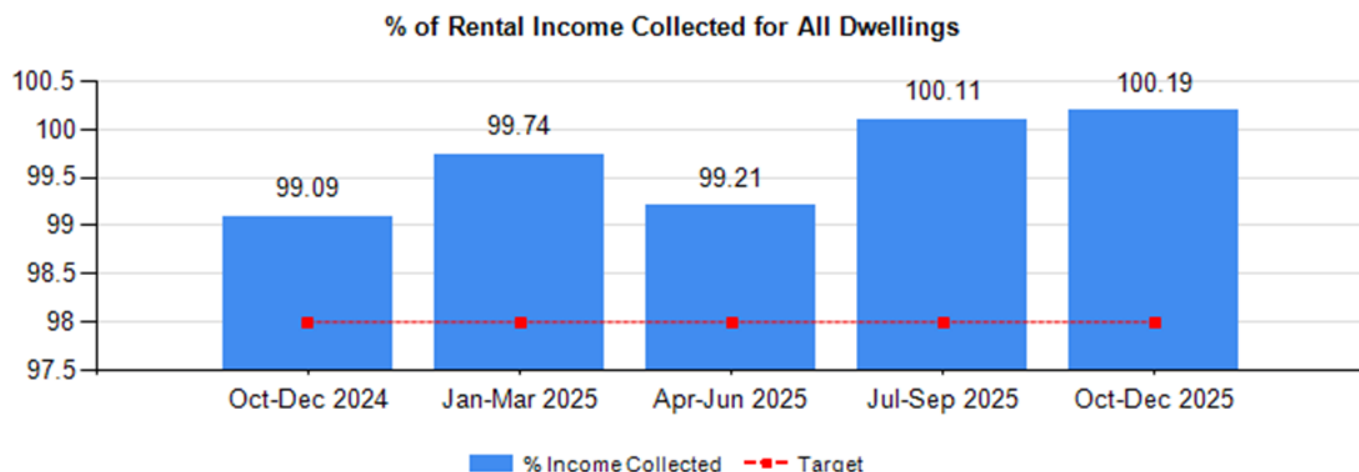
Housing Service Performance

(as at 31-Dec-2025)

● Within Target, ● Close to Target, ● Outside Target, 📊 Cumulative Measure, ⬇️ Minimum Target, ⬆️ Maximum Target, GF General Fund

TABULAR SUMMARY 2025/26										
PI Code	Performance Indicator	Final 2024/25	Q1 (Apr-Jun)	Q2 (Jul-Sep)	Q3 (Oct-Dec)	Q4 (Jan-Mar)	December 2025	Year To Date	2025/26 Target	Top Quartile
INCOME MANAGEMENT										
IM01	% of rental income for all dwellings that was collected	99.74	●	●	●	N/A	●	●	98 ⬇️	100.2
IM01(a)	% of rental income for general needs housing that was collected	99.86	●	●	●	N/A	●	●	98 ⬇️	100.2
IM01(b)	% of rental income for sheltered housing that was collected	99.51	●	●	●	N/A	●	●	98 ⬇️	100.2
IM02	Rent arrears of current and former tenants as a % of annual rent debit	1.84	●	●	●	N/A	●	●	2.53 ⬆️	3.45
IM03	Rent arrears of current tenants as a % of annual rent debit	1.52	●	●	●	N/A	●	●	1.82 ⬆️	2.38

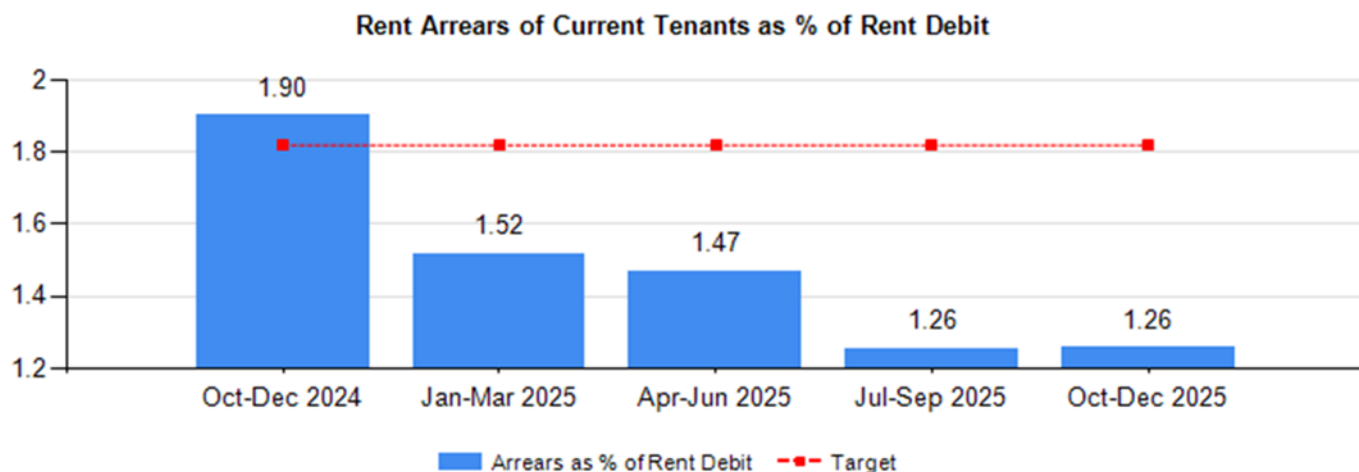
2.2 Infographic; % of income for all dwellings that was collected.



2.3 As can be seen 100.19% of rent was collected in Q3 of 2025.26, which is above target (98%)

Narrative from our Housing Rentals Manager *“Rent collection rates fluctuate constantly and will be highest when we have our biggest input of Direct Debits on the first of the month. Debits are only charged weekly whereas the DDs are monthly, so a larger percentage of income will show at the start of each month than at the end of the month in general. It is over 100% as we also collect for former tenancies, which although have no ongoing debit to record against will still count towards any income for whatever period the money comes in”*

2.4 Infographic; Rent arrears of current tenants as a % of annual rent debit



2.5. The key indicator for our performance in relation to Income is the Council’s rent arrears for current tenants as percentage of the annual rent we should be receiving.

2.6. If all our current tenants paid 100% of their rent and service charges for the quarter, we would receive a total income of £5,695,748.75. Whilst of course we would like all our tenants to be paying all of their rent and charges, it is expected by all landlords that for various reasons there will be those tenants who cannot or do not meet with their obligations to pay.

2.7. At the end of Q3, we have a current tenant rent % arrear figure of 1.26% which equates to £71,766.43.

2.8. Our target for current tenant rent arrears is to be at, or below, 1.82%. Therefore, the figure of 1.26 % is extremely positive and demonstrates high performance from our Rentals team.

2.9. The top quartile for this area is 2.38%, therefore you can see that we are firmly seated as performing in the top 25% of landlords nationally and are beating this industry benchmark by over 1%.

3. Estate Management: General Overview

3.1 Infographic; Tenancy Management

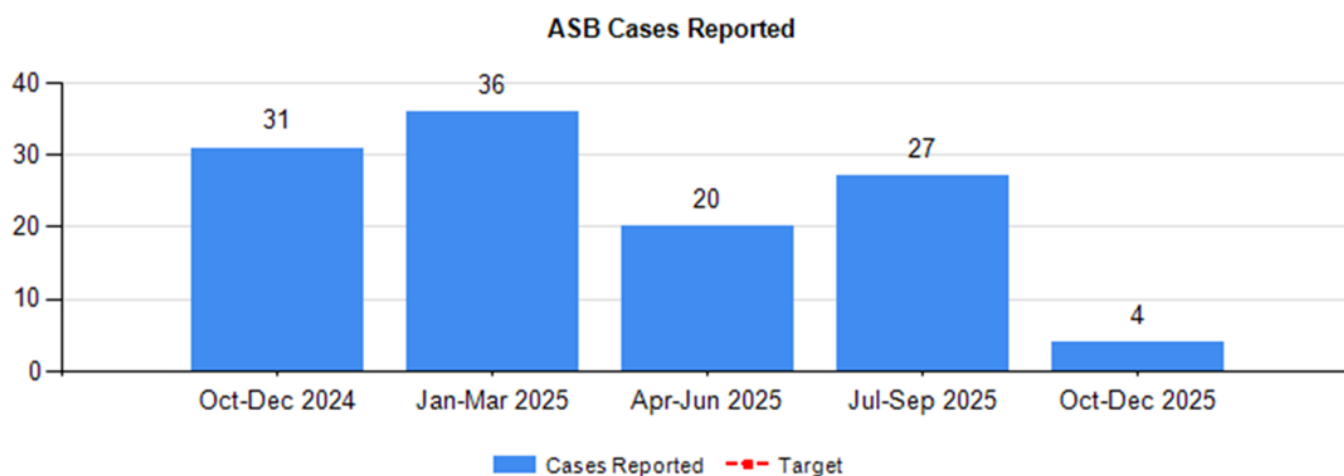
Housing Service Performance

(as at 31-Dec-2025)

● Within Target, ● Close to Target, ● Outside Target, 📊 Cumulative Measure, ⬇️ Minimum Target, ⬆️ Maximum Target, GF General Fund

TABULAR SUMMARY 2025/26										
PI Code	Performance Indicator	Final 2024/25	Q1 (Apr-Jun)	Q2 (Jul-Sep)	Q3 (Oct-Dec)	Q4 (Jan-Mar)	December 2025	Year To Date	2025/26 Target	Top Quartile
TENANCY MANAGEMENT										
TM04	Number of ASB cases reported	153	20	27	4	N/A	0	51	N/A	-
TM05	Number of evictions	10	3	1	0	N/A	0	4	0	0
TM07	Number of current Decants	8	9	14	12	N/A	No Data	12	N/A	-
TM08	% of 6 monthly Estate Inspections completed	14.46	20.16	49.69	42.36	N/A	42.36	42.36	100	-

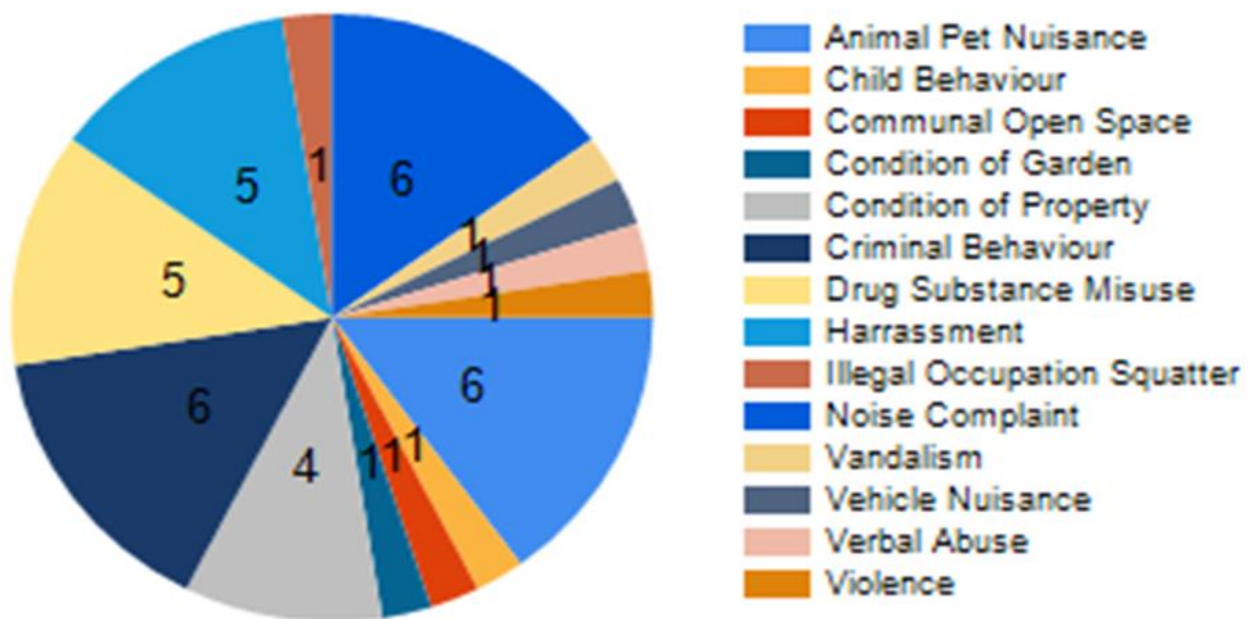
3.2 Infographic; The number of ASB Cases Reported



3.3 There has been a significant decrease in the number of ASB cases reported in Q3 compared to previous quarters.

3.4 Infographic; Open ASB Cases

Open ASB Cases by Category



3.5 There are 41 Open ASB Cases that the Estates team are currently dealing with. This involvement can range from monitoring of cases through to preparing court paperwork for Legal Services to commence legal proceedings.

Context: The Estates team have not had a designated team manager since August 2025 and have also not been at full capacity following a staff departure and a long term staff absence. We have recently appointed to the post of Estates Team Manager and to a Housing Officer position, with recruitment to another post, following a staff departure, to commence shortly.

Action: With the recent recruitment of an Estates Team Manager, fortnightly ASB Case reviews will recommence with the Estate Management team. This will enable a more proactive approach in dealing with open ASB cases.

4. Estate Management: Decants

4.1 EDDC Tenants decanted to temporary accommodation is 12 Households.

4.2 The tenants decanted are a mixture of general needs and sheltered tenures.

4.3 The primary reason for the decanted tenants is due to the condition of property.

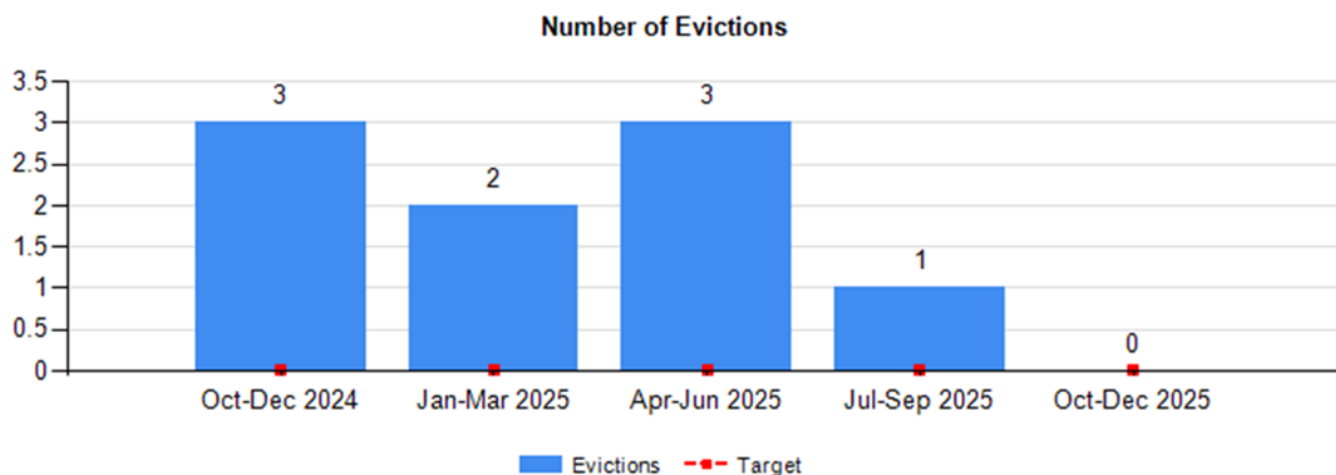
4.4 Work is currently underway to furnish EDDC properties that can be used as decant accommodation thereby reducing the need to use costly temporary accommodation.

4.5 It is anticipated that whilst initial spend will be required to carpet and furnish these properties, the expenditure on temporary accommodation will be reduced over the financial year.

Action: We are currently using EDDC properties for decants saving considerable costs per week on previous approaches for decant. A further 4 EDDC properties are to be utilised for decants from the end of February 2026.

5. Estate Management and Housing Rental: Number of Evictions

5.1 Infographic; The number of Evictions



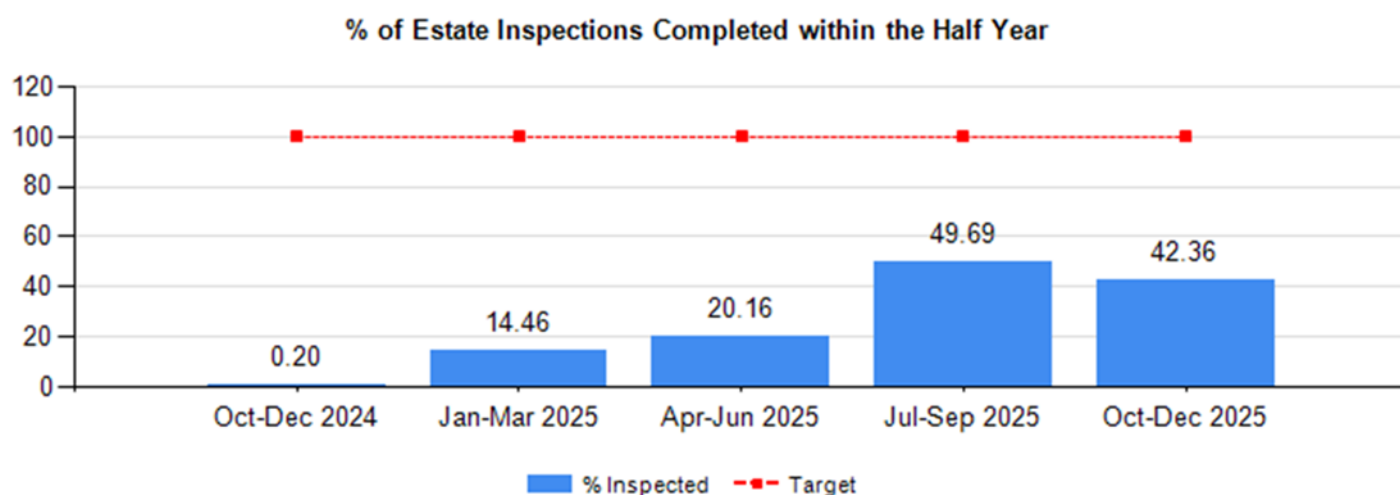
5.2. We promote tenancy sustainment and early intervention measures when dealing with customers to prevent the need for evictions. The eviction of a tenant is as a last resort when all other options are exhausted. At times, intervention is not successful, and our only recourse is to seek possession of the property following the court process

5.3 There were no evictions in Q3 of 2025/26.

5.4 Whilst it is pleasing to see that there were no evictions in Q3, there are a court proceeding in progress due to rent arrears and ASB that could lead to evictions over the coming months.

6. Estate Management: Estate Inspections

6.1 Infographic; % of 6 monthly estate inspections completed



6.2 The Estate Management team have a target of 100% estate inspections to be completed within the 6-month period. Estate inspections involve the Officers visiting every street in their geographical patch once every 6 months. This is to ensure that environmental concerns, that impact upon the quality of life for our tenants, are identified and resolved. It also enables to have a visible presence on our estates, fostering and nurturing further relationships with the community.

Action: The Estate Management team have recruited a new Housing Officer, following a member of the team leaving, and an Estates Team Manager. A further post is to be

advertised shortly following another member of the team's departure. When at full capacity it is expected that this will increase the ability of the team to undertake a greater number of Estate Inspections going forward.

7. Sheltered Housing and Estate Management: Overview

7.1 Infographic; Tenancy Management (Sheltered and General Purpose Tenancies)

Housing Service Performance

(as at 31-Dec-2025)

● Within Target, ● Close to Target, ● Outside Target, 📊 Cumulative Measure, ↓ Minimum Target, ↑ Maximum Target, GF General Fund

TABULAR SUMMARY 2025/26

PI Code	Performance Indicator	Final 2024/25	Q1 (Apr-Jun)	Q2 (Jul-Sep)	Q3 (Oct-Dec)	Q4 (Jan-Mar)	December 2025	Year To Date	2025/26 Target	Top Quartile
TENANCY MANAGEMENT										
TM06	% of tenancy visits completed	33.36	40.9	44.42	45.51	N/A	45.51	45.51	-	-
TM11	% of new tenancy visits completed in target	8.66	60.75	43.75	32.99	N/A	35.14	46.33	-	-

7.2 Infographic; % of tenancy visits completed

% of Tenancies Successfully Visited



7.3 This is a joint objective for the Estate Management and Sheltered Housing teams. The purpose of the visits is to not only offer support to the tenant but to also identify any tenancy management issues, wellbeing/safeguarding concerns and issues of disrepair. Any changes to the tenant's situation are recorded on our systems.

7.4 Infographic; Number of general needs tenancies visited

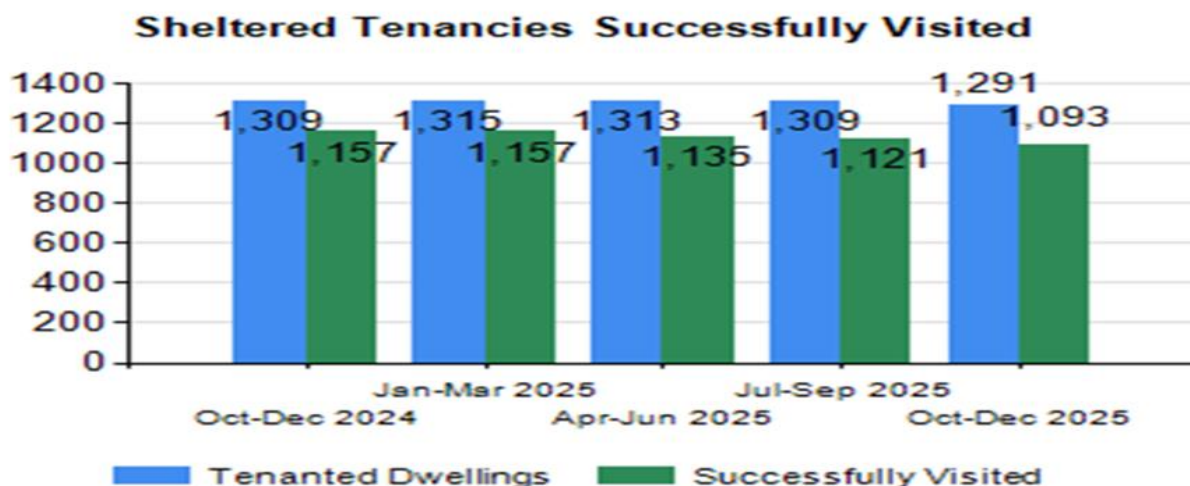


7.5 Estate Management-The target is for 33%(910) of general-purpose tenants to be visited every year, with the objective that each tenant will be visited every 3 years, where a tenancy audit will be completed. Of course, we would like to undertake a tenancy audit with each tenant once a year, but we do not have the resources within the Estates Team to achieve this.

7.6 In the first 3 quarters of 2025/26, 726 general needs tenants have been visited, and the Estates Team are on target, with 79.78% of the 910 tenancy audits completed to date.

Action: As indicated above, the team are nearing full capacity and it is anticipated that the number of tenancy visits to general purpose properties will increase as a result.

7.7 Infographic; Number of sheltered housing tenancies visited



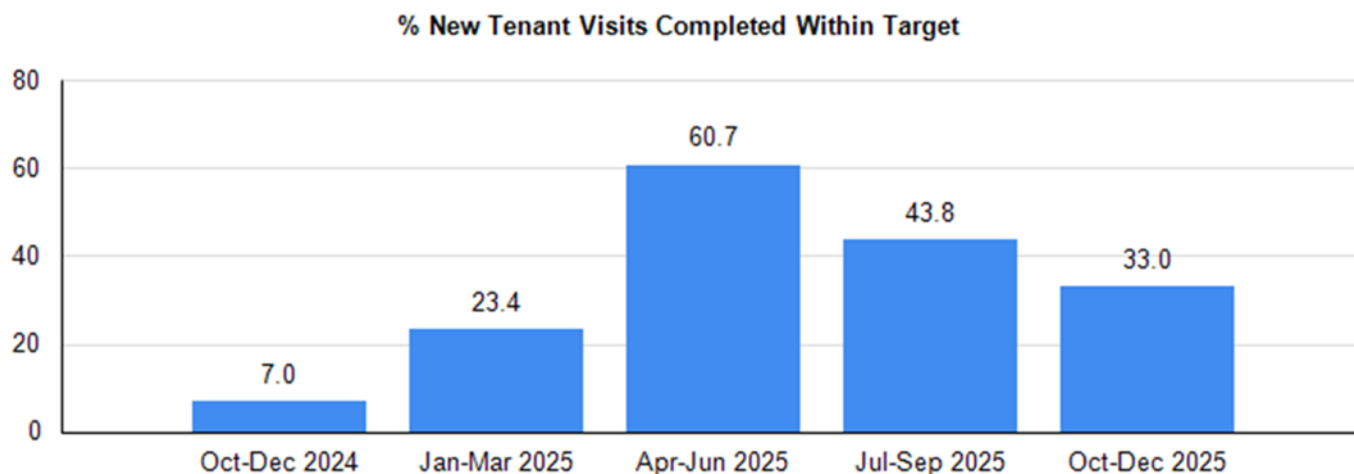
7.8 Sheltered Housing- The target is for 100% of sheltered tenants to be visited every year

7.9 780 (60.42%) Sheltered tenant audits have been undertaken so far in 2025/26

Action: The Sheltered Housing Managers will be taking a more proactive approach to ensure that the Mobile Support Officers are undertaking their tenancy visits. Initial findings indicate that visits have been taking place but have not been recorded on our systems and this is being addressed with the team.

8. Sheltered Housing and Estate Management: New Tenant Visits

8.1 Infographic; % of new tenant visits completed in target



8.2 The target for new tenant visits is for each new tenant to be visited within 10 weeks of tenancy start date.

8.3 This target is set so that any issues the tenant may have can be addressed at an early stage and will enable tenancy sustainment and identify social housing fraud.

8.4 Of the 67% new tenant visits not completed within the 10 weeks of tenancy starting, this equates to 25 tenants not visited within target. Of the 25, 15 are in general purpose properties and 10 in sheltered accommodation.

8.5. Whilst 25 new tenants were not visited with the 10 weeks of their tenancy starting, 7 have been visited, leaving 18 tenants requiring a new tenant visit. Of the 18 outstanding new tenant visits, 7 live in sheltered properties and 11 live in general purpose accommodation.

Action: It is acknowledged that there is improvement required in this area by both teams. The Sheltered Housing Managers and the Estates Team Manager will be regularly monitoring team and individual performance to drive improvements in this area.

Report to: Housing Review Board

Date of Meeting 22nd January 2026

Document classification: Part A Public Document

Exemption applied: None

Review date for release N/A



Housing Complaints Performance Report – Q3

Report summary:

This report provides details on our housing related complaints performance, and details of the ongoing complaints improvement action plan.

Is the proposed decision in accordance with:

Budget Yes ☒ No ☐

Policy Framework Yes ☒ No ☐

Recommendation:

- (1) That the Housing Review Board note the content of this report outlining the quarter 3 performance for housing-related complaints.

Reason for recommendation:

This report is for noting only; no decisions required.

Officer: Tanya Traylen, Housing Performance Lead

Portfolio(s) (check which apply):

- ☐ Climate Action and Emergency Response
- ☐ Coast, Country and Environment
- ☐ Council and Corporate Co-ordination
- ☐ Communications and Democracy
- ☐ Economy
- ☐ Finance and Assets
- ☐ Strategic Planning
- ☒ Sustainable Homes and Communities
- ☐ Culture, Leisure, Sport and Tourism

Equalities impact Low Impact

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Climate change Low Impact

Risk: Low Risk; N/A

Links to background information N/A

Link to [Council Plan](#)

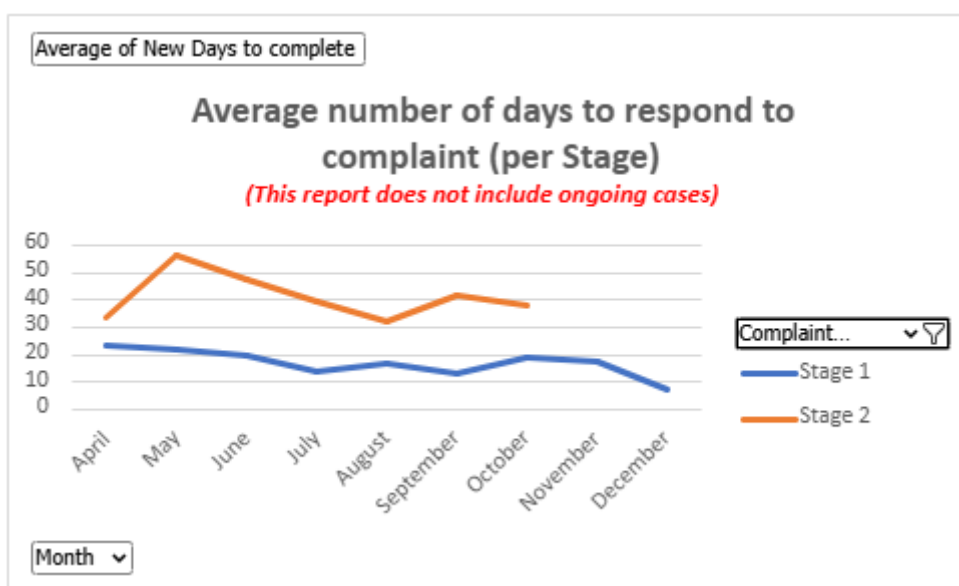
Priorities (check which apply)

- ☐ A supported and engaged community
- ☐ Carbon neutrality and ecological recovery
- ☐ Resilient economy that supports local business
- ☒ Financially secure and improving quality of services

Report in full

1. Complaints Response Times as at the end of Quarter 3 of FY 2025/26

The below details the average number of days to respond to complaints across Q3 of the financial year:



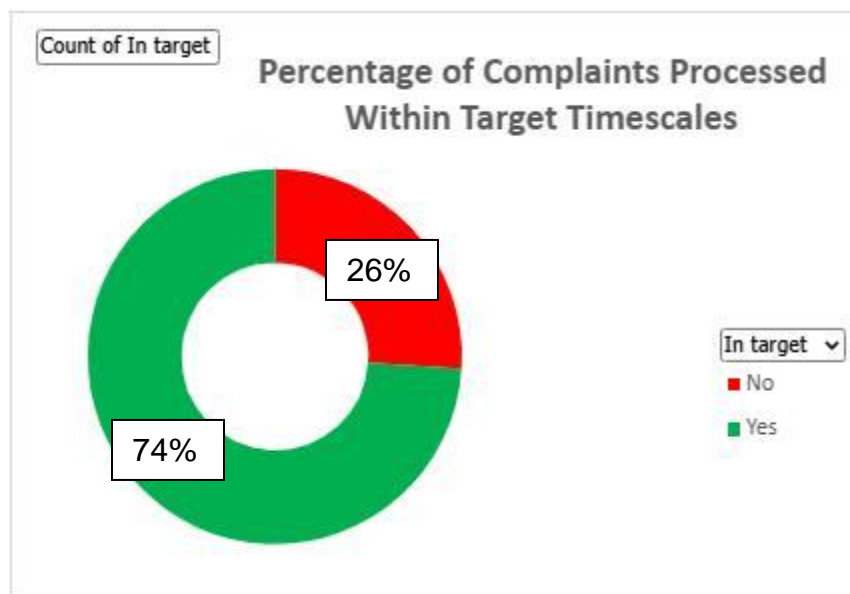
We can see from this that there has been a continued trend of improvement in our response times throughout the year, however, it must be noted that data is not included until a complaint is closed, therefore overdue and ongoing cases are not included in this data set. We hope to review how this data is calculated to provide a more accurate picture moving forward. A manual analysis of the data shows that, whilst response times have reduced for the complaints we have addressed, there are currently 29 cases that are outside of our target complaint response times (x13 stage one and x16 stage two complaints).

A breakdown of the areas within housing where the complaints are outside of timescales is as follows:

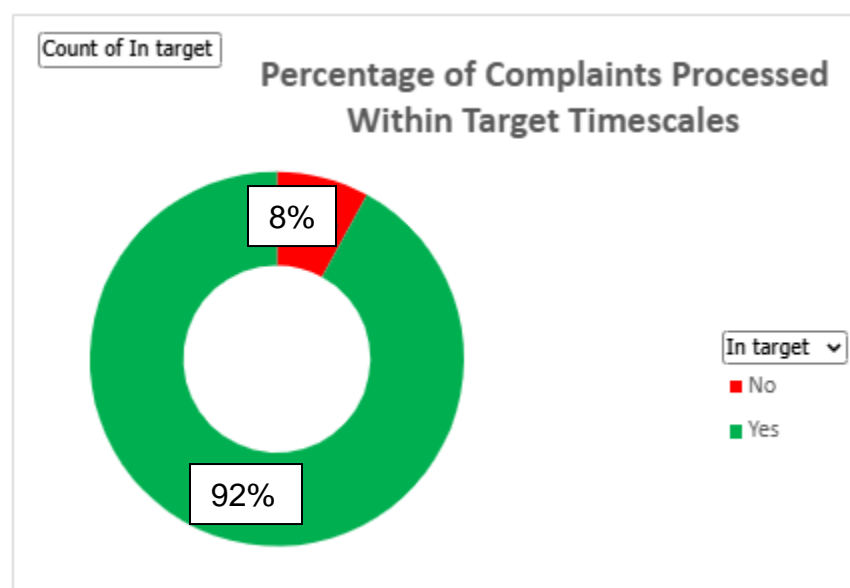
- **Stage 1:**
 - Responsive Repairs – 6
 - Planned/Compliance – 3
 - Estate Management – 3
 - Rental – 1
- **Stage 2:**
 - Responsive Repairs – 13
 - Planned/Compliance – 1
 - Estate Management – 2

These complaints are, of course, being addressed, however it should be noted that this will present as an increase in complaints response times within the next quarter. The board will be aware of significant changes in staffing and leadership across our property and assets teams; it is expected that alongside this processes and remits will be adjusted, and this can at times have a negative effect on performance in other areas whilst these processes and systems are embedded. However we are committed to continuing to review and streamline processes and communication channels to ensure that our tenants are receiving the best service possible.

The below details our performance in responding to Stage 1 complaints during Q3 within target timescales as a % and separately as a figure of complaints: (please note, this does not include ongoing complaints)



The below details our performance in responding to Stage 2 complaints during Q3 within target timescales as a % of complaints received: (please note, this does not include ongoing complaints)



2. Complaints Themes

During Q3, we received 73 stage one and 25 stage two complaints (a total of 98). This is a slight decrease from Q1 at 106 complaints, and Q2 at 100. It is noted that there has been a further decline in stage two complaints from 35 in Q1 to 25 in Q3, which is an initial indication of successful focus on resolving complaints in full at stage one of the complaints process.

The following is the breakdown of departments for which each complaint related to during Q3:

Department	Stage 1	Stage 2	Total
Responsive Repairs and Voids	43	22	65
Planned Works and Compliance	10	1	11
Estate Management	8	1	9
Allocations	4	0	4
Rentals	1	0	1
Sheltered Housing	1	0	1
Communities	1	0	1
Other	5	1	6
Total	73	25	98

3. Complex Cases

A disrepair case, which was largely hindered by the customers refusal to decant, has now been successfully resolved and concluded in December 2025. This was a complex case ongoing since April 2025, and resolution was achieved by the Housing Performance Lead overseeing a case-based, multi-team approach to join up works required under both adaptations and responsive repairs resulting from a complaint and a disrepair claim. This was a good example of using intelligence and information from across teams to bring together an action plan for the case, and to work closely with the tenant to achieve decant and resolution of the works without need for further legal interventions.

A further case involving a young family currently experiencing county lines and Police involvement has further been resolved during Q3 where it was originally intended that the family would be decanted during a period of planned works. Upon discussions, it was explained to EDDC staff that a decant arrangement would jeopardise the progress and wellbeing of a young tenant and, therefore, works have been re arranged in a phased way that has ensured the family can stay in situ throughout the build and reduced the risk of significant negative impact on a vulnerable child present in the household.

4. Changing our mindset:

At our Housing Away Day on 27th November, one of the activities invited staff to work through a customer scenario and create a mindset that they felt the customer would benefit from the staff

member having whilst they manage the case in question. The following are some of the captions that were created:

- “No matter the language, we’re all speaking “community” here. Building bridges, not barriers”
- “Confidence and clarity through concise communication”
- “Every contact counts”
- “Listen with care, act with compassion. We won’t put you on hold, we promise to solve your damp and mould”
- “Insight on-site”
- “Here to help, not judge”
- “Kind words, definite actions”
- “Be confident, take the LEAP – listen, empathise, assure, progress”
- “Rebuilding lives with strength, support and hope. Guiding you from crisis to confidence”

The intention was to put ourselves in our customer’s shoes, and the outcome demonstrates a clear desire to serving our customers and enhancing their journey through any aspect of enquiry or support. These captions will now be presented to our Housing Complaints Panel for their feedback, alongside other tenant groups, to enhance work in creating a roadmap and clear commitment to the delivery of services across housing that keep our customers at the centre of everything we do.

5. Continued support from the Housing Complaint Panel:

On 26th November, our contractors at Ian Williams attended and met with our Housing Complaints Panel. It was agreed that there would be some changes in wording for topics such as “abandoned job” as this presents inaccuracies or misunderstandings, and the panel felt often caused confusion rather than clarity within complaint responses.

The Panel confirmed they are happy to have an article in the Housing Matters reminding customers of their existence and offers of support by discussing their case within the panel if required. Also, this article will serve as a reminder for further customers of involvement opportunities.

The Panel also gave great feedback on the tone of voice contained within the complaint response letters adding that they felt there was now a greater level of empathy.

Feedback that senior managers are attending the Housing Complaints Meetings is positive, stating that it helps solidify for the panel that they are doing a positive and worthwhile role.

6. Compliments:

We recognise that we are well-versed in recording complaints, but we do not always celebrate our successes and compliments in the same way. A mechanism for recording compliments is being developed and we hope to be able to report on these figures in due course.

Excellent feedback has recently been received from the office of one of our MPs, noting that the open, honest and timely communication they receive from EDDC has been invaluable to them in addressing issues and queries raised by constituents, and that this often results in a joined-up solution that is in the best interest of the constituent. Particular note and praise was given to our

Housing Performance Officer, who acts as a key point of contact for the MP's offices and works tirelessly to gather information, updates and responses for them.

Financial implications:

There are no financial implications relating to this report.

Legal implications:

There are no legal implications on which to comment.

Report to: Housing Review Board

Date of Meeting 22nd January 2026

Document classification: Part A Public Document

Exemption applied: None

Review date for release NA



Housing Performance Report – Property & Assets – Q3 2025/26

Report summary:

The following report outlines the Property & Assets (P & A) element of the Housing Service's performance through quarter three of FY 2025/26. The report covers the Repairs, Compliance and Planned Works functions within P & A.

Is the proposed decision in accordance with:

Budget Yes ☒ No ☐

Policy Framework Yes ☒ No ☐

Recommendation:

1) The Housing Review Board receives the report and our performance at end of quarter three, 2025/26.

Reason for recommendation:

To ensure the Housing Review Board have assurance around service delivery, performance and compliance with our health & safety responsibilities for P & A. To enable the Board to scrutinise and challenge the performance of the housing service.

Officer: Nathan Muggeridge, Corporate Lead for Property & Assets

Portfolio(s) (check which apply):

- ☐ Assets and Economy
- ☐ Communications and Democracy
- ☐ Council, Corporate and External Engagement
- ☐ Culture, Leisure, Sport and Tourism
- ☐ Environment - Nature and Climate
- ☐ Environment - Operational
- ☐ Finance
- ☐ Place, Infrastructure and Strategic Planning
- ☒ Sustainable Homes and Communities

Equalities impact Low Impact The report is for noting and is not recommending any significant policy changes.

Climate change Low Impact The report is for noting and is not recommending any significant policy changes.

Risk: Low Risk; The report is for noting and is not recommending any significant policy changes. However, it is acknowledged that future reports do need to identify the significant risks being managed by the P&A team.

Links to background information NA

Link to [Council Plan](#)

Priorities (check which apply)

- ☐ A supported and engaged community
- ☐ Carbon neutrality and ecological recovery
- ☐ Resilient economy that supports local business
- ☒ Financially secure and improving quality of services

Housing Performance Report – Property & Assets – Q3 2025/26

Background / Context

1. This report presents an overview of P & A's performance during the third quarter of 2025/26 (e.g. October to December 2025). The performance measures reported here support our governance responsibilities under the Regulator of Social Housing's Consumer Standards, particularly in relation to repairs, compliance and planned works. Regular performance reporting to the Housing Review Board ensures oversight is maintained and enables timely scrutiny and challenge, as expected under the regulatory framework.
2. Targets are set annually and are our benchmark for where we would like our performance to be. Top Quartiles are the benchmark figures from Housemark, which tells us whether we are in the top 25% of best performing landlords

Tenant Satisfaction Measures

3. The action of the Property & Assets (P&A) function directly influencing the following Tenant Satisfaction Measures (TSMs):
 - TP02: Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the overall repairs service.
 - TP03: Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the time taken to complete their most recent repair.
 - TP04: Proportion of respondents who report that they are satisfied that their home is well maintained.
 - TP05: Proportion of respondents who report that they are satisfied that their home is safe.
4. Furthermore, because repairs quality, timeliness, communication, and contractor oversight significantly shape tenant's lived experience, P&A also has a strong influence on other TSM's, including TP01 (overall satisfaction), TP06 (landlord listens and acts), TP07 (kept informed), TP08 (fair and respectful treatment), TP09 (complaints handling), and TP10 (communal areas well maintained).

5. The initial Q3 2025/26 TSM results for those measures directly influenced by P&A provide further signs of the positive changes being made in P&A (e.g. additional resources, new

process & systems, etc) are starting to impact customers through the service provided by EDDC. Figure 1 below shows an improving trend for the TSM metrics relating to repairs and it is assumed this is due to the ongoing implementation of the action plan presented in last progress report. Appendix A provides an update on the progress made against the proposed solutions to address the customer feedback supporting the TSM metrics.

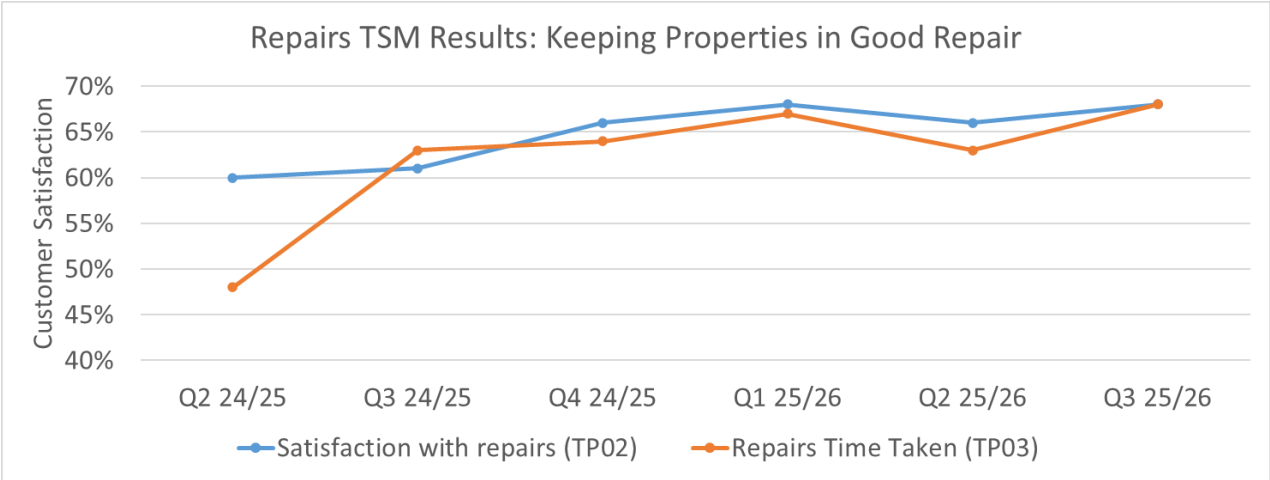


Figure 1. Both the ‘Keeping Properties in Good Repair’ TSM metric have an improving trend.

6. Figure 2 show the TSM performance for the metrics relating to “Well Maintained & Safe”. The overall trend remains stable, and this is assumed to be due to P&A initial focus being on repairs. The TSM action plan in Appendix A now includes a section relating to these metrics and the ongoing actions are intended to improve the performance of these metrics, but it is likely to take longer to realise the intended outcomes.

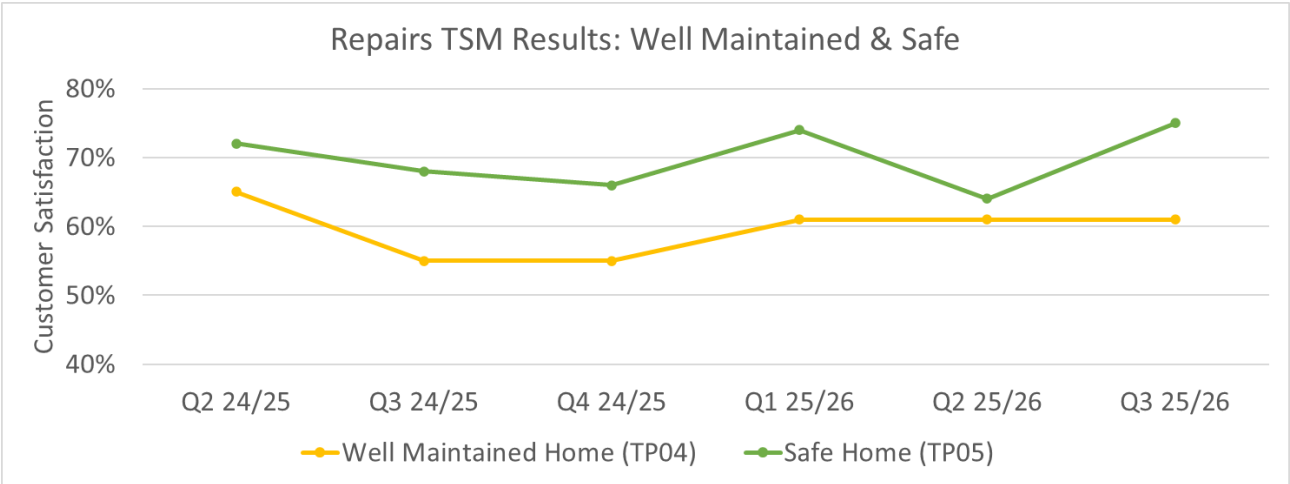


Figure 2. The TSM metric relating to “Well Maintained and Safe” are stable

7. The Property & Assets team has made further progress in tackling the underlying causes of historic Tenant Satisfaction Measure (TSM) performance. The improvements continue to take time to embed and be felt by the end user. While P&A will continue to focus on delivering and evolving the action plan to maximise the TSM performance to an economic level, we also recognise that some of the benefits of the changes we are implementing may take time to be realised and performance may be impacted by external factors (e.g. weather, legislation changes, etc).

Awaab's Law

8. Awaab's Law implementation programme has been completed and successful outcomes include providing every tenant with information about Awaab's Law via the annual rent statement letter, completing two internal briefing sessions attended by 90 housing officers, external training for 10 surveyors on the root cause management of damp & mould, developing a specification for the consistent identification of HHSRS and providing multiple training session to both internal teams and our supply chain. The new repairs process established to ensure EDDC's is compliant with Awaab's is only partly implemented due to scoping, technical and resourcing challenges associated with the required changes to OneHousing. Work is ongoing to make the necessary changes, which includes changes to our supplier's systems that integrate with OneHousing.
9. We continue to monitor the Damp & Mold (D&M) performance using the previous reporting methodology, which indicated 12 open D&M related jobs as of mid-December 25. Two jobs exceeded the 28-day completion timescales with the oldest job reported on the 13th November 25. This reporting process does not allow the D&M severity to be reported and we recognise that this data set could be much improved.
10. Work will start early in 2026 to develop a D&M Risk Register that will use the available datasets including customer data (e.g. demographic, fuel poverty position, etc) stock condition survey, EPC status, referrals from our Gas Servicing provider and other data that helps quantify the D&M risk. The outputs will be used better understand the D&M risk and drive proactive inspections and monitoring.

Repair & Maintenance Tenant Scrutiny Group

11. Property & Assets (P&A) continue to work closely with the Communities Team and the Repairs & Maintenance Tenant Scrutiny Group to shape a forward programme of activity for the next 12 months. Each meeting will focus on two key topics, enabling the group to provide meaningful scrutiny and constructive feedback on areas such as Awaab's Law, the P&A Communication Plan, website usability for repairs and maintenance, the Asset Strategy, and repairs feedback mechanisms. The group will also play an important role in offering early insight on new policies prior to wider consultation. In addition, P&A officers now attend the Complaints Scrutiny Group, recognising that approximately 80% of Housing-related complaints relate to P&A services and valuing the opportunity to drive improvements together.
12. Beyond meeting the Consumer Standards requirement to engage with tenants through scrutiny arrangements, P&A is embedding the broader benefits of this engagement across the service. This approach supports a deeper understanding of diverse tenant cohorts, including their preferences and needs, and provides an invaluable opportunity to test proposed service changes directly with tenants. This will help ensure improvements are shaped by resident experience and are more likely to achieve the intended outcomes.

Repairs

13. Figure 3 below shows the monthly repairs customer service metrics. Repair calls continue to trend downwards and no significant increase in calls has been observed because of Awaab's Law. Missed calls remain stable and calls waiting times have increased slightly during Q3 and this will be due to the introduction of the first version of the call script. The script will extend the call durations to enable further information regarding the tenant's vulnerability and contact details to be collected, and then help ensure correct repairs priority and type are

selected. The number of online forms submitted is also trending downwards and following the typical seasonal pattern.

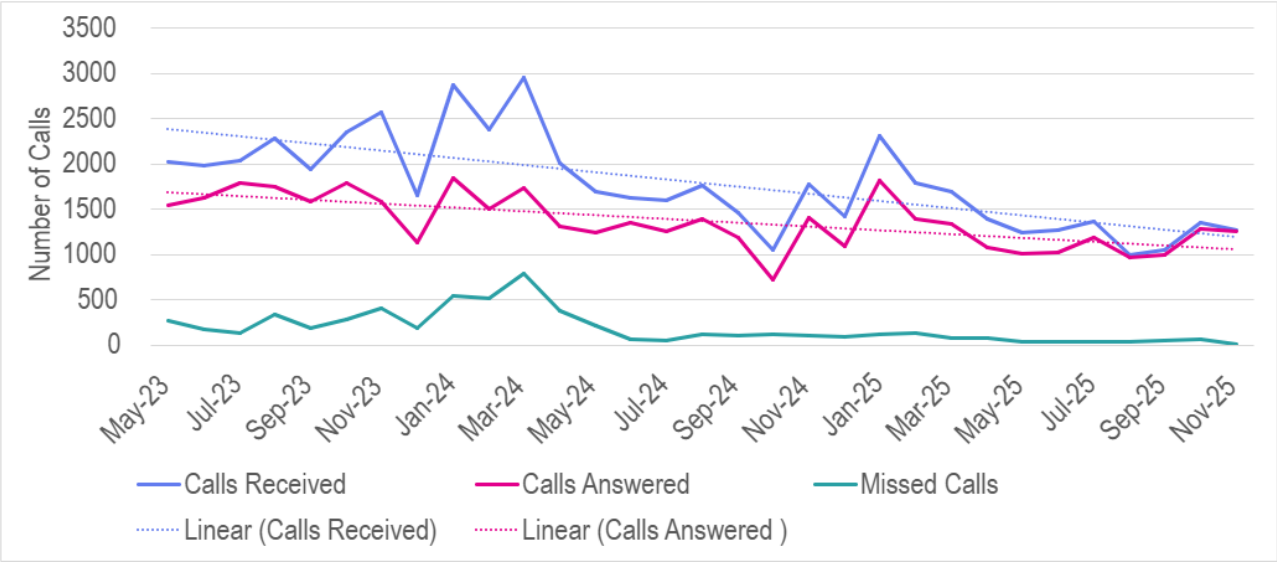


Figure 3. Repairs Call Centre Metrics

14. Figure 4 below shows both the percentage of repairs completed in the target timescales and the Q3 25/26 routine performance has remained stable even jobs have increased due to the standard seasonal trend. The emergency repairs performance has significantly decreased, and this is due to the performance of Ian Williams: 84% in Q2 to 60% in Q3. The number of emergency jobs has not increased significantly beyond the typical seasonal changes and the average time to complete an emergency repair has increased from 3.4 to 3.6 hours. Further works is ongoing to understand the root cause for this performance and an update will be provided in the next progress report. Liberty’s emergency repairs performance has improved from 82% in Q2 to 86% in Q3, even though the number of jobs has doubled to the seasonal average this time of year.

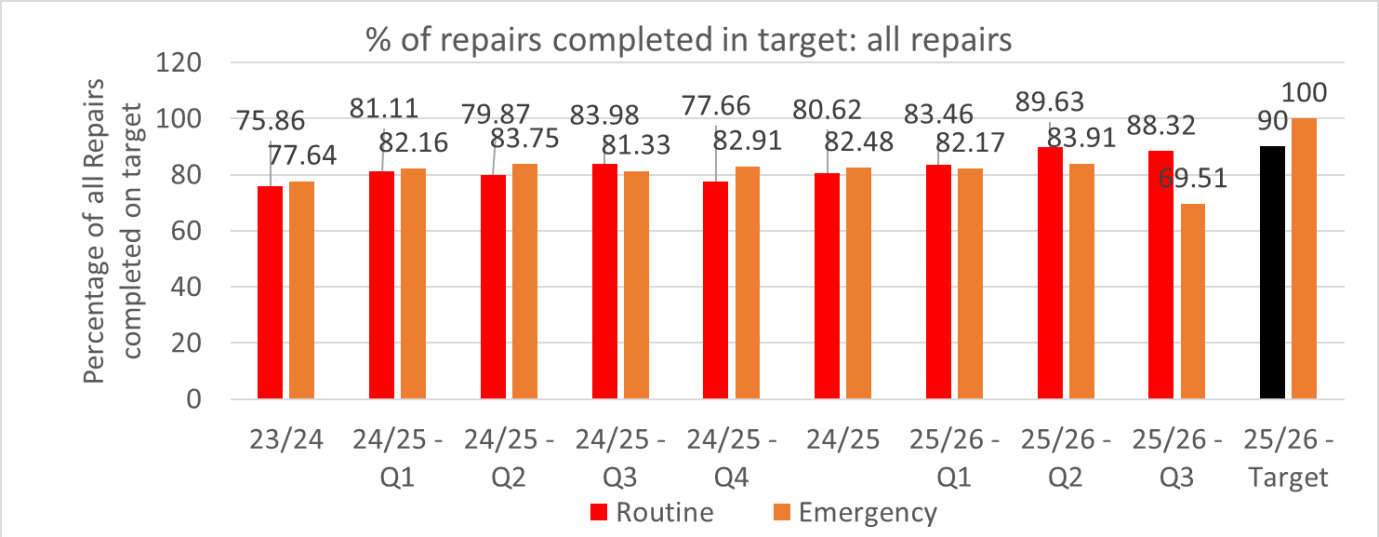


Figure 4. Percentage of repairs completed in target.

15. Work is progressing to ensure full alignment between OneHousing and our suppliers’ systems. Although this has been slightly delayed due to a change in team resources now requiring the recruitment of a new analyst. This will be completed by the end of Q4. In the meantime, we continue to monitor Work in Progress (WIP) performance monthly, including checks to identify and resolve any discrepancies between OneHousing data and supplier-reported performance.

16. The implementation of a new repairs process has included moving away from a spreadsheet system to OneHousing for the management of the maintenance surveys. The surveys are now scheduled as part of the customer call to report the repair need, which is improving the customer experience. The demand for surveys is matching the current maintenance survey capacity, but this is preventing any progress being made in addressing the +400-survey backlog reported last quarter. Options are now being explored on how to address this backlog, including incorporating these survey needs within the D&M Risk Register work described above, to then produce a programme of proactive/semi-proactive inspections. The resourcing of these inspections will need to be considered.
17. Work has been ongoing this month to establish a new process for managing the complaints relating to P&A's activities. Approximately 80% of EDDC's housing-related complaints relate to P&A and the root cause for the complaints can now be broken down into the following categories:
- 10% due to Planned Works and Compliance.
 - 30% due to customer experience, communication or workmanship issues due to our contractors.
 - 30% due to poor management of customer journey (e.g. the abandonment of jobs with no follow-on work).
 - 30% due to requested works not being progressed. (Note that not all the requested works are within the scope of the tenancy agreement or our responsibility as landlord).

The new process will ensure P&A are aware of the root cause of the complaints and allow action to be taken to minimise the probability of the service failure moving forward. Furthermore, any required works is being scoped and managed by the patch maintenance surveyors to ensure a consistent approach is being adopted for all customers. The implementation of the new process has resulted in some complaint response delays, which are anticipated to reduce following further time to embed the new process.

18. Figure 5 shows the number of ongoing disrepair cases has stabilised in recent months, but the significant backlog remains. In addition to the resource's changes reported last period, a part time surveyor has been signed to the VOID & Disrepair team and is being used to complete the post inspections. This has resulted in the number of breach cases reducing from 33 in Q2 to 14 in Q3 with the required post inspections being completed. The number of breach cases for October and November 2025 were not available at the time of this report. P&A will continue to focus on addressing this unsatisfactory position and due to the resource constraints, this will see resources being moved from other programmes of work, including VOIDS, to address this backlog.

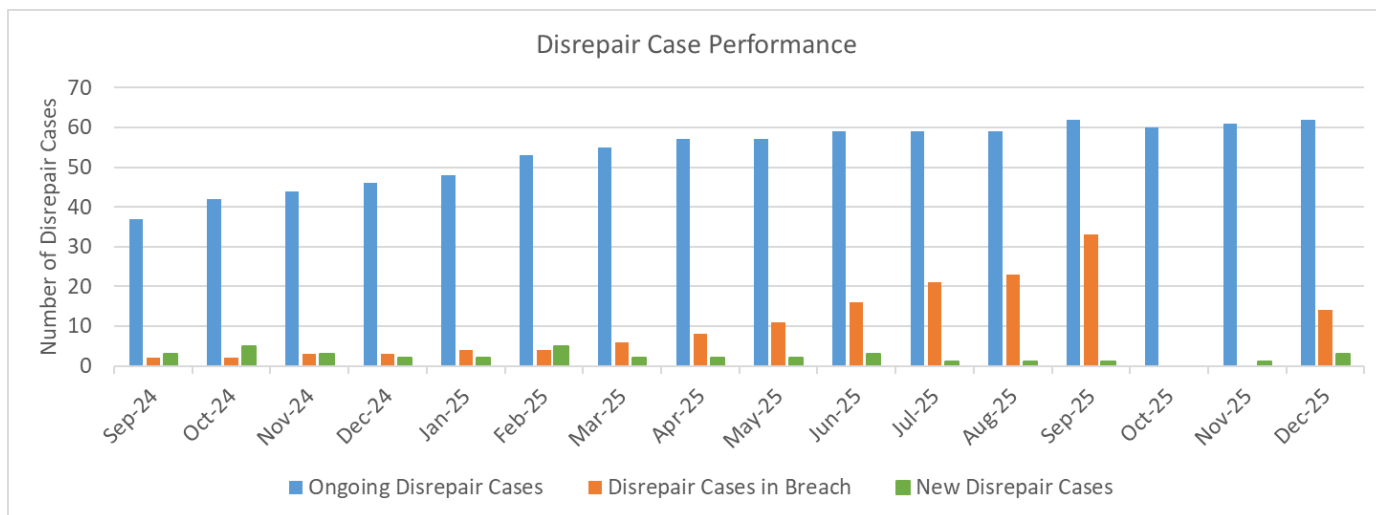


Figure 5. Disrepair case performance

VOIDS

19. Figure 6 below shows a significant increase in the standard VOID relet time to 141 days and this is due to the resolution three long term VOID properties: 676 days, 245 days and 147 days. The exclusion of these cases would have given an average VOID time of 70 days, which is within the target for 2025/26. The increase from 58 day in Q2 to 70 day in Q3 will have been influence by the following factors:

- Some of the supply chain used to delivery the VOID's programme is being used to reduce the Disrepair backlog.
- Continue to see a high number of non-standard VOIDS that require additional works and take longer to complete. See Figure 7 below.
- The number of VOIDS where the works has finished and are ready to relet has increased from 5 in Q2 to 14 in Q3. See Figure 7 below.

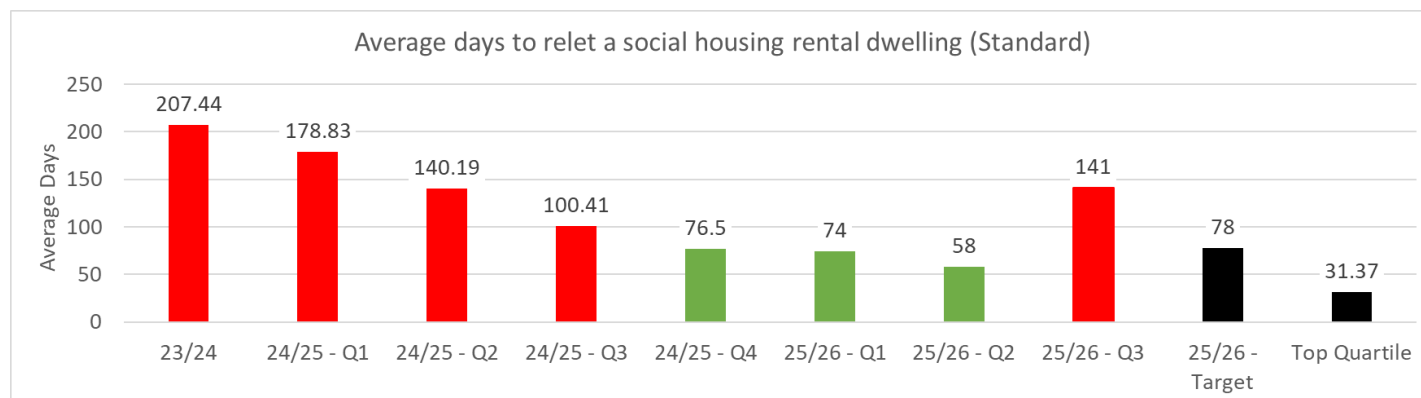


Figure 6. Standard VOIDS performance based on historic average days to relet.

20. These factors explain the increasing trend of ongoing VOIDS shown on Figure 7 below. To minimise the VOID durations and associated loss of rent, each VOID is reviewed monthly to ensure the appropriate action is being taken. In addition, further reporting is being developed to understand the number of properties within each step of the VOID process from Pre-inspection to post inspection and awaiting relet. This will be developed for the Q4 reporting.

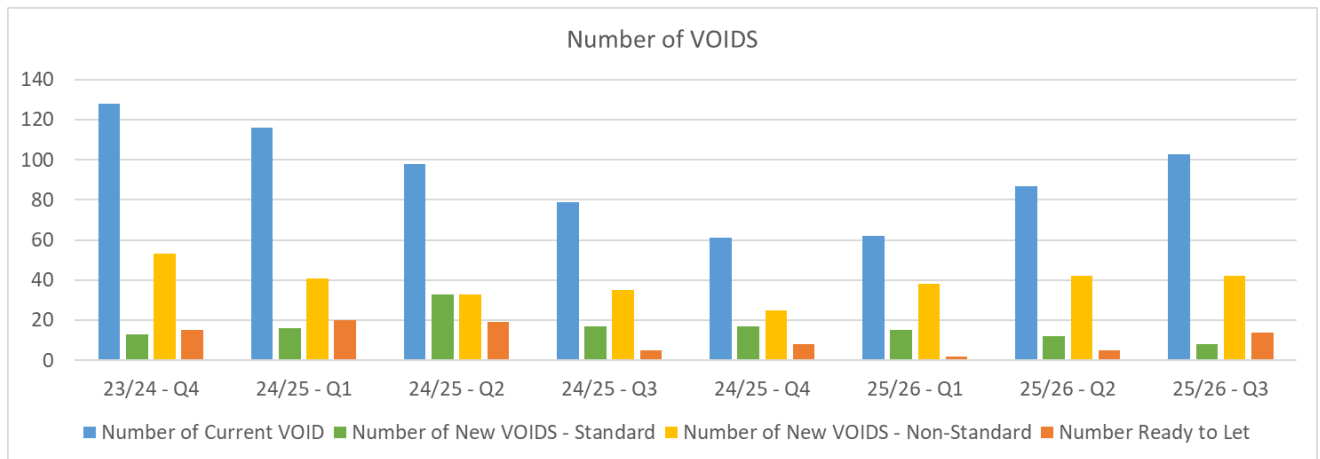


Figure 7. Breakdown of the number of ongoing, new and ready to relet VOIDS

21. Figure 8 shows the 'percentage of rent lost through properties becoming vacant' has decreased from 2.9% in Q2 to 2.42% in Q3. This equates to +£100k of additional revenue and will have occurred in part by the ongoing focus to complete the required works on the long-term VOIDS.

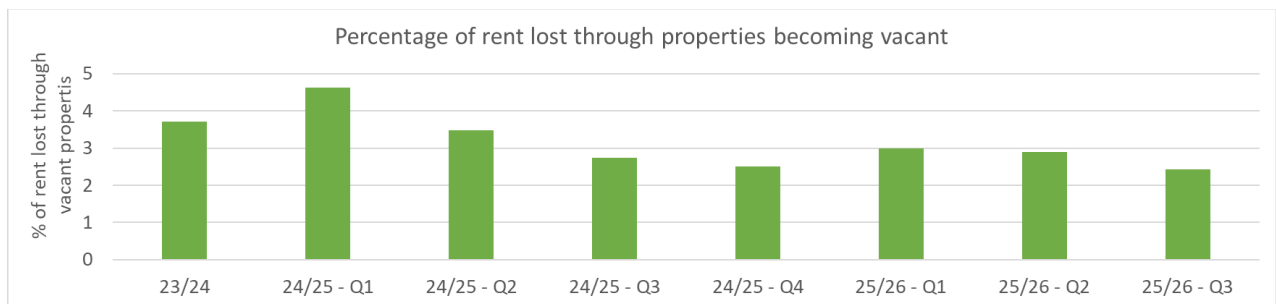


Figure 8. VOID performance based on Percentage loss of rent lost through properties becoming vacant.

Compliance

22. Table 1 demonstrates strong TSM compliance, with most areas consistently achieving 100%. Electrical compliance has been included for the first time in anticipation of its expected addition to the annual TSM reporting requirements. The minor decrease in Asbestos Management compliance reflects a delay in completing one outstanding management survey. The slight reduction in electrical compliance relates to access challenges, where tenants have not yet been reachable to arrange updated EICR inspections.
23. Table 1 demonstrates strong TSM compliance, with most areas consistently achieving 100%. Electrical compliance has been included for the first time in anticipation of its expected addition to the annual TSM reporting requirements. The minor decrease in Asbestos Management compliance reflects a delay in completing one outstanding management survey. The slight reduction in electrical compliance relates to access challenges, where tenants have not yet been reachable to arrange updated EICR inspections.

Table 1. TSM Compliance Performance

Metric	Reported TSM Performance.				
	23/24	24/25	25/26 Q1	25/26 Q2	25/26 Q3
BS01 - Proportion of homes for which all required gas safety checks have been carried out.	100%	100%	100%	99.94%	100.00%

Metric	Reported TSM Performance.				
	23/24	24/25	25/26 Q1	25/26 Q2	25/26 Q3
BS02 - Proportion of homes for which all required fire risk assessments have been carried out.	100%	100%	100%	100%	100%
BS03 - Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out.	100%	100%	100%	99.25%	99.52%
BS04 - Proportion of homes for which all required legionella risk assessments have been carried out.	100%	100%	100%	100%	100%
BS05 - Proportion of homes for which all required communal passenger lift safety checks have been carried out.	100%	47%	47%	100%	100%
BSTBC - Proportion of homes for which all required electrical safety checks have been carried out	NA	99%	NA	NA	94.50%

24. Table 2 below contains the details of the outstanding remedial works identified from the compliance tests and the performance can be summarised by the following:

Table 2. Summary of the historic compliance remedial works.

Remedial Work Category	Duration since identification	Number of Remedials						
		Aug-24	Nov-24	Jan-25	Apr-25	Jun-25	Sep-25	Dec 25
Overdue Gas* remedials	(<3month)	NA	NA	NA	63	65	107	251
	(≥3 months)	NA	NA	NA	1	1	1	180
Overdue Electrical remedials	(< 3 month)	24	6	2	1	2	10	1
	(≥3 months)	893	555	468	366	301	242	234
Overdue FRA remedial actions	(<3 months)	42	1	1	0	0	0	0
	(≥3 months)	405	703	323	426	413	386	386
Overdue Water Safety remedials	(< 3 months)	2	0	0	0	0	0	0
	(≥3 months)	NA	306	306	250	250	208	207
Overdue Asbestos remedials	(< 3 months)	0	0	0	0	50	0	0
	(≥3 months)	10	92	3	0	0	69	62
Overdue Lift remedials	(<3 months)	0	0	0	3	3	0	3
	(≥3 months)	0	0	0	7	9	9	4

25. Gas

- Remedial works have increased due to issues between contractor and system processes. The Heating Compliance Surveyor is reviewing how jobs are closed in OneHousing. We are working with Housing Systems and Liberty to review all open repairs, identify which still need completing, and close those already finished. Liberty is reviewing jobs under six months old, while the Compliance Surveyor is reviewing those older than six months.
- Work in Progress currently shows 431 outstanding jobs, and this number is gradually reducing as historic jobs are closed. Many of these are “parts required” jobs that remain open when follow-on jobs are raised; these will be linked in future.
- SLA response times and reporting processes are being reviewed to ensure accuracy and consistency.
- **Action:** Continue to use the contract to hold Liberty to account for any where the requirement of the contract is not being delivered. EDDC to review all outstanding

remedial works to ensure the required action is being taken and any Housing System related issues are identified and resolved.

26. **Electrical**

- Outstanding remedials: 1 (<3 months), 234 (>3 months).
- **Action:** Tender a direct 3+1+1 contract with a specialist electrical contractor. ITT documents in progress; working with SWPA to finalise.

27. **Fire Risk Assessments (FRA)**

- No <3 month remedials due to recent FRA dates. 386 >3 month actions relate to passive compartmentation/fire doors.
- **Action:** Tender currently LIVE on SWPA portal for passive fire remedials due to close 02/02/2026. Job advert for second Compliance Surveyor (Fire) was unsuccessful, to be readvertised 06/01/2026.

28. **Water Safety**

- The TSM submission currently reflects 100% completion of Legionella Risk Assessments (LRAs) for 21 higher-risk sites, including community centres and HMOs. Recent gap-analysis work indicates that additional sites may require assessment, and our records will be updated to ensure we accurately reflect the current position.
- **Action:** We will carry out a full review of our water hygiene data to strengthen our water management processes and future TSM submissions. Our Water Hygiene Risk Assessments will be refreshed to identify any outstanding actions, such as tank cleaning and removal of dead-legs.
- Our records show approximately 500 LRAs for other sites, including communal areas and domestic dwellings. We currently complete LRAs for 5% of domestic homes each year; these figures have not yet been submitted pending the outcome of the broader data review.
- Remedial works remain in progress to continue reducing outstanding actions. As we do not yet have a dedicated Water Hygiene Contract, work is delivered via Ian Williams Ltd and Churchills Environmental.
- **Action:** Tender documents are being prepared to appoint a specialist water hygiene contractor directly, with the intention of going out to tender in Q4 2025/26.

29. **Asbestos**

- All the recommended remedials stem from this years and previous years reinspection programme.
- **Action:** Quotes received from IWS for all remedials. Due to costs involved/procurement rules, a written specification will need to be completed and sent out to a minimum of 3 contractors.

30. **Lifts**

- All lifts are LOLER compliant. Coastal conditions were causing frequent breakdowns at Trumps Court. Remedial actions highlighted on LOLER reports.
- **Action:** Advanced annual maintenance works implemented at Trumps Court and has reduced breakdowns. Albion Court has now been fully refurbished and in service. All remedial works have been quoted for and jobs raised with contractor. Long-term plan to tender a new lift contract.

31. **Radon Gas**

- No domestic radon detection programme currently in place.

- **Action:** Radon detection programme has gone out to tender with the aim to award and start contract with testing in Q4 of 2025/2026. Control measures to follow based on results.

Planned Works

32. The Planned Works Team have over 30 live projects at varying stages that is summarised in Table 3 below. An additional Planned Works Surveyor is being recruited to process the increasing number of referrals into programmes of work.

Table 3. Summary of the Planned Works activities

Metric	Q1 25/26	Q2 25/26	Q3 25/26
Total number of planned works referrals	34	79	121
Awaiting approval or approval preparation	11	12	3
Awaiting Design	5	4	10
In design	4	4	4
Tendering	1	3	1
Contract awards	4	3	1
Onsite projects (excluding adaptations)	7	3	2
Completed projects & in defect period	10	6	13

33. Planned Works referrals are rising, with 115 submitted by the end of Q3. This is anticipated as we look to complete the non-emergency and more complex repairs through the Planned Works programme due to this route providing greater value for money: reactive repairs are typically two to four times more expensive compared to a planned delivery approach.
34. **Case Study - AD1 Energy Efficiency Follow-On Project:** Following the installation of more than 100 Air Source Heat Pumps under the Government-funded LAD1 programme in 2021, EDDC identified that many homes required additional energy-efficiency improvements to ensure tenants could fully benefit from the new systems. A full retrofit assessment has now been completed by Rand Associates for all properties originally included in the scheme, with 60 homes identified as still needing targeted upgrades to reach the minimum energy efficiency standard (e.g. EPC Band C). Tailored improvement measures such as solar PV, cavity wall insulation, A+ double-glazed windows, insulated doors, and high-heat-retention storage heaters will significantly reduce tenant's energy bills and improve comfort. Ian Williams (Plymouth) have been awarded the contract to complete the works. Mobilisation is currently underway, with works scheduled to begin mid-January and be fully completed by the end of June, ensuring the homes achieve the performance levels required for efficient, affordable heating.
35. There is no recorded change to our Decent Homes performance position at this time, as we work to finalise data importing into the system from the stock condition survey, and address the previously referenced challenges associated with Awaab's Law / HHSRS reporting.

Resources

36. The response to recruitment opportunities in P&A earlier this year have been positive with a reasonable number of suitable applications received. The last two posts to be advertised in the leadup to Christmas received no credible applications. We have no firm evidence to explain the change, apart from the following anecdote evidence from other local housing providers:
- Local Government Reorganisation (LGR): Awareness of LGR is increasing and this is reducing the likelihood of candidates applying to organisations impacted.

- Impact of Awaab's Law: One organisation has reported a four-fold increase in damp and mould maintenance activities, and they are seeking additional Surveyor resource to address this need.

37. In response to the above challenges, we are adopting the following approach to fill the Fire Surveyor and Temp Maintenance Surveyor roles:

1. Explore if a role can be filled by training existing lower grade staff so they can apply for the vacant roles.
2. Approaching recruitment organisations in a controlled manner to ensure value for money is being delivered via this recruitment route.

38. As indicated earlier, we have been successful in recruiting a new Planned Works Surveyor and they will start in the new year. We have also been able to recruit a Maintenance surveyor to increase the FTE's from 3.4 to 4.4. An internal move with housing has led to the Repairs Analyst role being advertised over the Christmas Break.

Performance Framework

39. The introduction of a Performance Framework to ensure consistent reporting metrics to the Regulator and other stakeholders, has been slower than expected due to the resource challenges. Progress is now being made, and the framework will be operational by end of Q3 / early in Q4.

Financial implications:

There are no direct financial implications on which to comment.

Legal implications:

There are no legal implications on which to comment.

Appendix A – P&A TSM Action Plan – Progress Update

Customer Feedback	Solution	Progress Update
<i>Keeping Properties in Good Repair</i>		
Many tenants reported waiting weeks or months for repairs, with some jobs left unfinished or inadequately completed.	<ul style="list-style-type: none"> New repairs process is being implemented as part of the preparation for Awaab's law. The metrics "% of repairs completed in target" is being modified to cover multiple jobs. Work is ongoing to resolve the integration errors between EDDC and the supplier's systems. Further updates will be provided. Implementation of Voicescape will enable customer satisfaction to be requested for all jobs and the root cause for any positive and negative feedback to be understood. 	<ul style="list-style-type: none"> Partly implemented. Further progress now based on the ability to modify OneHousing. As above. As above, plus we need to complete the recruitment of the vacant Repairs Analyst role. Strata to provide option in the new year for providing the Voicescape service.
Requests for repairs sometimes "disappear" from the system, and tenants feel they have to chase for updates.	<ul style="list-style-type: none"> The new repairs process includes for the prevention of suppliers abandoning jobs without approval from EDDC. Where required, this will ensure next steps will be agreed (e.g. raising of additional workorders). The number of abandoned jobs is being monitored weekly. 	<ul style="list-style-type: none"> Was initially working, but contractor has reverted to previous process based on weekly performance of abandoned jobs. Additional training to be provide in the new year.
Some tenants noted that repairs are not completed to a satisfactory standard, leading to recurring problems.	<ul style="list-style-type: none"> Recruitment of sufficient Maintenance Surveyor's to match demand. Maintenance Surveyor being deployed using a patched based model where the operational areas align with the Housing Officers. New repairs process allows for post inspections for higher value jobs initially. 	<ul style="list-style-type: none"> Recruitment of temp Maintenance Surveyor ongoing. Further options to be developed to resolve the survey backlog. Completed. Started, but not applied consistently due to backlog of reactive works.

Customer Feedback	Solution	Progress Update
	<ul style="list-style-type: none"> Housing Systems training on the 'Recall' process to stop payments if quality issues are identified. 	<ul style="list-style-type: none"> Completed.
<p>There is a strong demand for better responsiveness and clearer communication from the Council.</p>	<ul style="list-style-type: none"> Evolving the capability of the Repairs Customer Service Team from just reactive customer comms to a blend of reactive and proactive comms. The capability of the new telephone system is being explored to automate some of the call routing. This will create capacity to enable the proactive comms. Scripting is being introduced to ensure a consist and deliverable response to reactive call. Introduction of proactive calls to customers where works has not been delivered within the target timescales. The Planned Works standard Comms plan is starting to be implemented. This will give customers an understanding of when schemes will be completed and updates on progress. 	<ul style="list-style-type: none"> Ongoing. Planned works reactive communications has been established. Need to confirm the approach for proactive repairs comms. Completed Ongoing. Simple script has been introduced, but capability of our housing system is preventing the use of complex scripts. Exploring alternatives options. Linked to Implementation rate of changes to OneHousing. The changes need to be made to identify the target timescales for all jobs. Nearing completion. Now need to send copies of the stage 0 letters to Councillors.
Well Maintained & Safe		
<p>Persistent damp and mould, and unresolved structural/condition issues.</p>	<ul style="list-style-type: none"> Implement a referral process to planned works to allow a holistic approach to addressing the root cause of these issues. Complete the D&M Risk Assessment exercise and use it to target proactive inspections. 	<ul style="list-style-type: none"> Referral process completed. Recruitment of additional resources nearing completion. Budgets limits will likely control delivery. Risk assessment to be developed early in the new year.
<p>Promised home improvements (e.g., windows, kitchens) are overdue by years.</p>	<ul style="list-style-type: none"> Communicate when works will be completed 	<ul style="list-style-type: none"> Established for Planned Works. Now needs to be developed for Repairs.

Customer Feedback	Solution	Progress Update
	<ul style="list-style-type: none"> Strategic Asset Management plan 	<ul style="list-style-type: none"> Ark Consultants have been commissioned to develop the SAM. To be published by Q1 26/27.
Communal areas described as poorly maintained, overgrown, unclean, or unsafe.	<ul style="list-style-type: none"> Strategic Asset Management plan 	<ul style="list-style-type: none"> As above.