



Customer Panel recommendations – Rent Management scrutiny

Appendix 1

1. Rent / charges consultation

	Customer Panel recommendation	Staff response
1.1	Consultation on changes to charges should take place on the basis of monetary values rather than percentage increase so that every tenant can understand what the proposed increase(s) means in cash terms.	This is something we are looking into as part of our core system reimplementation project which will need to be complete before we can issue letters with monetary values.
1.2	Consultation should be kept as simple as possible, using easy to understand language and images.	Agreed, we are going to review our consultation letter and process in the coming months with a view to updating for the 19/20 consultation.
1.3	A process should be developed so that the consultation documents are discussed with tenants in developments (or in their own homes) to help tenants to understand what the proposals mean and why the proposals are being made. Discussion would be very helpful.	As part of the review we will see if there is a way for staff to discuss proposals with tenants in a cost effective way.

1.4	The consultation should include more options – more than one proposal – with examples showing what difference there could be to services depending on what increase is applied.	This will also be reviewed as part of the value for money and team 13 project.
1.5	Feedback from each rent consultation should be included in the following Trust Talk, as well as responding directly to everyone who returns their consultation and gives their name and address.	We will publish the results going forward when available in Trust Talk and also look to see if we can perhaps develop a bulletin that can be displayed on tenants notice boards.
1.6	The format of the consultation documents should be changed to make it more obvious to tenants that this is one of the most important Trust communications every year.	We will look at this as part of the letter review.
1.7	Trust should maybe consider moving to rent (and charges) increase planning on a 2 or 3 year basis, so that consultation doesn't have to take place every year.	This is not something that we would currently consider due to the current fluctuating economic environment.
1.8	Trust should work to have a better understanding of its tenant profile so that affordability can be tested against different tenant types – especially for tenants who are paying full or partial rent.	Affordability is already something considered by Trust as part of the rent increase process. Work has previously been completed in profiling out tenants and it could be explored how/if this could help this process going forward.
1.9	Trust should be very aware of the situation for	Same as above, affordability is already considered but

<p>General Needs tenants who have not had the same benefits increases as pensioners, or who might not have had wage rises. Affordability might be an even bigger issue for them.</p>	<p>previous profiling work could perhaps assist.</p>
--	--

2. Information about rent and charges, especially at the start of a tenancy

	Customer Panel recommendation	Staff response
2.1	<p>Trust Talk should include more information about the importance of paying rent, benefits and rent consultation.</p>	<p>The Benefit Advice Service has a regular slot in Trust Talk but we will investigate having more information about paying rent and the rent consultation process and consider what this might look like.</p>
2.2	<p>People moving in should get a separate, simple sheet showing exactly what the charges associated with living in the tenancy will be (something like “What It Costs To Live Here”). This should make it clear what is and is not covered by charges to Trust (for example, new tenants often do not understand that they will have to pay for their own domestic electricity).</p>	<p>Applicants are provided with cost information as part of the allocation process verbally and as part of their offer and acceptance paperwork.</p> <p>We can consider what this looks like and ensure it is provided in a simple easy to read format. Consideration could be given to how we make it clear what charges from Trust do not cover.</p>
2.3	<p>Trust should make it clear that although rent charges seem high, things like not having to pay for a full TV Licence or window cleaner or gardener can make the total cost of living in a</p>	<p>We will look at this as part of the above review.</p>

	Trust property more affordable than people might think.	
2.4	There should be a face-to-face meeting with every new tenant about 2-3 weeks after moving in to make sure they understand (and are paying or claiming benefit) to cover all the charges. There is so much going on at the beginning of the tenancy that a lot of information given gets lost. This also gives a chance to answer any questions the new tenant might have.	<p>Every new tenant goes through a new tenant checklist with their Coordinator covering all of the essential information regarding the development and service provided. This also seeks to confirm if the tenant will be applying or requires support in applying for housing benefit.</p> <p>A new tenant is visited within 2 months by their Service Manager as per the Trust Estate Monitoring policy. This visit seeks to confirm that the tenant is happy in their new tenancy, understand if they are having any issues or requiring any support.</p>
2.5	It is really important to get the message across to all tenants that Trust welcomes their questions and comments – too many tenants are afraid to “rock the boat”.	Trust would welcome any feedback from tenants and it would be beneficial for the panel to consider what Trust could do to make this clearer to tenants and to collect more feedback from tenants.
2.6	Trust should run a benefits uptake campaign to help people to understand that they have a right to claim Housing Benefit (and other benefits) and they should not be reluctant to do so. This would help avoid tenants having to live in poverty.	<p>The Benefits Advice Service offered by Trust is promoted to all new tenants as well as applicants with many new applicants taking up this offer prior to accepting or within the early stages of their tenancy. The Benefit Advice Service also regularly has a space within the tenant newsletter to promote the service.</p> <p>Consideration should be given to what the campaign would look like, how long the campaign would run and</p>

		any potential resource implications.
--	--	--------------------------------------

3. Rent arrears management

	Customer Panel recommendation	Staff response
3.1	Poor payers should be encouraged to make weekly payments (where sensible) so that the impact of a missed payment is not so great and immediate attention can be drawn to the missed payment, and support offered.	We offer complete flexibility for customers who need to manage their accounts out with the normal month time periods. The responsive arrears functionality within our housing system will enable the team to track arrangements electronically once this has been fully tested and implemented.
3.2	Tenants should be contacted within 2 weeks if there is any shortfall in their rent being paid in full, and offered support. The Rent Team should make the contact by phone, after speaking to the Coordinator to find out whether there are any particular circumstances (eg tenant in hospital).	Technically our rent payments are due on the 1 st of each month, however, Trust provides flexibility to our tenants who can opt to pay any point in a month due to benefit/pension payments etc. This would mean that technically the best contact timeframe is likely to be within 1 month of non-payment. However, we are looking at additional operational reporting that may enable us to make contact as soon as a customer hasn't paid in their normal pattern or frequency.
3.3	Staff should be trained to understand that a "small" sum to them is not a "small" sum to a tenant so it is very important that tenants are contacted immediately they fall into an arrear, no matter how "small".	All staff are aware that the majority of Trust tenants do not wish to be in an arrear and that while this may be a small debt to them that it could have significant consequences for a tenant. Trust staff will seek to always make an affordable repayment arrangement with any tenant.

3.4	Trust should explore how more benefits advice could be made available to tenants – for example through employing another Benefits Advisor. Local staff should all be trained to be more knowledgeable and more able to help tenants. Could there be a bid for funding like for the Older People’s Project? Face-to-face advice is by far the best.	While Trust has 1 Benefit Officer, we provide basic benefit advice training to all Coordinators and Allocations / Rent Officers. Our staff will also sign post tenants / applicants onto other local services should these be more suitable for their needs.
3.5	A benefit checker should be on Trust’s website so that tenants can check whether they might have any benefit entitlement. Tenants “don’t like to ask” but this would be a way of finding out on an individual basis, based on individual circumstances.	This should be considered along with the cost of developing or purchasing a benefits checker.
3.6	Trust should dedicate the necessary resources to get the arrears management system improved and working effectively so that all information about tenants’ rent accounts is correct and up-to-date and it is easy to get accurate reports on arrears performance so that each tenant can then be informed whenever there is a shortfall in payment.	Staff are working hard to implement the system as well as the necessary work changes to make the process more efficient and effective, therefore providing a better service to tenants.
3.7	Trust should apologise to all tenants who have not been informed that they are in arrears within a couple of weeks, or where Trust contributed to the arrear arising (for	Consideration should be given to this point.

	<p>example through not increasing a Direct Debit).</p>	
<p>3.8</p>	<p>Trust should consider working on the basis of a clear escalation in different staff involvement to help tenants to understand that things are getting more and more serious.</p> <ol style="list-style-type: none"> 1. Support – offered by the Rent Team staff and Coordinators. It is appreciated that some tenants may be reluctant for their Coordinator to have knowledge of their financial position, but this is important and should be explained, especially to new tenants so that they know from the beginning that their Coordinator will be involved as paying rent is fundamental to sustaining a tenancy. 2. Warning – Service Managers should visit tenants in higher arrears to stress the seriousness of the situation and that court action will be taken. 3. Action – Senior managers in the Rent Team should visit or call tenants where court action is involved to stress repeatedly that this is really serious. 	<p>This is already in practice within the Rent team. The Rent Officers typically speak with tenants along with Coordinators in the first instance, providing support and assisting tenants in getting any information they require.</p> <p>This then escalates onto a home visit from a Service Manager / Area Manager.</p> <p>The tenancy arrear is then passed to the Allocations and Income Team Leader once legal action is required to commence.</p> <p>Support is provided continuously throughout the process as Trust has to be able to evidence that we have met the pre-action requirements for court action.</p>

	Support should be offered throughout the whole process, but tenants must understand that they have to pay.	
3.9	Letters about arrears should be very short, to-the-point and simple.	We have worked on our letters recently and these appear to be increasing the numbers of calls we get in response.
3.10	There should be access to the Rent Team all day every day. Maybe this could also be in the early evenings as many tenants will need the support of family members when they are visiting.	The rent team is available from 9-5 daily. The team was only available for a period of the day for a short time, this was due to the team completing a review of their time and tasks requiring to be done. Following the completion of this review the team reverted to being available from 9-5.
3.11	Tenants should be helped to understand that, if they are not finding their rent affordable, they may be entitled to Housing Benefit.	This is a fundamental part of our process the pre-action requirements we need to evidence.
3.12	Direct Debit should absolutely be the first option offered as a payment method to new tenants, with any other options only being offered if the tenant refuses to use this method.	We always promote rent payments by DD on the 1 st of the month as being our preferred payment method. However, it is seen as good practice for us to offer as many payments methods as possible for tenants to have a choice in how they pay.