

## Purpose:

January 3

2020

## **Rent Arrears - Appendix 1**

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- To prevent rent arrears and where they occur, to manage and reduce them with continuing support to ensure tenancy is sustained
  - High levels of awareness from tenants of the need to pay their rent on time
  - Reduction in the level of financial and social exclusion of council tenants
  - Improved internal process for the collection and recovery of rent
  - Increased ownership and accountability by staff responsible for the collection of rent arrears
  - Wider tenant awareness of importance of paying rent and Rent 1<sup>st</sup> Campaign
  - Understand the impacts of Universal Credit to our tenants and also to the income streams to the council.

Theme 1 - Prevention					
Item	Key Actions	Target	Key Outputs/Evidence	RAG	Notes / Comments on progress
1.0	Promote a range of payment methods to ensure that we maximise the ways in which tenants can pay their rent. Including preferred method of Direct Debit	Ongoing	<ul style="list-style-type: none"> <li>Communications Plan</li> <li>Payment method levels</li> <li>Tenant Welcome Pack</li> </ul>	G	<ul style="list-style-type: none"> <li>Cash collection re-instated as option</li> <li>Increased available payment dates for Monthly Direct Debits from 1 April 2019 providing an additional 5</li> <li>Costs of payment methods monitored in PMF</li> <li><b>Paperless direct debits to be introduced mid-2019 – awaiting “go live” date</b></li> </ul>
2.0	Ensure that income maximisation / benefit health checks are undertaken for all potential new tenants	Ongoing	<ul style="list-style-type: none"> <li>Enhanced Housing Options (EHO) interview</li> </ul>	G	<ul style="list-style-type: none"> <li>All housing applicants invited to attend EHO interview when applying for housing</li> <li>Income maximisation and budget planning discussed</li> <li>Where needed referrals made to internal services and external agencies for additional support</li> </ul>
3.0	Ensure our approach to pre-tenancy sign up focuses on prevention and a Rent 1 <sup>st</sup> Culture	Ongoing	<ul style="list-style-type: none"> <li>Tenant Welcome Pack</li> <li>Pre-viewing procedure/discussion</li> <li>Settling in satisfaction results</li> <li>Suite of leaflets</li> </ul>	G	<ul style="list-style-type: none"> <li>Payment of rent forms part of pre-viewing discussions</li> <li>Range of financial and budget literature provided at point of offer</li> <li><b>Consider potential to pilot an enhanced “Pre-Tenancy Ready” approach in partnership with Housing Options Team mid 2020</b></li> </ul>
4.0	Ensure support is provided where needed to tenants to submit claims for Universal Credit or other benefits	Ongoing	<ul style="list-style-type: none"> <li>Housing Officer and Support Officers based in Locality Teams</li> </ul>	G	<ul style="list-style-type: none"> <li>Discussed during void period and at pre-viewing</li> <li>Enhanced support provided by Support Officers for complex/vulnerable cases</li> <li>Ongoing training provided by Welfare Rights to allow provision of low level benefit advice by frontline staff</li> </ul>



Ongoing and on schedule



Ongoing but not meeting target dates



Barrier to progression



Completed

Theme 2 – Early Intervention and Support					
Item	Key Actions	Target	Key Outputs/Evidence	RAG	Notes / Comments on progress
1.0	Procedures are designed to support early engagement with tenants where rent arrears arise	Ongoing	<ul style="list-style-type: none"> <li>Settling in check within 5 days of sign up</li> <li>Full Settling In Visit within 20 days</li> <li>Weekly arrears reports</li> </ul>	G	<ul style="list-style-type: none"> <li>Reports run weekly for each Locality Team using a patch basis approach</li> <li>Settling in 5 day check allows early identification of potential payment issues</li> <li>20 day check allows more in-depth discussions around any wider tenancy sustainment issues</li> <li>Procedures designed to meet Pre Action Requirements thereby avoiding unnecessary delays</li> <li>Procedures ensure consistency in terms of point of contact but flexibility around person centred approach dependent on circumstances</li> </ul>
2.0	Provide support to tenants who are unable to clear outstanding arrears immediately	Ongoing	<ul style="list-style-type: none"> <li>Introduction of Repayment arrangements</li> <li>Increase in % of tenants sustaining an arrangement</li> </ul>	G	<ul style="list-style-type: none"> <li>Frontline staff can agree maximum of two payment arrangements</li> <li>Minimum level of payment is £3.70 per week</li> <li>Ongoing monthly performance monitoring against targets</li> <li>Focus on affordability as opposed to length of time taken to clear debt</li> </ul>
3.0	Ensure that where needed and appropriate applications are submitted for Alternative Payment Arrangements and Third Party Deductions for tenants on Universal Credit	Ongoing	<ul style="list-style-type: none"> <li>Number of APAs</li> <li>Number of TPDs</li> <li>Increase in % of tenants sustaining an arrangement</li> <li>Reduction in arrears levels</li> <li>Increase in rent collection</li> </ul>	G	<ul style="list-style-type: none"> <li>Tenants in arrears and who are in receipt of UC, one single payment arrangement offered</li> <li>Where arrangement broken APA and or TPD applied for</li> <li>Ensures that potential impact of TPD is minimised where there is engagement</li> <li>Cases will not be considered for enforcement action if this avenue has not been pursued</li> </ul>



Ongoing and on schedule



Ongoing but not meeting target dates



Barrier to progression



Completed

4.0	Introduce a fund which can provide financial assistance for tenants in rent arrears	Ongoing	<ul style="list-style-type: none"> <li>• Tenancy sustainment fund</li> <li>• Reduction in number of tenants in arrears</li> <li>• Increase in rent collection</li> <li>• Reduction in arrears levels</li> <li>• Tenancy sustainment highlight report</li> </ul>	<b>G</b>	<ul style="list-style-type: none"> <li>• £150k fund introduced to support tenants who are engaging with Locality Team</li> <li>• Tenancy Sustainment Panel established to consider applications</li> <li>• Effectiveness assessed on an annual basis against key performance indicators</li> <li>• Criteria reviewed on an annual basis to ensure reflects any Welfare Reform changes or emerging trends/themes</li> <li>• <b>Consider the introduction of a Think Yes Locality Team budget to support tenants with other financial pressures</b></li> </ul>
6.0	Attend benchmarking events and forums in relation to rent collection and rent arrears management	Ongoing	<ul style="list-style-type: none"> <li>• Identification of good practice from other LA's</li> <li>• Identification of national trends and challenges</li> </ul>	<b>G</b>	<ul style="list-style-type: none"> <li>• Member of the Scotlands Housing Network Rent Forum</li> <li>• Member of the local Joint Welfare Reform Steering Group</li> <li>• Attendance at national and regional conferences</li> </ul>
7.0	Ensure where appropriate referrals are made to other agencies for support	Ongoing	<ul style="list-style-type: none"> <li>• Wrap-around support provision</li> <li>• Person centred approach</li> </ul>	<b>G</b>	<ul style="list-style-type: none"> <li>• Seamless referral process in place with Welfare Rights</li> <li>• Referrals can be made for floating support for health/well-being support</li> </ul>



Ongoing and on schedule



Ongoing but not meeting target dates



Barrier to progression



Completed

Theme 3 – Enforcement Action					
Item	Key Actions	Target	Key Outputs/Evidence	RAG	Notes / Comments on progress
1.0	Ensure our procedures include appropriate enforcement action where no engagement	Ongoing	<ul style="list-style-type: none"> <li>Procedures</li> <li>Number of enforcement actions undertaken (eg NOPFROP, Eviction)</li> </ul>	G	<ul style="list-style-type: none"> <li>Engagement opportunities at NOPFROP, lodging and court date built into procedures</li> <li>Escalation of language and tone within each contact</li> </ul>
2.0	Ensure effective ongoing case management for cases lodged in Court to continue to provide engagement opportunities for tenants	Ongoing	<ul style="list-style-type: none"> <li>Procedures</li> <li>Reduction in number of Decrees being awarded</li> <li>Performance Management Framework</li> </ul>	G	<ul style="list-style-type: none"> <li>Request to attend meeting with Court Team to avoid lodging in court if agreement reached</li> <li>Team Leader tenant contact when court date confirmed – allow deferral of case if agreement reached</li> <li>Service Manager contact where Decree granted</li> <li><b>Outline Business Case being prepared to consider potential options to strengthen existing approach</b></li> </ul>
2.0	Ensure that eviction remains a last resort for Perth and Kinross Council	Ongoing	<ul style="list-style-type: none"> <li>Introduce an Eviction Prevention Panel (EPP) with service wide representation</li> <li>Senior Management sign off</li> <li>Use of technical evictions</li> </ul>	G	<ul style="list-style-type: none"> <li>EPP established with representation from ECS, Welfare Rights, Health and Social Care Partnership and Housing Options/Homelessness</li> <li>Individual cases considered and updates provided</li> <li>Requests to consider eviction prepared by Team Leader signed off by Service Manager and final approval from Head of Housing</li> <li><b>Review of outcomes from EPP to be considered in March 2019 and recommendations for any amendments to approach to be identified</b></li> </ul>



Ongoing and on schedule



Ongoing but not meeting target dates



Barrier to progression



Completed

Theme 4 – Communication and Engagement					
Item	Key Actions	Target	Key Outputs/Evidence	RAG	Notes / Comments on progress
1.0	Develop a dedicated Communication Plan to include staff, tenants and other Council Services	Ongoing	<ul style="list-style-type: none"> <li>Promote Rent 1<sup>st</sup> Culture</li> <li>Support change in culture</li> <li>Newsletters</li> <li>Regular staff briefings/awareness sessions</li> </ul>	G	<ul style="list-style-type: none"> <li>Social medical campaign in place</li> <li>Monthly staff newsletters</li> </ul>
2.0	Ensure that there are effective channels of communication with the DWP and local Job Centre+	Ongoing	<ul style="list-style-type: none"> <li>Named contacts to be established</li> <li>Ensure we become a trusted partner with the DWP</li> </ul>	G	<ul style="list-style-type: none"> <li>UC for Peth and Kinross to be administered in Dundee. Named contacts know in Service Centre</li> <li>Attendance at Joint Welfare Reform Steering Group</li> <li>Any concerns around effectiveness of relationship raised via PKC Lead Officer for Welfare reform</li> <li>Shadowing opportunities for PKC staff with job coaches in Job Centre+ also provided</li> </ul>
3.0	Establish and maintain effective relationships with a range of agencies	Ongoing	<ul style="list-style-type: none"> <li>Ensure we work closely with partner agencies to minimise the impacts of Welfare Reform</li> <li>Develop contacts within the DWP to ensure access to the relevant staff</li> </ul>	G	<ul style="list-style-type: none"> <li>Contact officer details for Credit Union, Citizens Advice Bureau and DWP Job Centre+</li> <li>Monthly meetings with colleagues in Revenues and Benefits including Welfare Rights</li> <li>Member of the Joint Welfare Reform Steering Group</li> <li>Where relevant external agencies included in training / awareness sessions</li> </ul>



Ongoing and on schedule



Ongoing but not meeting target dates



Barrier to progression



Completed

4.0	Continue to review all our customer information including (letters, leaflets, website etc.) to identify any gaps/reflect best practice	Ongoing	<ul style="list-style-type: none"> <li>• Delivery of clear message that paying rent is not optional</li> <li>• Reduction on reliance of letters and increased personal contact</li> <li>• Increased tenant awareness of seriousness of escalation</li> </ul>	<b>G</b>	<ul style="list-style-type: none"> <li>• All literature reviewed on an annual basis as part of Communication Plan</li> <li>• Rent 1<sup>st</sup> Campaign reviewed and introduced a Radio Campaign in 2018/19</li> <li>• Staff/tenant involvement in design and content of literature</li> <li>• <b>New letter template to be introduced for 2019/20 following staff consultation – supportive message but more business style layout.</b></li> </ul>
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Theme 4 – Staff Training and Information Technology					
Item	Key Actions	Target	Key Outputs/Evidence	RAG	Notes / Comments on progress
1.0	Provide access to Housing Management System to enable staff to assist tenants in their own homes	March 2020	<ul style="list-style-type: none"> <li>• Mobile working</li> <li>• Increase staff capacity to provide level of support needed</li> </ul>	<b>G</b>	<ul style="list-style-type: none"> <li>• Locality Team Mobile Working Group established</li> <li>• Potential methods of accessing systems assessed</li> <li>• Direct access agreed as best method following pilot</li> <li>• <b>January 2020 suitable devices being tests in North Locality for wider roll out</b></li> </ul>
2.0	Continue to identify opportunities to enhance existing Housing Management System	Ongoing	<ul style="list-style-type: none"> <li>• Streamlined and effective management system which supports locality working, early escalation and avoids delays in process</li> </ul>	<b>G</b>	<ul style="list-style-type: none"> <li>• Northgate system reviewed in January 2016 and introduced patch working and new escalation process</li> <li>• 2019 – mini review undertaken and small enhancements made to streamline existing system work</li> <li>• Any system upgrades or new modules provided by supplier are considered</li> <li>• Ongoing staff feedback around enhancements</li> </ul>
3.0	Ensure that all our frontline housing staff are fully trained and supported in rent arrears collection and management	Ongoing	<ul style="list-style-type: none"> <li>• Annual Training Plan</li> <li>• Training budget</li> <li>• Staff who are equipped to undertake their role</li> </ul>	<b>G</b>	<ul style="list-style-type: none"> <li>• Refresher training and training for new members of staff ongoing</li> <li>• 1-2-1 discussions and team meetings to identify any potential gaps</li> </ul>



Ongoing and on schedule



Ongoing but not meeting target dates



Barrier to progression



Completed

			<ul style="list-style-type: none"> <li>High quality effective rent and arrears collection</li> </ul>		<ul style="list-style-type: none"> <li>Training Plan looks at technical and soft skills needed</li> <li><b>Early 2020 external training identified for all frontline staff in negotiation skills both face to face/telephone – securing positive outcomes</b></li> </ul>
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Theme 6: Performance Monitoring					
Item	Key Actions	Target	Key Outputs/Evidence	RAG	Notes / Comments on progress
1.0	Ensure monitoring of performance at a service wide and Locality Team level	Ongoing	<ul style="list-style-type: none"> <li>Performance Management Framework</li> <li>Team meetings</li> <li>1-2-1</li> </ul>	<b>G</b>	PMF covers both service and locality performance Team Leaders and Locality Co-Ordinators complete performance analysis information on monthly basis and identify improvement actions Performance discussed at Housing Management Team and where needed SMT and EOT level
2.0	Ownership and accountability at all levels for performance and improvement activities	Ongoing	Staff are clear of their role and responsibilities and take ownership for arrears 1-2-1 and LIGO Team Meetings Management meetings Performance Management Framework	<b>G</b>	Locality Scrutiny meetings chaired by Service Manager with representation at Team Leader, Co-ordinator and frontline housing staff level Locality Teams provide overview of performance and challenges within their Locality and improvement activities planned for year ahead
3.0	Regular review of and progress towards achieving performance targets	Ongoing	Adjustments where needed to meet year end performance Performance Management Framework Additional support from Mobile Team in individual localities	<b>G</b>	Predictive analysis work undertaken in relation to impact of Universal Credit Forward projection for year end discussed at Senior Management level on a monthly basis



Ongoing and on schedule



Ongoing but not meeting target dates



Barrier to progression



Completed