

Rent Arrears Strategy

Mission Statement

To meet the needs of individuals by providing, in partnership with others, a quality service which benefits all through the effective management, prevention and reduction of rent arrears.

The Vale of Glamorgan Council Housing & Community Safety Division aims to: -

- Prevent tenants getting into arrears
- Minimise the amount of arrears owed by tenants
- Ensure that tenants have the information, support and advice they need to maximise their income and prevent or minimise debt
- Treat all customers fairly and equally
- Advertise our service by the publication of information leaflets and posters
- Be polite and courteous at all times
- Provide a high quality, value for money service
- Be accessible, accountable, and to listen and respond to our customers needs

The objectives that the Vale of Glamorgan Council Housing & Community Safety Division will seek to achieve in meeting its aims are as follows: -

- To maximise rental income by preventing arrears occurring and minimising the amount owed by individual tenants
- To signpost our customers to the relevant internal or external bodies
- To inform tenants that they are in arrears within two weeks of the last rent payment
- To record all discussions about arrears
- Ensure that all customers are treated in accordance to the Corporate Equal Opportunities Policy
- To provide information leaflets and posters and report on performance
- To regularly survey the service through customer satisfaction monitoring
- To have trained officers dealing with arrears
- To make paying rent as simple as possible
- To regularly analyse the causes of rent arrears so as to ensure that services are relevant and effective
- To only use eviction if all other methods of recovery have failed and the customer persists in the non-payment of rent
- Be easy to contact and quick to respond, and to be transparent

Preventative Work

Proactive work takes place at the follow-

Housing Assistants & Community Estate Workers	
A <i>t offer stage</i>	The customer is advised of the full rental liability and payment
A <i>t the sign up stage</i>	The customer is verbally advised of the duty to pay rent, given the various payment methods, and given a new tenant pack. Included in this, is a copy of 'A Guide to the Vale of Glamorgan Council's Rent Arrears' information leaflet and a Housing Benefit application form. It is also stressed how important it is to complete and present a claim within first week of tenancy and with supporting documentation to follow As Soon As Possible if not immediately available if a rebate is to form part of the weekly rental payment.
Income Assistants	
C <i>reation of the account</i>	A letter is issued to all new tenants to remind them of their rental duty.
I <i>nformation</i>	Pre-printed letterheads, giving useful information and telephone numbers on the reverse, will be used in all rent correspondence. Early contact posters are displayed in the Housing Reception area. Information leaflets are available for each stage of the arrears process.
S <i>tatements</i>	Rent statements are issued biannually in April and October and are in addition to the rent increase notifications
V <i>isits</i>	Visits, telephone calls, appointments and additional investigations are used wherever applicable

Recovery Process

This is done in line with Departmental policy and procedures and reviewed on a regular basis.

Targets

Targets are set annually for current rent arrears. These are monitored on a weekly basis and will be reviewed during that year.

Performance indicators are monitored on a quarterly basis and performance reported annually to all appropriate stakeholders.

Monitoring & Controls

Arrears levels are monitored on a weekly basis and 'hot spots' identified and analysed. Appropriate action and resources will be re-directed accordingly to address priority areas.

The automated process monitors arrears on a fortnightly basis and highlights the next action to be taken. The decision to 'move cases on' is taken by officers in line with procedures. The first stage of recovery takes place within two weeks of the last rent payment.

Small balances are monitored on a monthly basis and letters issued accordingly.

High arrears cases are monitored and controlled on a fortnightly basis.

Tenant satisfaction surveys are undertaken quarterly.

Contact

Direct telephone line numbers and corporate e-mail address are stated on all correspondence.

All written enquiries will be responded to within fourteen working days.

Pre-printed stationary will be used for all rent enquiry responses and will provide useful contact numbers, additional information and methods of payment.

A home visit will be arranged on request.

A trained officer will be available, at any time during the working day, with no appointment being necessary, with the interview being conducted in privacy.

Telephone calls will be answered within six rings and the rent enquiry dealt with by the responding officer.

All discussions about arrears will be manually recorded on the OHMS

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IT system.

Staff Training

We will ensure that all staff are fully trained in all areas through in-house and external courses.

We will conduct regular personal development reviews.

We will provide refresher training as determined via the personal development process.

Debt Awareness

There are advice services available that will help with maximising income and debt awareness.

Customers will be signposted accordingly by staff and details will also be given on all pre-printed stationary used for correspondence and in the information leaflets.

Liaison with Internal & External Partners

We will arrange quarterly meetings with all relevant partners.

We will share authorised information to the benefit of our customer.

We will enjoy reciprocal training with our partners.

Meeting the Needs of Our Tenants

We will liaise with Social Services wherever appropriate.

We will continue to develop and implement close links with the 'Supporting People' Team to ensure that our vulnerable tenants are able to maintain their tenancies in line with their tenancy agreements.

We will ensure regular liaison takes place with support providers to manage effectively the rent issues surrounding vulnerable tenants.

Service Level Agreement

We will ensure that the relevant service level agreements are in place and adhered to at all times.

Corporate Working

We will ensure a corporate approach to the recovery process wherever possible.

Targets for Improvement

We have developed the following targets to improve these services:-

Rent Arrears Strategy Action Plan

Sub Ref	Reference to Other Action	Action	Success Criteria & Outcomes	High, Medium or Low Priority	Officer Responsible	Start Date	Finish date	Resource & Budget Bids	Progress
Maximise rental income by preventing arrears occurring and minimising the amount owed by individual tenants									
RAS1		<p>Channel resources into proactive measures</p> <p>Investigate feasibility of weekly rent arrears runs</p> <p>Monitor and fast track persistent arrears offenders through the recovery procedure</p> <p>Continue to develop and implement close links with Supporting People</p> <p>Promote and encourage liaison</p>	<p>Rent arrears under control agreed targets met</p> <p>Maximum amount owed by individual tenants kept to under £500</p> <p>Continued improvement on National Indicators</p>	H	SA	May 2004	June 2006	Resource implications for introduction of weekly rental runs. Budget bids to be made	
Customers signposted to the relevant internal or external bodies whenever applicable									
RAS2		<p>Identify and develop relationships with internal and external agencies and bodies</p> <p>Promote and encourage closer working</p>	<p>Customer income maximised</p> <p>Success rates evaluated</p> <p>Legal action minimised</p> <p>Formal referral arrangements in place</p>	H	JB	May 2005	June 2006	From within existing resources	
Tenants informed when they are in arrears within two weeks of the last rent payment									
RAS3		<p>Identify and analyse system failings</p> <p>Implement manual intervention wherever necessary</p> <p>Document procedures and practices</p>	<p>Early customer contact maintained</p> <p>Potential issues resolved within the early recovery stages</p> <p>Arrears levels maintained or reduced</p> <p>Legal costs avoided</p>	M	JB	May 2005	May 2006	From within existing resources	

All arrears discussions recorded									
RAS4	Accurate and complete case histories Protection for customer and staff	Reiterate and encourage current practice of ensuring manual notes made on system Explore possibility of holding written correspondence as part of case history	L	JB	May 2006	May 2007	From within existing resources		
All customers treated in accordance to the Corporate Equal Opportunities Policy									
RAS5	Ensure all staff trained and aware of Corporate Equal Opportunities Policy Monitor and evaluate any complaints and grievances	Complaints and grievances minimised	M	JB	May 2005	May 2006	From within existing resources		
To provide information leaflets, and posters and regularly report on performance									
RAS6	Review existing information leaflets Develop and produce additional information where necessary Promote the use of the internet as a source of information Investigate opportunities for reporting to stakeholders on performance	Tenants kept knowledgeable and informed Tenant satisfaction	M	JB	May 2005	May 2006	From within existing resources		
To regularly survey and review the service									
RAS7	Develop and implement quarterly customer satisfaction surveys Monitor and analyse response Review and update procedures and practices accordingly	Customer satisfaction Service effective and efficient	H	JB/SA	May 2004	Feb 2005	Additional resources required to undertake survey.		

To have trained officers dealing with arrears						
RAS8	Undertake training needs identified through Personal Development Review process	Confident and effective staff	H	MI	June 2004	Additional resources required to fund training programme
	Review current training processes				June 2005	
	Review all current policies and procedures					
	Develop and maintain detailed procedure notes and guidelines					
To make rent payments as simple as possible						
RAS9	Analyse current payment methods and: Investigate the use of direct debits as means of payment Investigate the feasibility of using Pay Point as an additional method Investigate payment via the internet Promote the different methods on all correspondence	A variety of payment methods available to suit the needs of the customer	L	RD/MI	May 2005	The development of new payment methods will require additional resources to fund their implementation
					May 2007	
To regularly analyse the causes of rent arrears to ensure that the services are relevant and effective						
RAS10	Monitor arrears throughout all areas on a weekly basis Channel resources accordingly Investigate feasibility of in-house court action for former tenant debt	Early identification of issues or problems Resources targeted and efficient	H	SA	June 2004	From within existing resources
					June 2005	

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To only use eviction if all other methods of recovery have failed and the customer persists in the non-payment of rent		Promote early contact	Minimal or zero evictions Arrears levels low and controlled Customers signposted to appropriate agencies and bodies wherever necessary	H	JB	June 2004	June 2006	From within existing resources
		Target arrears in the early stages of recovery Refer to appropriate agency and monitor progress Actively encourage and develop Corporate working						
Be easy to contact, quick to respond and transparent		Actively promote rent arrears service Target resources to ensure availability Ensure policy and procedures are reviewed and up to date Develop and implement an out of hours appointment visiting service	All contact points well publicised Information leaflets available throughout the arrears process Trained staff available at all times Outside of working hours visits arranged where necessary Policies and procedures well documented All arrears discussions recorded on the system	H	MI/JB	June 2004	June 2007	Additional resources required to fund new out-of-hours service. Budget bids to be developed.
		RAS12						

VISIT OUR HOUSING WEBSITE AT:-

[HTTP://WWW.VALEOFGLAMORGAN.GOV.UK/CMS/LAYOUTS/XQ/ASP/DOCID.3709/QX/DEFAULT2.HTM](http://www.valeofglamorgan.gov.uk/cms/layouts/xq/asp/docid.3709/qx/default2.htm)