



NORTHAMPTON
PARTNERSHIP HOMES

Rent Income Management Strategy

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1.0 Introduction

1.1 Purpose

1.1.1 This strategy sets out Northampton Partnership Homes approach to managing rental income collection and arrears recovery.

1.1.2 The aim of the strategy is to maximise rental income and minimise arrears of rent while also sustaining tenancies. Protecting rental income is one of the key functions of NPH as it in turn supports the ability to finance and deliver a comprehensive housing service.

1.1.3 The strategy captures all measures currently in place to manage rental income, considers the environment in which the rent collection and recovery service is operating, the challenges facing the service and identifies areas of further service development.

1.2 Scope

1.2.1 This strategy primarily focuses on income to the Housing Revenue Account, received from current tenant dwelling rents and service charges. In 2019/20 this will be around £50m

1.2.2 Other sources of income to the HRA include:

- Leaseholder service charges
- Garage rents
- Recharges
- HRA commercial units

1.2.3 It is noted that responsibility for the recovery of leaseholder service charges and former tenant arrears falls within the scope of Northampton Borough Council's agreement with LGSS for the management of these service areas.

1.2.4 Rental income is adversely impacted by both non-payment and void loss. Void rent loss is managed through specific voids processes and is not considered in this strategy.

1.3 Context

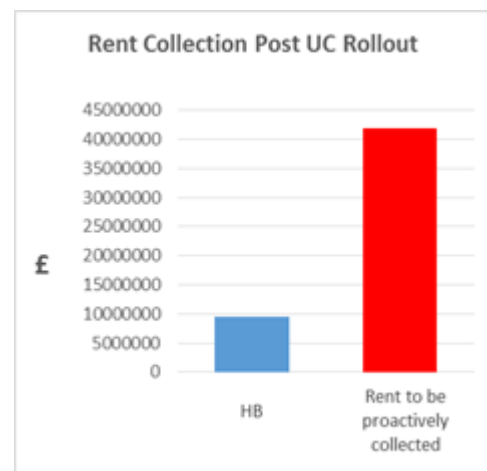
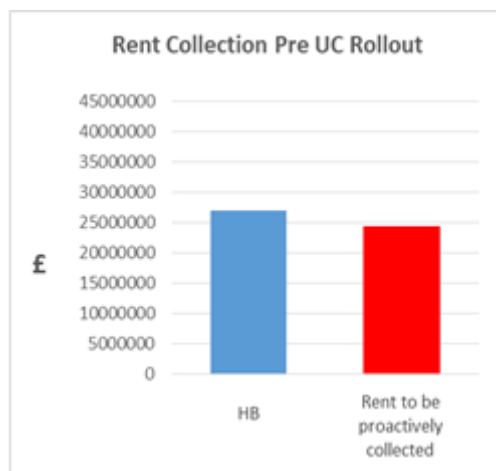
1.3.1 Northampton Partnership Homes manage some 11400 rental dwellings and 960 leasehold properties on behalf of Northampton Borough Council. Income derived from rents and service charges provides the funding necessary to deliver the housing service. This represents a significant sum, with a rent roll totaling £50,399,650 in 2018/19. After void rent loss (£386,124) a total rent debit of £50,013,526 was available for collection.

1.3.2 Rent and service charge payments during 2018/19 amounted to £49,812,078 thereby providing a collection rate of 99.6% against the debit. Current tenants rent arrears at the end of 18/19 totalled £1,115,689 (2.23% of the debit).

1.3.3 Comparing current collection rate and arrears performance with other social housing providers through HouseMark's National club, shows these indicators as benchmarking in the upper median quartile.

1.3.4 The rent roll has been gradually reducing since 2016 as a consequence of the government's 1% annual rent reduction, imposed on social landlords for four years. Added to this annual RTB sales (125 dwellings in 2018/19) are eroding stock levels and rental income.

1.3.5 Housing Benefit (HB) payment comprised 51.8% of rental income in 2018/19 however this marks a reduction from 53.9% in 2017/18 and 56.5% in 2016/17. This pattern of falling income from Housing benefit is continuing in 2019/20. A number of factors are contributing toward this trend including; fewer claims, reduced allowances, the benefit cap and tenants transitioning from HB to Universal Credit. This is important to recognise because the impact of reduced Housing Benefit payments means there is more rent to pro-actively collect. This trend will be greatly accelerated as Universal Credit continues to roll out. The tables below show the amount of rent received in Housing Benefit compared to the amount of rent to be pro-actively collected, pre-UC rollout and post UC rollout.



The significant increase in the level of rent to be proactively collected following the full implementation of Universal Credit will demand greater levels of activity, responsiveness and interventions from rent income teams as caseloads grow.

1.4 Key links to the strategy

1.4.1 The Delivery Plan

The Delivery Plan agreed between Northampton Borough Council and Northampton Partnership Homes sets out the Strategic Objectives for Northampton Partnership Homes. It outlines the actions required and sets the key performance measures for NPH.

1.4.2 Northampton Partnership Homes – Vision, Mission and Values

The Vision, Mission and Values for NPH have been developed in conjunction with and in consultation with all stakeholder groups including tenants, employees, Board members, operating partners, contractors and Northampton Borough Council.

Vision:

- NPH provides homes which enable people to live happy and healthy lives in enriched communities

Mission:

- We improve lives by sharing a common purpose
- We improve and maintain the quality of our homes
- We provide services which endeavour to meet the needs and aspirations of all tenants and residents
- We will provide the opportunity for people to influence the immediate and long term futures for themselves and their communities

Values:

- Open and Strong
- Listen and Respond
- Achieving more with others
- Aim High and Deliver

1.4.3 The Housing Revenue Account Business Plan

The Housing Revenue Account Business Plan sets out the Northampton Borough Council's vision for managing its housing stock and estates, identifies priorities and the resources available to deliver them. It takes a long-term view of investment in the Council's housing stock. The rental income stream that the Council receives is critical to the sustainability of the Business Plan.

1.4.4 Tenancy Sustainability Strategy

The tenancy sustainability strategy outlines how we support tenants to ensure they can maintain their tenancy. A key element of this strategy directs NPH's approach to supporting tenants in maintaining rent payments, mitigating the need for enforcement through court action and eviction.

1.4.5 Customer Services Strategy

To provide a positive customer experience and embed a culture of customer service that values customer satisfaction NPH has developed a Customer Service Strategy. The strategy will help to shape our approach toward service delivery across all sections of our organisation.

1.4.6 Housing Allocations Scheme

The scheme limits access to housing for those who have a previous tenancy debt with Northampton Borough Council and also limits the ability for existing tenants with rent arrears to transfer to another tenancy.

1.4.7 Northampton Partnership Homes – Value for Money Strategy

The VFM strategy focuses on delivering an optimum balance between service costs, performance and quality. The strategy seeks to obtain the maximum benefit from the resources available to the organization to meet the needs and aspirations of our tenants and residents.

1.5 Service Area Objectives

1.5.1 This strategy supports the delivery of the service area objectives below. These objectives reflect Northampton Partnership Homes Strategic Objectives, and our Vision, Mission and Values. They have been developed using best practice principles and with input from tenants.



2. Business Involvement

2.1 Roles and responsibilities

2.1.1 The Head of Income and Leasehold Services has primary responsibility for maintaining and implementing this strategy, supported by members of the Income Team. The day to day activity and performance within the rent income team is managed by the Rent Income Managers.

2.2 Stakeholder relationships

2.2.1 NPH work with a number of external partners to support the delivery of a comprehensive rent income collection and arrears recovery service.

Organization	Strategy Involvement
<p>Northampton Borough Council One Stop Shop and Call Centre</p> <p>Housing Options Team</p>	<p>First point of contact for service area enquiries UC Digital Support</p> <p>Referrals for specialist debt advice and UC Budgeting Support Tenancy sustainment Homeless prevention</p>
<p>LGSS Housing Benefit Team</p> <p>IT Services</p> <p>Recovery Team</p> <p>Fraud Team</p> <p>Exchequers Team</p>	<p>Assess eligibility for and payment of Housing Benefit</p> <p>IT systems and system development</p> <p>Collection of former tenant arrears</p> <p>Fraud prevention and investigation</p> <p>Processing rent payments</p>
<p>DWP</p>	<p>Implementation of Universal Credit</p> <p>Payment of UC housing element APA and direct payments Budgeting and digital support</p>
<p>Tenants</p> <ul style="list-style-type: none"> - Service Improvement Panel - Tenant Panel 	<p>Service Users</p> <p>Consultation and service area development</p>

	Service complaints and feedback.
Mobysoft	Arrears profiling and management software
Community Law Service	Debt Advice and Money Management Financial Inclusion
Citizens Advice	Universal Support Debt Advice and Money Management
Northamptonshire Credit Union	Financial Inclusion - Banking and loan facilities for those unable to access high street services
Homekind	Financial Inclusion
Northampton County Court	Enforcement – Possession orders and eviction
Experian	Financial Inclusion – Rental Exchange

2.3 Finance and Funding

2.3.1 Income collection, arrears recovery and NPH activity related to this strategy is funded through service area budgets derived from NPHs management fee. The direct benefits delivered through this investment in service are:

- Protecting income to the HRA, facilitating the ability to invest in the housing service
- Tenancy sustainment
- Effective management of Welfare Reform
- Supporting customer wellbeing
- Maximization of customer income
- Minimizing costs of enforcement and eviction
- Enhance NPH reputation and customer satisfaction

2.3.2 Ultimately NPH must determine the appropriate balance between the level of investment in service delivery and resulting benefits. Service provision and investment will be reviewed regularly and specifically with a view of the impact from the continuing rollout of Universal Credit.

2.3.3 Much activity in recent years within income management has been focused on delivering greater levels of efficiency and productivity to be able to manage the increased caseload resulting from Welfare Reform. Added to this, NPH's approach toward arrears prevention and support have resulted in reduced costs from court actions and a reduction in the number of evictions and associated cost. This together with the additional value derived from working with partners all support our ability to ensure that in so far as is possible maximum value is derived from the resources available to the service.

3. Reasons for Arrears

3.1 Introduction

3.1.1 The reasons for arrears can be complex. Understanding those factors which, singularly or in combination, contribute to rent debt helps NPH develop appropriate solutions. Through an understanding of the environment in which NPH's income collection service is operating and those influences which put pressure on household finances, NPH are better able to minimize risks to rental income.

3.1.2 This section of the strategy captures the factors most commonly understood as contributing toward rent debt and sets out those measures in place to maximize rental income and mitigate against arrears.

3.2 Economic Environment

3.2.1 Prevailing economic conditions have a significant impact on household budgets and the ability to meet bills and expenses, including making rent payments.

3.2.2 Levels of employment in Northampton, like national patterns, are at present relatively high, although employment can be low paid or insecure. Inflation has run above wage growth for several years a period during which many households have experienced a squeeze on incomes. Although wages are now beginning to catch up, pressure on household budgets leads to competing demands on limited finances and rent payments can be the first thing to be missed. The environment within which the Rent Income Officers operate is tough as we continue to see strain on household incomes.

3.2.3 In July 2018 data released by the ONS showed household debt levels at an all-time high. It indicated that the squeeze on household incomes from benefit cuts, lackluster wages and higher inflation would continue to force poorer households to borrow more to pay basic bills. Researchers at the ONS said the situation was worse than at any time on record, with ONS figures showing that during 2017 the poorest 10% of households were spending two and a half times their disposable income, on average.

3.3 Welfare Reform

3.3.1 The welfare reform programme has introduced significant changes to means tested benefits. Additionally, most benefits have been frozen since 2016. The major areas of change to welfare benefits in recent years which directly relate to the way in which help with housing costs are paid have been:

- Social Size Criteria

- Benefit Cap
- Universal Credit

3.3.2 **Social Size Criteria – removal of the spare room subsidy for under occupation**

While there are some very specific rules in the application of the social size criteria, essentially, from April 2013, households of working age who under occupy their property by one bedroom have their housing benefit reduced by 14% of the full rent, and for two or more spare bedrooms a reduction of 25% is applied.

3.3.3 At March 2013 numbers under occupying totalled 1134 but by end of August 2019 this had reduced to 478. The reduction has been achieved through a strategy of offering priority status on the housing waiting list to those under occupying and impacted by welfare reform, further supported by incentivising tenants in this position to transfer with a downsizing payment of £500 and help with removal costs of up to £300.

3.3.4 Options for those who do not wish to move include:

- Stay and pay the shortfall
- Money Advice
- Take in a lodger
- Seek employment/increase working hours
- Discretionary Housing Payment

3.3.5 Following the introduction of social size criteria in 2013 we saw average levels of rent debt across those under occupying rise, however more recently rent debt levels for those under-occupying have reduced and are no longer significantly different to all other tenancies.

3.3.6 **Benefit cap**

The benefit cap applies a limit to the total amount of benefit that most people of working age can receive. Originally implemented from April 2013 the cap was reduced to the levels below from November 2016:

- £20,000 a year for couples (with or without children living with them)
- £20,000 a year for single parents whose children live with them
- £13,400 a year for single adults who don't have children, or whose children don't live with them

3.3.7 When the cap is applied Housing Benefit is reduced to prevent total benefits received going above these limits. This means that claimants affected have to find some or all of their rent payments from their other benefits.

3.3.8 The Rent Income team receive a monthly report from the Housing Benefit team which lists all NPH managed tenancies subject to the benefit cap. This enables officers to identify cases and make contact quickly in order to assist and advise tenants.

3.3.9 At the end of August 2019, 66 tenancies were subject to the benefit cap through a reduction in Housing Benefit, with the average weekly reduction across those cases at £58. Average arrears levels across those subject to benefit cap are 50% higher than the average across all tenancies.

3.3.10 **Universal Credit**

Universal Credit combines six benefits for working age claimants into one single payment made direct to the claimant. These are:

- Job Seekers Allowance
- Employment support Allowance
- Income Support
- Child Tax Credits
- Working Tax Credits
- Housing Benefit

3.3.11 Universal Credit is intended to be viewed as a surrogate wage. A single combined payment paid monthly in arrears, which requires the claimant to budget their finances accordingly. Housing Benefit is included within the claimant's overall Universal Credit payment and is therefore paid direct to the claimant rather than to the landlord. This requires the claimant to manage their money and ensure they make the rent payments from their Universal Credit.

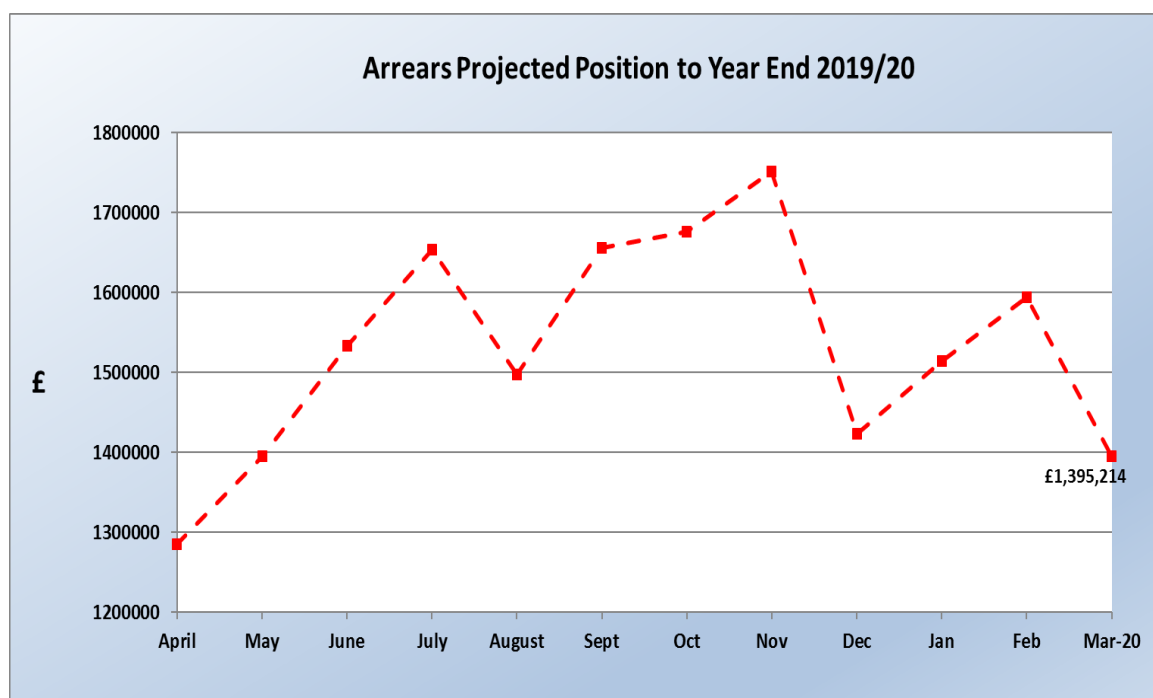
3.3.13 Universal Credit Full Service commenced in Northampton on 14th November 2018. From this date all new claims, from single people, couples and families, in Northampton who would previously have made a new claim to Jobseeker's Allowance, Employment and Support Allowance, Income support, Working and Child Tax Credit and Housing Benefit are instead directed to claim Universal Credit. Those claimants currently on heritage benefits (such as JSA/housing benefit) will remain on them unless they have a change of circumstances or until 'Transition'. Transition is the process by which DWP will move those on heritage benefits to Universal Credit. Transition is due to commence in parts of the country from July 2019 but probably not in Northampton until 2021. Transition will be completed across the country by 2023. At this point UC will be fully implemented.

3.3.14 Not all tenants claiming help with housing costs will receive that help through Universal Credit. This will be true for those of working age but those of pension age will continue to claim help with their housing costs via Housing Benefit. Analysis shows

we have nearly 2700 tenants of pensionable age of which just over 2000 receive help with housing costs through housing benefit.

3.3.15 National research, surveys, liaison with other housing organisations and NPH's own experience indicate that those in receipt of Universal Credit with housing element are much more likely to be in rent arrears and have higher levels of rent arrears. One of the most significant reasons for this being the 5/6 week wait between an applicant making a claim for UC and the date at which they receive their first payment.

3.3.16 NPH have undertaken detailed projections to establish the likely impact of Universal Credit on rent arrears. The results show that arrears are likely to increase and to around £1.4m at the end of 2019/20.



3.4 Other factors that contribute to rent debt

3.3.1 Housing Benefit or other benefits not claimed

Around 52% the weekly rent debit is still paid through housing benefit with a substantial number of tenants relying on housing benefit to help meet housing costs. Failure to claim Housing Benefit or any gaps in claim can therefore have a significant impact on rental income. In addition, tenants may not be receiving all the benefits to which they are entitled. Some may believe that if they are in employment, they cannot claim benefits and fail to enquire about benefits to which they may be entitled.

3.3.2 Other financial commitments and multiple debt

Competing bills can place considerable financial strain on household incomes. A large fuel bill can upset the delicate balance between income and outgoings. Households may borrow money to pay rent or other bills, which can lead to increased debt. Some may over commit against income or fail to prioritise outgoings appropriately.

3.3.3 Relationship Breakdown

Relationship breakdown may, for a variety of reasons, result in rent not being paid. Officers will liaise with the tenant being mindful of any resulting tenancy issues and ensuring relevant benefit payments are in place. Where appropriate a referral for support can be made.

3.3.4 Bereavement

For the bereaved this can represent a significant life changing event which needs to be approached with due care and sympathy. It may impact financial stability and officers will need to ensure appropriate advice is provided. This may include; benefit entitlement, tenancy regularisation, succession and assessment of support needs.

3.3.5 Ill health

Ill health can impact income and financial stability. Advice and assistance will be given to ensure all relevant benefits are claimed. There may be an increased emphasis on home visits and where appropriate, referral for support.

3.3.6 Loss of employment

The reduction in income resulting from the loss of employment can have a significant impact on a tenant's ability to pay rent. This is a particular problem for those who are in low paid temporary work or find themselves frequently in and out of work. Tenants may face reduced hours or becoming a single wage household. Benefits advice will be provided and in appropriate circumstances referral for money and debt advice

3.3.7 Zero hours contracts

Increasingly Officers have found themselves working with tenants who have difficulty managing finances due to being employed on zero hour's contracts. Officers will provide advice and assistance and refer for debt and money advice.

3.3.8 Imprisonment

Officers liaise with the Probation Service, Relatives and the Housing Benefits Service, to ensure that appropriate assistance is given to tenants in prison. In some cases, housing benefit may cover the rent for a limited period, for example while the tenant is on remand. However, if the arrears are likely to increase, there is no benefit entitlement, or the tenant is unable to arrange for rent to be paid; legal action is taken to recover the property.

3.3.9 Abandonment of Property

Officers ensure that abandoned properties are recovered as soon as possible. Abandoned properties will either be recovered immediately, should we have an existing Possession Order, or a Notice to Quit will be served and the property recovered upon expiry. Procedures are in place to minimise the time required to recover and re-let any abandoned tenancy.

3.3 10 Vulnerability

A tenant may have additional support needs and find it difficult to fulfil tasks required to maintain a tenancy, such as completing benefit applications and budgeting. They may then fall into arrears, which they cannot pay or deal with.

4. Management of Income and Arrears

4.1 Overarching Approach

- 4.1.1 This section of the strategy focuses on those measures NPH have in place to manage rental income and arrears recovery.
- 4.1.2 Our approach is to provide a fair and objective arrears recovery service that balances the needs of those individual tenants having trouble paying rent, with the necessity to maximize the rental income, facilitating the ability to fund and deliver a comprehensive housing service.
- 4.1.3 NPH expect tenants to pay their rent on time and as required under the terms of the tenancy agreement and has procedures in place to provide for early contact in the event a rent payment is missed.
- 4.1.4 NPH offer support and advice to help tenants manage their rent account and can provide advice on income maximization and uptake of welfare benefits. There are additional arrangements in place for referral to specialist debt advice.
- 4.1.5 Through the NPH Your Account, we offer tenants the opportunity to manage their rent account on-line. The account provides access, at any time, to view the weekly rent due, the account balance, payment history, request a statement and make payments. NPH will be working toward increasing the number of tenants who have registered for and are actively using the online account facility as a means of managing their rent account.
- 4.1.6 We recognize that for those tenants experiencing financial difficulty, it can be a stressful and anxious experience. We will therefore always seek to make payment arrangements that are realistic, affordable and sustainable.
- 4.1.7 Possession proceedings and eviction are only used in circumstances where NPH are unable to work with tenants to achieve a reasonable prospect of regular rent payment and recovery of arrears.
- 4.1.8 Given the many complex causes of rent arrears, managing rental income to ensure NPH support those experiencing financial difficulty and sustain tenancies, requires solutions that multi-dimensional and can be tailored to individual circumstances. All of this activity can be grouped under three key themes:
- Arrears prevention
 - Working with tenants to support rental payment
 - Recovery and enforcement

4.2 Prevention

4.2.1 A primary driver in NPH's approach is to prevent arrears arising in the first place. We want tenants to sustain their tenancies and to do this they have to pay their rent. Accordingly, we have a wide range of practices in place to ensure tenants understand their obligation to meet rent payments and to provide support to help them where required.

4.3 Support

4.3.1 Some tenants may experience financial difficulty or other problems which lead to arrears of rent. They may require support and advice either in the short or long term to ensure their home is not placed at risk. NPH have developed a tenancy sustainment strategy which sets out in detail how we will ensure appropriate measures are in place to sustain tenancies where tenants require support and may be at risk of losing their home.

4.3.2 For those specifically experiencing problems maintaining rental payments a range of support mechanisms are available which will help officers work with tenants to resolve those issues.

4.4 Recovery and Enforcement

4.4.1 Where tenants do not meet their responsibility for making rent payments and where they will not engage with our Rent Income Team, NPH will take action to enforce the tenancy agreement. This ranges through the issue of warning letters, formal notice of legal proceedings, county court possession orders and eviction. Officers will follow a comprehensive arrears procedure which ensures early intervention and consistent application of enforcement measures.

4.5 Income Management – existing controls

4.5.1 The table below details those existing controls NPH has in place to manage rental income collection and arrears recovery, grouped under the key themes.

4.5.2 Controls have been developed through learning and best practice. NPH draws information from its membership of peer groups such as The Midlands Best Practice Group, Northamptonshire Housing Management Forum and organizations like HouseMark and HQN Rent Income and Excellence Network.

4.5.3 The anticipated impact of Universal Credit has been a significant driver for service development, specifically to ensure measures are in place to mitigate where possible

the expected increase in rent debt and tenants requiring advice and support. This remains a developing picture and we continue to work with local partners through the Northampton Welfare Reform Group to deliver effective solutions.

Prevention	Support	Recovery
<ul style="list-style-type: none"> • Pre tenancy support to ensure housing applicants are 'tenancy ready', including assessment of financial wellbeing. • Use of introductory tenancies • New tenant sign up process emphasising rent payment obligations and driving a rent payment culture at the start of the landlord/tenant relationship • A tenancy agreement explaining clearly the obligations to pay rent • Housing benefit applications completed at sign up • A requirement to pay the first weeks rent at sign up • Visits to all new tenants within two weeks and six months of their tenancy start date • Facility for tenants to manage their rent account on line through NPH My 	<ul style="list-style-type: none"> • Referrals to debt advice for those in financial difficulty • Signposting to independent debt advice and money management self-help tools • Specialist Support Officer based in the Rent Income Team providing benefit advice and support to new claimants to Universal Credit • Referrals to a dedicated Support Team for those with multiple support needs • Downsizing arrangements including financial support to assist those who are under occupying their home • Additional rent visits for those in arrears to increase the level of personal contact, tailoring standard procedures to individual circumstances • Access to interpretation services and a body of employees who have multi 	<ul style="list-style-type: none"> • Specialist Rent Income Team • Step by Step Arrears Recovery Procedures • Arrears Progressions configured within CAPITA Housing System • Mobyssoft RentSense arrears management and profiling software. Supports service efficiency and capacity building to manage increased caseloads • Using of a variety of contact mechanisms for those in arrears, telephone, letter, text, home visits • Suite of arrears letters reviewed and approved by the Tenants Money SIP • Realistic repayment arrangements based on individual circumstances • Use of direct payments from DWP, including APA for Universal Credit cases. • Pre-Action Protocol for Possession Cases • Northamptonshire Pre-Eviction Protocol

<p>Account</p> <ul style="list-style-type: none"> • Multiple payment methods offered • Any day direct debits • Quarterly rent statements • NPH officers have access to Housing Benefit systems • Promotional campaigns • Advice and information about rent payment, arrears and claiming help with housing costs provided on the NPH Website and through Newsletter • Discretionary Housing Payments • Being part of The Rental Exchange • Partnership working with the Northamptonshire Credit Union to ensure access to banking and affordable credit for those who cannot access high street facilities 	<p>lingual skills where English is not the tenants first language</p> <ul style="list-style-type: none"> • Use of Discretionary Housing Payments • Tenant Training Programme • Service area information and benefits advice provided through the tenant newsletter and NPH website • One Stop Shop – where tenants can access digital support, DWP Work Coach and debt advice partner agencies 	<ul style="list-style-type: none"> • Contact at tenancy termination aimed at minimising former tenant debt • Use of possession proceedings and eviction
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5. Performance Measurement

5.1.1 Income collection and arrears recovery performance is monitored through corporate KPI's and in addition several local service area measures. Performance targets are reviewed and set annually. Corporate PI data is collected and reported monthly. Quarterly performance reports are provided to NPH's Operations and Resources Committee. Local measures are collected both weekly and monthly depending on the measure.

Corporate measures

- Rent collected as a percentage of rent due
- Arrears as a percentage of the debit

Additional local measures

- Number of tenants paying by direct debit as a percentage of all tenants
- Arrears by Rent Income Officer area
- Number of Notices of Possession served
- Number of court applications for rent arrears
- Number of evictions for rent arrears
- Former tenant debt
- Rent written off

5.1.2 PIs are benchmarked using the HouseMark, benchmarking service. This provides an indication of service area performance and VFM when measured against other housing organizations.

5.1.3 Informal benchmarking is undertaken through groups such as the Midlands Best Practice Group, Northamptonshire Housing Management Forum and HQN Rent Income Excellence Network.

5.1.4 Each Rent Income Officers is provided with an individual arrears target. Performance against target is monitored weekly and managed through NPH's performance management framework.

5.1.5 Periodic audits of data submitted in relation to the performance measures provides assurance around the accuracy and reliability of PI data.

6. Strategy Action Plan

The Action Plan captures those activities NPH have identified to ensure the rent income service continues to develop to meet NPH's aspirations, the needs of tenants and ensuring we remain responsive to the challenges of welfare reform.

Activity	Link to Service Area Objectives	Action	Timescale	Detail	Progress
Increase Open Housing Functionality to support arrears management	Have processes in place to manage arrears and take early action	Introduce flexible rent-free week option	November 2018	Approved at EMT – July 18 Process agreed and implemented	Complete – review report to EMT June 2019
		Training, awareness and implementation of universal credit functionality within Open Housing	October 2018		Complete
		Implement PCOL module within open housing to improve efficiency of court application process	March 2019	Awaiting further work from CAPITA	Cancelled

		Amendments to current rent statements to enable better layout and capture of information relating to all charges	March 2019	Amended rent statements introduced from April 2019.	Complete
		Ensure arrears progression / stages (e.g. CR1) are working effectively	December 2018 Revised October 2019	Further work required – case examples being checked by Housing Systems Team.	Complete
Increase payment options	Have measures in place to prevent and minimise the occurrence of rent debt	Implement re-occurring card payment option together with associated reporting and administration processes	December 2018 Revised December 2019	Undertaking review of associated admin procedures.	Cancelled
		Promote use of DD payment option and increase numbers paying by DD	December 2018 – April 2019 Revised April 2019 to March 2020 as per service area Action Plan	DD Action Plan developed and work progressing. Numbers paying by DD monitored each month. As per Service Area Action Plan 2019/20 and specific DD Action Plan.	Complete and Ongoing (Oct 19 -DD payers at 24% of all tenancies)

		Review option for introducing mandatory payment by DD at the start of all new tenancies	September 2019	As part of DD action plan – reviewed by EMT – DD presented as default payment method at sign up.	Complete
Maximize weekly contacts	Have processes in place to manage arrears and take early action	Implement texting solution for non-contact weekly arrears cases	March 2019 Revised to 31/12/19	Text anywhere solution tested. Further work to specify texting parameters. As per Service Area Action Plan to complete within financial year 2019/20.	Cancelled
		Introduce/enable functionality for sending emails via Open Housing	March 2019 Revised November 2019	Housing Systems Team to demo functionality.	Complete
Increase management information for UC and ability to	Ensure appropriate response to Welfare Reform to	Review current reports produced by Open Housing to ensure accuracy of data	October 2018	Reports reviewed and amended where required.	Complete

manage UC	minimise impact on rental income	Introduce specific reports for the introduction and management of arrears relating to UC	October 2018	UC Indicator change report reviewed and amended.	Complete
		Work with external suppliers (Mobysoft/Capita) to ensure that rent sense reports can identify UC cases as required	October 2018	UC cases split from non-UC cases within RentSense.	Complete
		Create UC payment as an additional transaction code within Open Housing for easier identification of UC direct payments	March 2019 Revised target December 2019	Establish requirements and agreed process with LGSS/NBC. Payment transaction codes being set up within Open Housing.	With NBC
Ensure employees are upskilled to	Ensure appropriate response to Welfare Reform to	Visit DWP Service Centre	November 2018	Action cancelled – DWP unable to facilitate visit.	Action Cancelled

manage UC	minimise impact on rental income	Gather requirements for the introduction of landlord portal (property database) and associated employee training	November 2018	Set up of Landlord Portal for NPH complete – arrangements in place to update property databased as required.	Complete
		Universal Credit – NPH employee training	August 2018	UC training provided for RIOs, HOs, Support Officers, Rehousing Officers.	Complete (further refresher training November 2019)
		DWP Training - LA handover pack	1st October 2018	Undertaken by DWP Oct 2018.	Complete
Facilitate self-serve	Ensure there is excellent access to service	Promote NPH Your Account facility	January 2019	Flyer with all January 2019 statements and further information circulated with all rent review letters - March 2019. Additional promotions linked to go live of on-line repair reporting facility.	Complete
		Establish baseline and for number of customers using the on-line account facility and develop promotional activity	November 2018 Revised April 2019	Undertaken through 24/7 project. Ongoing monitoring via Customer Services Excellence Group.	Complete

		Review rents and benefits information on NPH Website	October 2018	All rents information updated together with detailed information about Universal Credit.	Complete
Provision of tenant support	Provide effective advice, support and access to debt and money advice	Review support provision for new UC claimants	March 2019	Support Officer role revised now Financial Inclusion and Welfare Reform Officer – focus on supporting new UC applicants. 1x additional FI&WF post added to establishment as per EMT review March 2019.	Complete
		Introduce pre-tenancy affordability appraisal linked to provision of appropriate support for new tenants		Part of application and pre-tenancy processes.	Complete
		Review and collect tenant contact details to ensure most up to date information is available	March 2020	Links to tenant profiling project. Data collection ongoing through Tenancy Updates and Star Survey.	Ongoing

7. Review

7.1 Governance arrangements

The strategy and accompanying action plan will be monitored by the Head of Income and Leasehold Services. Performance measures will be reported monthly through the Performance Plus system and through reports to NPH Executive Management Team.

7.2 Review and evaluate

The Strategy will be reviewed in October 2021 or before should circumstance indicate a more immediate requirement. Ongoing evaluation will be through performance measures and target setting.

DOCUMENT MANAGEMENT	
<i>Approved by: Board</i> <i>Date of approval: November 2018</i>	<i>Next Review Date: October 2021</i>
<i>To be read in conjunction with:</i> <ol style="list-style-type: none"><i>1. Rent Recovery Policy</i><i>2. Rent Recovery Procedure</i>	<i>Contact Officer:</i> <i>Head of Income and Leasehold Services</i>