

HQN Accredited: Income Management – Assessor's report

Tamworth Borough Council

SUMMER 2016

Strictly private and confidential

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Introduction

Tamworth Borough Council (TBC) applied to be accredited under HQN's Accredit: Income Management programme.

HQN's accreditation programme assesses service delivery and outcomes against a range of challenging quality standards, covering the following six modules:

1. *Customers and communities*: customer focus, response to local priorities and access to relevant services, including money advice and help with preparing for welfare reform.
2. *Income collection*: collection and accounting of rent, service charges and other housing-related income.
3. *Arrears management*: prevention and recovery of current/former tenant rent arrears and other debt, including incentives for payment and measures to prevent eviction and abandonment due to rent arrears.
4. *Welfare Reform*: including the administration of Housing Benefit and partnerships with HB providers, preparation for welfare reform and management of changes to the benefit system.
5. *Financial wellbeing*: measures to address financial exclusion in the community and to support the financial wellbeing of residents. This includes helping customers to maximise their income through access to money management and welfare benefit advice.
6. *Value for money*: strategies to achieve effectiveness, efficiency and economy of services.

Organisations that meet the standards are accredited and receive an award and appropriate recognition in the housing sector. An annual assessment is carried out to ensure that standards are being maintained.

The accreditation process and award is designed to give confidence to residents, officers and other stakeholders that the service is well run and is delivering positive outcomes and value for money.

The process is subject to robust scrutiny by the Accredit Panel. All panel members have a wealth of experience and expertise.

Accredited organisations have access to expert support and a network of organisations working to the same high standards of service delivery and performance.

This assessment took place during February and March 2016, following an income management service review by HQN during July 2015. HQN's assessor is Tony Newman, who also carried out the service review and this is his report.

The report sets out the context, our overall assessment against the quality standards and the assessor's recommendation to the Accredited Panel.

We would like to thank the officers and residents of TBC, along with the partner organisations who took part in the assessment, for their enthusiastic, honest and positive approach. It is important to note that where accreditation is awarded to an organisation, it is also recognition of the contribution from service delivery partners and residents.

Assessor's recommendation

Following the assessment, HQN's assessor considers that service strengths outweigh weaknesses in all six modules and that TBC is awarded accreditation.

This assessor's report will now be submitted to HQN's Accredit Panel. The Panel will meet on **22 March 2016** to scrutinise the assessment process and decide whether to accept the assessor's recommendation.

Following HQN's income management service review, we produced a report for TBC setting out the strengths and opportunities for improvement.

Tony Newman also provided a comprehensive set of recommendations to help TBC to continue to strengthen the service and the offer to customers.

To avoid repeating these findings and recommendations in this assessor's report, the panel has had sight of the review report. This document is therefore an updated summary rather than the usual more detailed report.

Assessment report

Context

- TBC is a local authority in Tamworth in the West Midlands
- TBC has retained its stock and manages 4,424 properties. 4402 are defined as general needs social housing
- TBC has 12 sheltered Schemes containing 365 properties in total.
- The stock profile is mainly urban
- TBC also manages a small number of leasehold properties (567)
- TBC has a specialist, centralised income team, part of the Tenancy Sustainment Team, based in the head office in central Tamworth
- The team comprises the Tenancy Sustainment Manager, Income Maximisation co-ordinator, two Income Maximisation Officers, four Tenancy Sustainment Officers and five generic assistants, who deal with low-level arrears
- The Tenancy Sustainment Manager (TSM) reports to the Head of Landlord Services and there are close working relationships with the Housing Options and Independent Living Teams
- Former tenant arrears (FTA) are managed within the specialist team.

- TBC is the sole Housing Benefit (HB) provider for TBC's operating area. The relationship between the HB team and housing services appears to be highly effective
- 63% of TBC tenants are in receipt of HB
- TBC's HB Team is part of the Universal Credit (UC) Support Framework and they provide advice on money management and benefit. TBC has signed up to a delivery partnership agreement (DPA) with the Department for Work and Pensions for the expanded implementation of UC
- TBC part funds the local Citizens Advice (CAB) under contract. Relationships are positive and mutually supportive. TBC has strong links with other local and national advice agencies
- There is no credit union presence in Tamworth but TBC does promote credit unions in outlying areas. TBC is working with partners to try to establish a credit union in the town
- TBC is an active member of regional and national forums to share best practice and to identify and implement measures to enhance residents' financial wellbeing. The TSM is an active member of HQN's specialist Rent and Income Excellence Network (RIEN)
- The Orchard IT system is used for arrears case management
- We found everyone that we interviewed at TBC to be motivated, enthusiastic and customer-focused.

The following sections of this report set out our findings against HQN's quality standards.

Performance benchmarking summary

The table below summarises TBC's performance against key indicators over the past five years:

Indicator	2010/11	2011/12	2012/13	2013/14	2014/15
% of rent collected (inc arrears b/f)	98.67%	97.71%	97.65%	98.5%	98%
% of rent collected (excl arrears b/f)	100.25%	99.1%	99.55%	100.27%	100.1%
Current arrears as % of debit	1.56%	2.08%	2.36%	2.28%	1.96%
FTA collected £	£33,832	£34,628	£39,143	£41,063	£36,239
FTA value £	£262,456	£294,133	£371,254	£435,897	£478,830
FTA as % of debit	1.74%	4.84%	2.15%	2.41%	2.62%
Value of rent written off £	£60,088	£5,490	£50,657	£29,490	£45,243
Evictions for rent arrears (number)	15	8	22	22	28

There is a clear performance focus at TBC. Annual targets are set for rent collection and arrears recovery. The targets are challenging and based on securing top quartile performance when compared with peer housing providers.

In modelling the impact of welfare reform, TBC estimated that there would be a £1m increase in arrears during the five years from the inception of the Welfare Reform Act. To date, this has not materialised and we consider that TBC's careful, co-ordinated planning and joint working between teams, local advice agencies and the DWP have mitigated the impact so far.

TBC's current rent collection/arrears performance is comparatively strong, particularly in the context of welfare reform and especially following the introduction of the HB under occupation charge (the "bedroom tax").

There has been a year-on-year increase in the value of former tenant arrears (FTA) for the past four years and the value of debt written-off has fluctuated somewhat over the past few years. TBC has plans to strengthen this aspect of the service and we have provided some recommendations that will help to increase FTA collection rates.

2014-15 saw an increase in the number of tenants evicted for rent arrears. This is in line with the emerging trend in the sector for last financial year. From our case reviews,

assessment of TBC's policies and conversations with officers, we are confident that legal action is only taken where appropriate, with possession action and eviction a last resort.

We are confident that TBC is identifying and addressing issues affecting performance. A more comprehensive performance management framework is being planned and our assessor has provided TBC with some ideas and guidance.

During our assessment, we found some compelling examples of cases where TBC officers and partner agencies had helped individuals and households to enhance their financial wellbeing and maintain successful tenancies. TBC should promote this work and the successful outcomes more assertively, particularly with a heightened regulatory focus on evidence of value for money.

Module one – customers and communities

An accredited organisation must be able to evidence outcomes which demonstrate a clear customer focus, responsiveness to local priorities and effective partnerships with other agencies to deliver services including advice and support.

We expect accredited organisations to:

- Use research into local context and customer priorities to develop services (including local offers and preparation for welfare reform)
- Set clear, challenging service standards with customers and monitor compliance
- Involve residents, staff, partners in service design and scrutiny arrangements
- Use customer feedback to continuously improve services
- Ensure that services are accessible to all and that people are treated equally and fairly
- Use personal contact and customer profiling to shape services and to build an understanding of why tenants get into arrears, those most at risk of arrears (especially as a consequence of welfare reform) and debt 'hotspots'
- Make information available in different media, formats and community languages
- Make offers to help explicit in all communication
- Develop partnerships: local authorities, welfare benefit and advice agencies, voluntary agencies (such as Credit Unions), social care, health care providers – at strategic and operational levels
- Promote and publicise services effectively.

Module one: HQN assessment – standard met

We consider that TBC is meeting this standard.

There is a strong customer focus, from strategic level to the operational frontline. Service standards have been developed with customers, who are involved in scrutinising the outcomes.

The rents impact report is used to inform policy development and priorities for service improvement.

There are good opportunities for resident involvement. The residents who we met confirmed that TBC is approachable, professional and listens to the voice of its customers.

Importantly, we met with people who had direct experience of the income management service. They were unanimously positive regarding the service from individual officers and the general ethos and direction of the TST. Their input was invaluable to this assessment.

The Tenant Consultative Group (TCG) provides robust resident scrutiny.

Information to customers is clear and generally well presented.

Residents continue to be consulted on TBC's preparation for welfare reform and residents' feedback informed the Council's welfare reform action plan.

TBC is continuing to develop customer profiling, individually and collectively, so that resources and services can be targeted appropriately. This is an area that TBC recognises could be strengthened.

Customer vulnerability and communication needs are recorded and highlighted on the Orchard system, using User Defined Codes (UDCs) as "flags" to system users. This will help TBC to identify people who require support with welfare benefit, including those most at risk of defaulting on payments and those who may be eligible for an Alternative Payment Arrangement (APA).

The importance of financial inclusion is understood clearly at TBC and a clear, effective financial inclusion strategy has been implemented, with the active participation of residents. More information regarding financial inclusion at TBC is provided later in this report, under module five.

Our assessor noted TBC's use of routine contact with customers as a means of continuing to update and strengthen the approach to welfare reform. More information regarding TBC's approach to welfare reform is provided later in this report under module four.

We found that TBC is also making effective use of consultation between and across teams to identify and implement service improvements.

The relationship between TBC's housing and HB teams is critical and appears to be positive and productive, in terms of developing effective joint solutions for customers. The teams have adopted a joint strategic approach to welfare reform, particularly with regard to information sharing and promotion of key changes.

Relationships between TBC and local health and social care providers appear to be strong. TBC's Independent Living Team (ILT) provides a specialist link between the income management service, vulnerable residents and care services.

Whilst the partnerships with health and social care providers are well established, there are no written protocols regarding joint working on prevention and recovery of rent arrears. We consider that agreeing and documenting such protocols would strengthen the partnerships and provide clarity for officers and customers regarding information sharing, referral pathways and joint working.

Equality and diversity is embedded in TBC's corporate policies and plans but also in the day-to-day operation of the service.

TBC's housing/arrears/debt policies set information diversity standards specific to the income management service, including access and communication considerations.

Officers and customers have access to a range of translation services, including Language Line.

TBC's specialist team is based near Tamworth town centre and is therefore highly accessible for residents. Local surgeries and events are held.

However, there has been no recent assessment of customer access to services and we have recommended that TBC carry out such an assessment, particularly with regard to service availability. At the moment, the service only operates within standard office hours (although there is some unstructured out-of-hours working).

TBC's website is clear and well presented

TBC sends a clear message that the organisation and its partners seeks to help those who may be experiencing difficulty in paying their rent. The residents that we met during the assessment, confirmed that this is the case, that information received from TBC is clear and timely and that the organisation is approachable and accessible.

Three residents were able to cite specific examples of TBC's effective intervention and communication on arrears matters.

Offers of help and requests for contact are made in all written communications sent to customers, including arrears letters. TBC's arrears letters, whilst clear, require review and updating. HQN's assessor has provided some good practice example letters.

We were pleased to note TBC's focus on personal contact through use of the telephone and home visits to maintain communication with customers in arrears and needing support.

We found TBC's communication methods to be generally clear and effective. In our recommendations, we suggest some improvements that we consider will enhance further TBC's promotion of its key messages to customers.

Later in this report, we observe some current weaknesses in TBC's pre-tenancy work. We should note that TBC is aware of these and is already taking steps to strengthen its engagement with prospective tenants and new customers.

Module two – income collection

An accredited organisation will be able to evidence outcomes which demonstrate efficient collection and accounting of rent, service charges and other housing-related income.

We expect accredited organisations to:

- Set rents and other charges in line with government guidelines, including a strategy for implementing affordable rents
- Ensure that rent-setting and other charging policies balance affordability and protection of vulnerable people with income maximisation and business development
- Explains all charges clearly to customers, including the potential for under-occupancy and the impact of other welfare reforms on housing costs
- Offer a wide choice of payment methods and explain them
- Provide incentives for good payers
- Set up rent accounts and issue swipe cards promptly
- Get payments onto the right accounts quickly – monitor and clear suspense accounts and credits on former tenant accounts.

Module two: HQN assessment – standard met

We consider that TBC is meeting this standard.

Although local conditions are considered when the Council is setting its rent and other charges, historically this has not been set out in a published policy. During our 2015 review, we suggested that TBC publish a rent and service charge setting policy that makes it clear how charges are set, taking into local conditions and affordability.

This policy has now been complete, is based on UK Government guidelines and seeks clearly to balance revenue maximisation with affordability and tenancy sustainment.

At the time of our review, TBC planned to depool and disaggregate service charges. Very good progress has been made and the service charge policy will be implemented fully in April 2016, providing transparency for residents regarding all component charges.

During HQN's focus group as part of the assessment, residents confirmed that they feel that their rent represents good value for money. Whilst we recognise that this was only a tiny representation of the tenant base, TBC's wider surveys and consultations appear to support the general perception that TBC's rents are good value for money.

Leaseholder service charges are set out clearly in the lease and are charged on a variable service charge basis. Leaseholder consultation is carried out in accordance with current legislation and in line with best practice.

TBC offers an extensive range of methods of payment and customers can pay 24/7. Around 31% of customers pay by DD and plans are in place to increase DD take-up in preparation for the expansion of UC.

TBC operates a number of incentive schemes to encourage regular payment.

Rent accounts are set up promptly for new customers. However, payment cards are not available at the sign-up and payment is not taken routinely at sign-up. We consider this to be a missed opportunity to prevent arrears at an early stage of the tenancy and to promote a payment culture.

Payment files, including HB are posted promptly to individual accounts and a documented procedure is in place to deal with unidentified payments and miss-postings. This includes monitoring of suspense accounts and regular reconciliations.

We were told that former tenant accounts are also checked to ensure that any payments made by transferring tenants are identified and transferred to their current account.

Module three – arrears management

An accredited organisation will be able to evidence outcomes which demonstrate effective measures to prevent and recover current and former tenant rent arrears and other debt. This includes incentives for payment and measures to prevent eviction and abandonment due to rent arrears.

We expect accredited organisations to:

- Employ a strategic approach with effective policies and procedures that encourage a payment culture and focus on arrears prevention and tenancy sustainment
- Ensure arrears and housing staff work closely
- Take prompt, effective recovery action and use clear communication, including personal contact
- Make effective use of court action, with eviction as a last resort
- Ensure that vulnerable people and those most at risk of arrears, are supported effectively
- Encourage the customer to make contact if they miss a rent payment or have debt problems.

Module three: HQN assessment – standard met

We consider that TBC is meeting this standard.

TBC aims for a robust approach to income management, communicated through the rent arrears policy.

The policy is clear and based on good practice in arrears recovery, seeking to balance robust sanctions against non-payers with a focus on arrears prevention through advice and support. TBC plans to use the accreditation to inform the continuing review and update of its policies regarding income management.

TBC's procedures are documented and centre on efficient use of IT to take prompt, effective recovery action. Internal audits are carried out to ensure compliance with procedures and the outcomes from the audits are usually very positive.

Our case reviews revealed opportunities to strengthen the procedures, particularly with regard to arrears prevention. We discuss these in more detail later in this report.

We found that relationships between the different teams at TBC appear to be very strong.

Vulnerable customers are supported by the income maximisation officers and/or members of the Independent Living Team, together with local agencies such as CAB.

Housing-related support is provided by the TBC Independent Living Team and partners such as Bromford Support. We found that these teams work closely with the income management team.

The Orchard and Customer relationship Management (CRM) IT systems are used to manage arrears. Together, these systems enable access to the key information regarding the household and individual customer accounts.

Overall, our case reviews found more strengths than weaknesses in terms of arrears management. Cases were generally well managed with prompt action and a focus on personal contact.

TBC encourages customers to make contact if they are having difficulty paying their rent and arrears letters and other key documents signpost customers to sources of help and advice.

TBC's arrears letters are clear but could be improved to ensure greater visual impact and greater specificity as to the action to be taken.

We found good notes and use of flags to indicate vulnerability and particular communication needs.

We found clear evidence that legal action is used appropriately and that eviction is a last resort and seen as failure. Legal action and eviction follow a strict authorisation protocol and TBC is generally successful in securing the desired outcome, enjoying a good relationship with the local courts.

Our case reviews did show some inconsistencies and weaknesses, most of which had already been identified by TBC and which are being addressed.

We suggest that TBC needs to introduce a range of quality checks and exception reports to identify issues affecting performance, including payment behaviours and arrears prevention.

Most importantly, arrears prevention is under-developed. TBC recognises the scope to strengthen pre-tenancy work to ensure that tenancies get off to a good start.

As part of our 2015 review, we have also provided some positive practice guidance on FTA management.

Module four – welfare reform

An accredited organisation will be well prepared for welfare reform, particularly with regard to benefit caps, including under-occupancy charges and the migration to Universal Credit.

An accredited organisation will be able to evidence outcomes which demonstrate effective administration of Housing Benefit and strong partnerships with HB providers.

We expect accredited organisations to:

- Implement effective service level agreements and joint working protocols with benefit providers
- Help customers proactively to claim benefit and to challenge overpayment and backdate decisions where appropriate
- Promote benefit awareness, take-up and explain the importance of advising benefit agencies and the housing provider of any changes in circumstances
- Actively help customers to understand the welfare reform programme, including timescales and to manage the potential impact on themselves and their households
- Be generally well prepared for the full implementation of welfare reform, with an understanding of the risks and opportunities, a strategy for managing the changes and clear action plans.

Module four: HQN assessment – standard met

We consider that TBC is meeting this standard.

TBC has prepared well for welfare reform. Having examined how welfare reforms would impact on customers and the organisation, a welfare reform strategy and action plan was drawn up, overseen by the Welfare Reform Working Group. The Group involves residents, who are consulted on the strategy and maintain a scrutiny role regarding TBC's approach.

TBC's welfare reform action plan included a communication plan to ensure that customers and stakeholders were kept informed regarding the changes and TBC's response.

We have found that an effective communication plan is key to the successful management of changes arising from welfare reform. TBC's plans seem to have proven effective and we found the residents we spoke with to be well informed regarding welfare reform and TBC's response.

Welfare reform articles are published in the seasonal resident magazine.

Local media have been used to spread key messages and raise general awareness of welfare reform.

TBC's website has some practical and useful advice regarding welfare reform.

In addition to generic information to the wider community, TBC has also used its customer profiling to target specific information and guidance to people affected by particular aspects of the reforms, such as under-occupying households. We found clear evidence of the effectiveness of this approach, including cases where people have been helped to access discretionary housing payments (DHP) to sustain their tenancies.

TBC's Tenancy Sustainment and HB Teams continue to build upon the joint working for welfare reform to date and regular liaison meetings are a feature of the partnership. This relationship is highly valuable, with each team seeing the other as a proactive and supportive partner in delivering the shared service to residents.

Income Maximisation Officers and other TBC officers routinely check that referred customers are claiming all of the benefits to which they are entitled, from Housing Benefit to all disability-related benefits. Benefit calculators such as 'Entitled To' are used to ensure accurate advice regarding benefit entitlement.

Members of the TST routinely assist with HB backdates and with overpayments. All overpayments are reviewed and challenged where necessary. The HB Manager confirmed that the TST does this appropriately.

In addition to the partnership with the Council, TBC's relationships with local agencies such as CAB has allowed co-operative working to deliver debt advice and to tackle collectively the implementation of benefit caps and other changes.

We endorse TBC's plans to expand the welfare reform focus to the pre tenancy stage, as this is an area with opportunity for improvement, particularly with the expansion of UC across a wider cohort of residents.

Module five – financial wellbeing

An accredited organisation will be able to evidence outcomes which demonstrate effective measures to address financial exclusion and enhance financial wellbeing in the community, including helping customers to maximise their income through money management and welfare benefit advice.

We expect accredited organisations to:

- Implement measures to raise awareness and address financial exclusion – provide money management, benefit advice, help to access ethical financial services
- Help customers to access advice and support, including direct referrals of serious or multiple debt problems to independent advice agencies
- Establish and maintain effective partnerships with other agencies to support the financial wellbeing of customers and communities.

Module five: HQN assessment – standard met

We consider that TBC is meeting this standard.

We are pleased to see TBC's focus on financial inclusion. This is explicit in the corporate plan and expressed through the organisation's financial inclusion strategy, which is now being updated into the economic wellbeing strategy

TBC's approach to financial inclusion is clearly based on local priorities and context. Once again, the strategy has been well researched and we found a high level of individual and collective knowledge and understanding of financial inclusion issues amongst the officers who we met with during our assessment.

TBC's financial inclusion work includes a focus on addressing digital exclusion. A digital inclusion plan is being drawn up which will focus on access and training.

The economic wellbeing strategy along with the new digital inclusion strategy should help TBC to continuously identify risks and opportunities associated with these areas of exclusion. This is especially important with the planned welfare reforms, particularly the proposed 'digital by default' access to benefits such as Universal Credit.

TBC's plans are also informed by wider research into local needs and priorities, including the Council and local health providers' Health Inequalities Plan.

TBC also provides comparatively low cost household insurance scheme, providing cover for people who might otherwise have difficulties securing insurance protection.

TBC's funding for Tamworth's local Citizens Advice Bureau includes referral protocols and access expert training for TBC officers.

Referral to the CAB can be made by any TBC officer or partner organisation. Customers can also self-refer.

Support partnerships also include the following:

- Christians Against Poverty for money advice
- Bromford Support (housing related support)
- Crisis
- Changes (a specialist mental health charity)
- Homestart (support for young families)
- Brighter Futures
- Cornerstone
- Pathways
- TAMCAN.

Referrals can also be made to members of the Tamworth Voluntary Partnership (TVP), which meets each week to consider cases for support. Agencies involved include the Fire & Rescue Service, T3 (young persons alcohol service), Youth Offending Team, Probation Service, Adult and Children's Social Care, Domestic Abuse services, Community Mental Health and CAMHS (Children and Adolescent mental health services) to discuss cases and agree a joint approach and action plan.

During our assessment, we held a focus group with some of TBC's partner organisations, all of whom confirmed the positive relationship with TBC.

The people who we interviewed were knowledgeable and customer focused. All gave compelling examples of cases with positive interventions. We also found examples of positive outcomes during our case reviews.

Innovative initiatives are emerging from TBC's research and consultation with residents. Examples include the, 'Cook and Eat' programme to promote healthy eating and a befriending project has been launched to help those who feel socially isolated or excluded.

The Employment Action Group has been set up to explore opportunities to support people into work and training. Local hubs have been set up, with work clubs and access to money advice.

The HEAT (Home Energy Advice Tamworth) scheme is a partnership between TBC, Marches Energy Agency and "Beat the Cold." HEAT advisers provide advice on heating the home, energy price checks and grant funding for repairs, replacement equipment etc.

By talking to residents, officers and partner organisations, we found clear evidence of TBC's focus on supporting the financial wellbeing of its customers and communities. We wonder whether there are opportunities to promote services more effectively and to publicise the positive outcomes of the services provided.

We are disappointed to learn that the funding for the Bromford Support service is ending and recommend that TBC works with partners to ensure that sufficient services are available and accessible for vulnerable people requiring housing related support.

Module six – value for money

An accredited organisation will be able to evidence outcomes which demonstrate compliance with the Homes and Communities Agency's Regulatory Standard, that is to say, a strategic focus on achieving effectiveness, efficiency and economy of services.

We expect accredited organisations to:

- Ensure that income management links with other strategies such as homelessness prevention, anti-social behaviour, social and financial inclusion
- Understand costs and benefits and deliver overall value for money to customers
- Monitor and manage performance effectively, with strong comparative performance and a clear understanding of what works and what doesn't
- Invest in, develop and use resources efficiently, especially information technology and staff
- Plan effectively for continuous improvement.

Module six: HQN assessment – standard met

We consider that TBC is meeting this standard.

Value for money (VfM) considerations feature prominently in TBC's corporate plans and underpinning strategies, policies and improvement plans.

The TST's plans, including the income management action plan, link to the overarching corporate plans.

Improvement planning is informed by forums for discussing performance and ideas for strengthening the service. These forums include residents and partner organisations.

TBC has used VfM as the basis for reviewing staffing levels and resources allocated for income management and financial inclusion. This has resulted in an increased investment in the service, particularly in response to welfare reform.

However, there has been no recent analysis of service demand. Carrying out such an exercise will help TBC to identify and eliminate any wasteful activity and duplication of effort, enabling resources and officer time to be used more efficiently.

TBC has identified that moving customers to DD can help the organisation to achieve material efficiency gains, whilst protecting cashflow and reducing the risk of rent arrears as Universal Credit is rolled out. TBC has had some success in migrating customers to lower cost payment methods and continues to promote DD as the preferred payment method.

Regular team meetings and one-to-ones are used to establish training requirements and to agree personal development plans.

The officers interviewed during HQN's assessment confirmed that there are good training and development opportunities and that they feel valued and respected.

We consider that TBC is meeting this standard but feel that there is scope to report more extensively on the positive outcomes from the financial inclusion work, especially money advice and welfare reform support. We suggest that TBC may be a little too modest regarding the value of the financial gains to the business from investing in these services.

Reporting these outcomes regularly to customers and to the wider community may also help to promote the services.

We suggest that there are also opportunities to improve efficiency at TBC through greater use of mobile working.

Further development of the "My Staffs" smartphone app, together with modernisation of the TBC website, to incorporate more customer self-serve functionality, should further enhance TBC's efficiency.

Overall, the income management service at TBC is strong, with a clear sense of momentum and direction.

TBC is aware of most of the issues that we have identified in our 2015 service review and in this assessment and already has plans in place to address them.

Appendix A – Recommendations

Our recommendations are detailed in the appendix to our service review report, dated 8 July 2015.

We shall avoid repeating those recommendations in this report but list below, the overarching themes.

If accreditation is awarded, as part of our annual assessment, we shall monitor TBC's progress against these headings. We acknowledge that TBC is already making good progress against most of our recommendations.

- Update the strategic framework
- Promote a strong service identity
- Strengthen the performance management framework
- Manage demand to ensure that resources are targeted efficiently
- Agree and implement strategic partnerships (particularly health and social care)
- Implement operational improvements: arrears prevention and case management.

Our assessor is happy to discuss any of these and will continue to act as a reference partner to support TBC's development of the service.

HQN provides high-quality advice, tailored support and training to housing associations, councils, ALMOs and other housing providers.

Find out more about our network memberships and our services by visiting www.hqnetwork.co.uk

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