

Accredit: MIST Maximising income; sustaining tenancies Accreditation assessment Action Plan 2022/23 and 2023/2024

Project Team - Lee Birch, Leanne Lea, Julie Clempson David Turner, Steph Norton,

Following the assessment, HQN's assessor considered that service strengths outweighed weaknesses in all six modules and recommended that TBC was awarded accreditation.

The assessment of TBC's service against each module is summarised

Module	Assessment
Customers and communities	TBC demonstrates a clear customer focus, is responsive to local priorities and is continuously developing effective partnerships with other agencies to design and deliver services. This includes advice and support to establish and sustain successful tenancies. However, there has not been a customer satisfaction survey for some time. There is also scope to expand the opportunities for involvement in the service.
Income collection	TBC demonstrates an efficient collection and accounting of rent, service charges and other housing-related income. TBC sets rents in line with government guidelines and customer feedback appears positive regarding the perceived value for money for rent.
Arrears management	TBC demonstrates effective measures to prevent and recover current tenant debt. We found the case management to be swift, effective and supportive. TBC's focus on tenancy sustainment is clear. There is scope for some further improvements to the pre-tenancy process to prevent arrears. There is also a need to re-establish a focus on the prevention and recovery of former tenant arrears (FTA).
Welfare reform	TBC demonstrates effective administration/management of rent accounts where HB or UC are being claimed, has positive partnerships with welfare benefit providers and expert advice and support is available in-house and through external partners.

Financial well-being	TBC, demonstrates effective measures to address financial exclusion and enhance financial well-being in the community, including helping customers to maximise their income through money management and welfare benefit advice available through Citizens Advice, Tamworth Advice Centre and a host of other partners.
Value for money	TBC applies a robust, strategic focus on achieving effectiveness, efficiency and economy of services. Performance and costs appear to be managed effectively, with comparatively high performance and comparatively low costs. There is a need to strengthen FTA performance.

Action Plan 2022-2023 and 2023-2024

Recommendation/ Discussed	Actions	Responsible Officer(s)	Completion Date
1. Review HQN's income management toolkits periodically, as self-assessment tools to continue to identify further service enhancements	<ul style="list-style-type: none"> Visit training courses, HQN's self-assessment toolkits and positive practice examples as part of continuous service improvement Develop a two-year training programme for staff utilising the above and free training as part of the Citizens Advice Mid Mercia contract. Record all service improvements/achievements as part of day-to-day work practices and publish key achievements through customer publications - Open House/Annual Report to tenants Review customer feedback through a wide range of communication mechanisms i.e. Tell Us, satisfaction monitoring, STAR, bi-annual rent and arrears survey, day-to-day case management 	Leanne Lea	March 2023
		Julie Clempson	April/May 2022
		Tenancy Sustainment Officers	Ongoing
			Ongoing
2. Update the policy framework, including document control to show ownership and review arrangements.	<ul style="list-style-type: none"> A Data Control Master Sheet to be incorporated into all new and revised Policies to Include document title, version, project leads, service area, tenant approved date and SOD/Cabinet approved date – complete 	Leanne Lea	Completed February 2022

This was in hand as we concluded our assessment	<ul style="list-style-type: none"> • A Master spreadsheet to be set up to include a detailed suite of all policies and procedures across Neighbourhood Services which will reflect the Document Control sheet information • The above spreadsheet to be updated by all Neighbourhood Managers in accordance with any policy/procedure update 	Leanne Lea	March 2022
3. Complete the planned self-assessment against the Regulator's updated Consumer Standards and the broader requirements of the Social Housing Charter	<ul style="list-style-type: none"> • Self-Assessment of Landlord compliance with regulatory consumer standards to include performance on headline areas, compliance with national standards and benchmarking i.e. HouseMark etc. • Consult with customers to define a set of SMART service standards for income management as part of the 'Local Offer' review across Neighbourhoods • Publish clear service standards and monitor/report for compliance – Pentana, Open House, Tenants Annual Report etc. 	Lee Birch Leanne Lea Julie Clempson Neighbourhood Management Team to feed into the corporate Project	March 2023
4. Linked to the above recommendation, whilst resident satisfaction appears high, there has not been a satisfaction survey for some time. We recommend that this is carried out to gather customers' formal and informal views regarding TBC's income management and tenancy sustainment offer	<ul style="list-style-type: none"> • A Rent and Arrears Survey was conducted in Sept 2021, the results of which was being concluded at the time of the accreditation assessment • The results of which will be analysed and will inform service development • The above is a bi-annual survey and will next be undertaken in Sept 2023, results to be shared with the Management Performance team • The results of the next STAR Survey will be analysed in respect of tenants perception that rent provides value for money 	Leanne Lea Julie Clempson Steph Norton David Turner	Sept 2021 April/May 2022 Sept 2023 2023/2024
5. The October 2020 audit report cited ongoing budget pressures and constraints. In this context, it is critical	<ul style="list-style-type: none"> • Undertake Bi-annual Impact Assessment, consider findings and incorporate into service improvement/work plan 	Julie Clempson Leanne Lea	Oct/Nov 2023 Ongoing

<p>that TBC continues to monitor service demand to ensure that appropriate resources are available and allocated efficiently. This includes the income management service and the wider provision of financial inclusion advice and support</p>	<ul style="list-style-type: none"> • Ensure Supplementary support for the team on specific key projects. • Contribute to the corporate current Financial Inclusion Policy with input from customers regarding priorities and service standards and include top level action plans that link to more detailed service improvement plans 		
<p>6. To expand slightly on the above recommendation, as more customers migrate to UC, arrears case management is often more complex and calls more time-consuming. We recommend that TBC avoids the income management service becoming too “lean,” which could impact on performance, service delivery and create higher direct and indirect costs to the authority</p>	<ul style="list-style-type: none"> • Continue to provide comprehensive administration support to the team • Commission external support to include legal and technical expertise, to map and support on key priority projects • Advertise more widely for future vacancies to ensure a quick turnaround for forthcoming vacant posts • Explore the potential for introducing modern apprenticeships within the income team • Provide training as identified to ensure resources are targeted efficiently and continual improved case management • Actively promote the My Housing Portal through the website and all Income and other Neighbourhood communication to encourage customer self-reliance 	<p>Leanne Lea Julie Clempson Neighbourhood Management</p>	<p>Ongoing</p>
<p>7. Continue to work with local partner agencies to raise awareness of the support and advice available to residents across the community</p>	<ul style="list-style-type: none"> • Record all local partner agencies and key contacts by way of a Directory and advertise through Neighbourhoods routine communication channels – Open House, Annual Report to tenants, Website, rent letters, rent statements, annual rent notification letters • Monitor CA Mid Mercia performance outcomes, inclusive of case studies, through quarterly partnership meetings as per new contract and updated specification • Actively promote the TAC Mid Mercia Referral system through all communication mechanisms to include 	<p>Leanne Lea Julie Clempson Steph Norton David Turner Tenancy Sustainment Officers</p>	<p>Ongoing Quarterly performance meetings</p>

	<p>website, daily case management, rent statements and letters, Open House etc.</p> <ul style="list-style-type: none"> Income representation at regular meetings with the Job Centre and DWP. Key information from all meetings to be shared with Income colleagues and team members to submit any areas of concern/issues arising, emerging trends in advance 		
<p>8. Expand the performance management framework to incorporate reports on the gains secured for TBC and residents through the financial inclusion services and projects</p>	<ul style="list-style-type: none"> Promote the positive impact that some aspects of the service such as advice with welfare benefit and budgeting have had on individuals, households and the wider community Monitor outcomes through CA Mid Mercia's quarterly reports providing positive case study examples as part of ongoing performance management Include above as part of the end of year Income Performance report Positive case examples to be routinely recorded and shared with all Income staff as part of ongoing team meetings Record and promote the positive impact of sustaining tenancies in addition to the substantial savings of preventing an eviction. In 2015, the Department of Communities and Local Government (DCLG) estimated the cost of an eviction to the taxpayer, to be between £24k and £26k. 	<p>Leanne Lea</p> <p>Julie Clempson</p> <p>Tenancy Sustainment Officers</p>	<p>Ongoing</p>
<p>9. The '<i>Tenant Involvement and Consultation Strategy</i>' is strong and we found examples of active involvement. However, we suggest that there is scope to expand involvement and participation, possibly through the Council's wider community development initiatives. The planned</p>	<ul style="list-style-type: none"> Develop/promote an annual tenant engagement recruitment campaign in partnership with TCG - promote involvement framework, benefits, outcomes, comms and advertise across other Neighbourhood services Continue to support and develop the following involvement groups under the Tenant Involvement & Empowerment framework: Tenant Involvement Group, 	<p>Leanne Lea</p> <p>Helen Rich</p> <p>Sonja Healy</p> <p>Grace Valente</p>	<p>Ongoing</p> <p>Ongoing</p>

<p>local offers review may be a good opportunity to do this. HQN client, whg's '<i>Community Champions Programme</i>' may be a helpful approach for TBC to explore</p>	<p>Tenant Consultative Group, Complaints Review Panel, ASB Service Improvement Group</p> <ul style="list-style-type: none"> • Develop an engagement booklet to promote the benefits of tenant involvement and promote at tenancy sign up with a Welcome letter • Consideration to be given to the introduction of a Repairs Working Group and High Rise Tenants Panel • Explore further options for engagement through the website and through e-communication • Explore WHG Community Champions Programme 		<p>April 2022</p> <p>March 2023</p>
<p>10. Complete the service charges project to ensure that tenant charges reflect the actual cost of the service and are presented clearly to customers. We understand that the leaseholder service charge review is complete</p>	<ul style="list-style-type: none"> • Review and update the Rent & Service Charge Setting Policy • Conduct a review of both tenancy and leaseholder service charges • Ensure Clarity and transparency for residents regarding service charges within all communication 	<p>Lee Birch</p> <p>Leanne Lea</p> <p>Julie Clempson</p> <p>Trevor Wylie</p> <p>Finance</p>	<p>March 2023</p> <p>Feb/March 2022</p> <p>Ongoing</p>
<p>11. Continue to work with TBC's legal advisers regarding the management of arrears for fixed term tenancies. We understand that TBC is currently unable to take possession action due to the wording of the tenancy agreement and that a new tenancy agreement is in development. In the meantime, there may be other options available, such as pursuing money claims for rent arrears in cases where possession action is not possible</p>	<ul style="list-style-type: none"> • Seek Cabinet approve for the new FFT agreement with forfeiture clause, consultation and overall approach • Introduce and implement the new FFT agreement with forfeiture clause from 31.01.2022 for all new tenancies, renewals and transfers • Undertake training and communicate relevant changes with staff as appropriate • Complete FFTT and Tenancy Management Policy Risk Assessment • Update FFT Literature, website etc. • Seek legal clarification with regards to mutual exchanges • Procurement of external specialist support to include communication programme, Consultation 	<p>Lee Birch</p> <p>Leanne Lea</p> <p>Lisa Hall</p> <p>Julie Clempson</p> <p>David Turner</p> <p>Steph Norton</p>	<p>Completed 11.11.2021</p> <p>Completed 31.01.2022</p> <p>Completed Jan 2022</p> <p>Completed Jan 2022</p> <p>Completed 31.01.2022</p>

	strategy/methodology, drafting tenancy management policy & impact equality assessments, recommendations to cabinet/committee and implementation of new tenancy management policy		
12. Strengthen the digital offer, in line with the digital inclusion strategy. The website has some useful information but there is scope to offer more information, advice and functionality.	<ul style="list-style-type: none"> • Continue to review the website with updated and live information. • Routinely advertise the My Housing Portal, with Neighbourhoods standard strapline, to be included on rent statements, end of year letters, Open House, Annual Report, all income and other Neighbourhood communication, Also include on email signature strips • Continue to explore the digital offer through the continued use of text message, email and Whats App facility 	<p>Leanne Lea</p> <p>Julie Clempson Steph Norton</p> <p>David Turner</p> <p>Tenancy Sustainment Officers</p>	Ongoing
13. Continue to strengthen the pre-tenancy work, including: <ul style="list-style-type: none"> • Payment in advance for new tenants (unless there are exceptional circumstances) • Ensuring that DDs are set up at the sign-up • Establishing any support needs and ensuring that support is in place from the start of the tenancy • Establishing welfare benefit entitlement and ensure that measures are in place for a successful claim, including gathering UC payment dates • A pre-tenancy training offer for prospective tenants. 	<ul style="list-style-type: none"> • Ensure that the rent account and payment card is ready for the start of any new tenancy • Payment should be taken at sign-up and/or an HB claim completed • Continue with the new process in place at sign up - Key tenant information to be gathered and noted on Orchard to assist income officers with case management. To include Income/benefits, Health/disabilities that may affect the tenant being able to pay the rent, support in place including contact details, current debt/s, deductions from benefits, budgeting advice, referral to TAC, paying rent including method of payment, date, frequency of payments, claiming UC housing costs or HB housing costs – commenced Oct 2021 • Vulnerable tenants to be highlighted to the Income Team as priority and as early as possible • Routine monthly meetings to discuss new process and any identified vulnerable persons 	<p>Housing Options</p> <p>Housing Solutions</p> <p>Tenancy Sustainment Officers</p> <p>Homes Manager</p> <p>Julie Clempson</p> <p>David Turner</p> <p>Steph Norton</p>	Ongoing

<ul style="list-style-type: none"> • Linked to the above, explore the potential for reintroducing viewings rather than emailing photographs to prospective tenants. 	<ul style="list-style-type: none"> • Before signing a tenancy agreement, carry out a full risk assessment of new tenant/s to include credit checks, affordability assessment, determination of benefit entitlement, help with claiming benefit, access to advice (including budgeting and money management), and help to address existing debt, etc. • Monitor new rent arrears • Initial contact via telephone will be made within the first two weeks, followed up with a face to face visit within 6 weeks • ensure former tenant arrears are input into the new tenancy agreement • Regularly review New Tenancy Survey feedback 		
<p>14. Review the accounts where customers are paying regularly by DD but in arrears, with a view to agreeing a revised plan that brings the payments in line with the tenancy agreement, thus reducing arrears</p>	<ul style="list-style-type: none"> • Review all DD payers' accounts - where customers are paying in arrears, make contact/arrangements to move payments in line with the tenancy agreement. 	<p>Julie Clempson Steph Norton David Turner All Tenancy Sustainment Officers</p>	<p>Ongoing</p>
<p>15. Identify households who are paying council tax by DD but not the rent, with the aim of migrating them to DD for the rent</p>	<ul style="list-style-type: none"> • Identify all households paying council tax by DD and compare with above review of DD payers for rent and identify non DD rent accounts • Through a targeted approach write to non DD rent payers to highlight the benefits as per council tax payment 	<p>Council Tax Julie Clempson</p>	<p>March 2023</p>
<p>16. Review all accounts with high-level arrears, that are in receipt of UC but where an APA is not in place. This is to ensure that no opportunities have been</p>	<ul style="list-style-type: none"> • If tenants are in receipt of Universal Credit and are 8 weeks or more in arrears an Alternative Payment Arrangement (APA) application will be made to the Department of Works and Pensions (DWP). 	<p>Julie Clempson Tenancy Sustainment Officers</p>	<p>Ongoing</p>

<p>missed to protect the revenue stream to the Council</p>	<ul style="list-style-type: none"> • Undertake bi monthly arrears monitoring of high level arrears • Incomes performance management framework routinely monitors to the percentage of tenancies on Direct Debit, breakdown of tenancy type, arrears summary and details, Universal Credit PI's inclusive of APA's and breakdown by patch area. This information is automated by way of Business Objects Reports and is circulated to the team and/or Management to action as appropriate. 		
<p>17. Ensure that any arrears or payment issues are addressed when customers call regarding repairs and other housing issues</p>	<ul style="list-style-type: none"> • Monitor new tenancies carefully. Missed payments to be chased promptly, using personal contact as appropriate • Ensure that rent payment issues are addressed during the new tenancy visits/contact • Promote culture of paying your rent across all services and to all customers • Information and support details included as standard on all quarterly rent statements, on TBC website and in Open House tenants newsletter 	<p>Tenancy Sustainment Officers</p>	<p>Ongoing</p>
<p>18. Consider introducing pre-court and pre-eviction panels as further opportunities to engage with tenants to prevent escalation to court action and evictions. Ipswich Borough Council has been operating such panels successfully for a number of years and we shall be happy to furnish TBC with contact details</p>	<ul style="list-style-type: none"> • Contact Ipswich Borough Council to explore opportunity of introducing pre-court and pre-eviction panels 	<p>Leanne Lea Julie Clempson</p>	<p>March 2023</p>
<p>19. Complete the re-assignment of FTA management to the revenues team to ensure a sustained performance focus</p>	<ul style="list-style-type: none"> • A specialist officer to manage FTA - in the process of being recruited to – February 2022 • Visit Self-Assessment toolkit 	<p>Mike Buckland</p>	<p>Ongoing</p>

<p>on FTA recovery. We have provided some resources that may help, including training materials and our FTA self-assessment toolkit</p>			
<p>20. Alongside the above recommendation, ensure that there is also a focus on FTA prevention, including consistent pre-termination visits and/or calls for tenants who are ending their tenancy. These are an opportunity to address any arrears or repair issues, reducing the risk of former tenant debt accruing</p>	<ul style="list-style-type: none"> • Implement measures to prevent FTA. When a termination notice is received, use pre-termination visits to address arrears issues • Ensure a visit is made to all tenants who give notice ensuring they know their rent account must be clear and gaining a forwarding address • Former tenant's arrears letters to be sent as soon as a tenancy ends – letter/email • Continue to promote payment culture of 'Rent First' 	<p>Tenancy Sustainment Officers Tenancy Sustainment Assistants</p>	<p>Ongoing</p>

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