

# Accredit: MIST

## Maximising income; sustaining tenancies

### Accreditation assessment report

Tamworth Borough Council

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DECEMBER 2021

*Strictly private and confidential*

# Contents

| Section   | Page number |
|---|-------------|
| 1 Introduction .....  | 1           |
| 2 Context and service overview .....                        | 2           |
| 3 Executive summary of our assessment .....                 | 4           |
| 4 Performance .....   | 5           |
| 5 Service highlights.....                                   | 7           |
| 6 Response to the Covid-19 crisis .....                     | 11          |
| 7 Quality case reviews.....                                 | 12          |
| 8 Meeting with residents .....                              | 14          |
| 9 Confidence and recommendations .....                      | 15          |
| Appendix A: Assessment against accreditation standards..... | 18          |

# 1 Introduction

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Tamworth Borough Council (TBC) applied to be accredited under HQN's Accredit MIST 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 focuses, response to priorities and access to relevant services, including money advice and helps 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 HB and UC and partnerships with benefit providers, preparation for welfare reform and management of changes to the benefit system.
- 5 Financial well-being: measures to address financial exclusion in the community and to support the financial well-being 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.

**Our assessment also considers the organisation's response to the Covid-19 crisis, in terms of supporting tenants whilst still maximising income. This includes the help available to households who are isolated and/or experiencing financial difficulties, the overall adjustment to home working and the support available to officers.**

Following the award, 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 scrutiny by the Accredit panel. All panel members have a wealth of experience and expertise and the panel includes at least one representative from an accredited organisation.

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 November 2021 and was carried out by HQN associate, Tony Newman.

This is our assessment report, setting out the context, our overall assessment against the quality standards and the assessor's recommendation to the Accredit panel.

The report is based on information provided by TBC and our findings during the assessment visit.

We would like to thank the officers and residents of TBC, together with representatives from partner agencies, who took part in the assessment, for their enthusiastic, honest and positive approach.

We would particularly like to thank the residents who gave their time to speak to us.

It is important to note that where accreditation is awarded to an organisation, it is also recognition of the contribution from all teams involved, service delivery partners and residents.

## 2 Context and service overview

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- TBC manages around 4,734 properties, of which 365 are sheltered, 20 are supported and 397 are leasehold. The rest are defined as general needs social housing.
- TBC's stock is contained within the Tamworth town centre and surrounding borough area
- The tenant consultative group (TCG) provides scrutiny and governance overview
- TBC operates a specialist income team (IT) within its neighbourhood services team (NST).
- The income manager reports to the housing manager (HM) who reports to the head of housing management and neighbourhood resilience (HHMNR), who oversees the NST.
- The HHMNR reports to the assistant director (neighbourhoods) within the communities directorate, who also has oversight of the homelessness and housing solutions team.

- The IT comprises two income maximisation officers (IMO), six tenancy sustainment officers (TSO) and three tenancy sustainment officers (TSA).
- The TSO roles are mirrored in the neighbourhood resilience team, which is responsible for other tenancy management issues such as ASB.
- The IT is responsible for rent collection and management of current arrears.
- The TSAs deal with low level arrears, with the TSOs managing accounts with debts of £250 or more. The IMOs manage higher level arrears (over £2k).
- There is no in-house welfare benefit or money advice team. However, the IT's officers are knowledgeable regarding benefit and officers can make referrals to Tamworth Advice Centre and Citizens Advice (CA).
- Service level agreements are in place for both services and the relationships are positive and effective.
- The IT is responsible for collection and recovery of former tenant arrears (FTA) but this is moving to TBC's revenue services.
- Customer services advisers can handle routine arrears enquiries, such as account balances and can take telephone payments
- An in-house team provides support for vulnerable residents and referrals can be made for support as part of the pre-tenancy process. Officers can also refer people to the multi-agency Tamworth Vulnerability Partnership (TVP).
- There are positive relationships between TBC teams, including the revenues and benefits team and external agencies providing advice, support and social care.
- TBC continues to work closely with DWP on the expansion of Universal Credit and has a positive relationship with the local Jobcentre and DWP.
- At the time of reporting, 1,521 TBC tenants were in receipt of full service UC. This represents around 38% of the general needs accounts. 485 were on an alternative payment arrangement (APA).
- 1,699 TBC residents were in receipt of Housing Benefit (HB) at the time of reporting.
- TBC uses the Orchard Housing System to monitor and manage rent accounts. The integrated analytics module was implemented in 2019 and enables case prioritisation to enhance efficiency.
- Customers have access to the online MyHousing portal, enabling customers to view their rent account and make payments.

Our assessor found everyone that he interviewed at TBC to be knowledgeable, highly motivated and customer focused.

### 3 Executive summary of our assessment

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

Our assessment of TBC's service against each module, is summarised in the table below.

| 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.  |

This assessor's report will be submitted to HQN's Accredit panel. The panel will meet on **13 December 2021** to scrutinise and discuss the report and decide whether to accept the assessor's recommendation.

In **Appendix A**, we provide more detail regarding the standards under each module.

In the following sections, we summarise some key findings from our assessment, followed by our conclusions and recommendations.

## 4 Performance

In the following sections, we summarise TBC's performance trends and compliance with HQN's accreditation standards.

The table below shows TBC's performance trends, over the past four years, against recognised key performance indicators.

| Indicator  | 2017/18  | 2018/19  | 2019/20  | 2020/21  |
|--|----------|----------|----------|----------|
| % of rent collected (incl arrears b/f)                               | 101%     | 101.14%  | 101.92%  | 101.57%  |
| % of rent collected (excl arrears b/f)                               | 103%     | 103.33%  | 104.77%  | 104.42%  |
| Total rent collected (£)   | £17.699m | £17.527m | £17.672m | £18.094m |
| Current arrears as % of debit  | 2.45%    | 2.82%    | 2.87%    | 2.66%    |
| Current arrears value £  | £434k    | £494k    | £507k    | £481k    |
| FTA value £  | £633k    | £685k    | £699k    | £720k    |
| Total debt £   | £1.07m   | £1.18m   | £1.21m   | £1.20m   |
| FTA collected £  | £36,547  | £54,084  | £80,169  | £90,917  |
| FTA collected %  | 5.77%    | 7.89%    | 11.47%   | 12.63%   |
| FTA as % of debit  | 3.57%    | 3.90%    | 3.95%    | 3.98%    |
| Value of rent written off  | £42,176  | £25,260  | £57,249  | £51,849  |
| Evictions for rent arrears (number)                                  | 18       | 13       | 9        | 0        |
| Extra revenue generated through financial inclusion and related work | NA       | NA       | NA       | NA       |

We found that TBC has a clear performance focus, corporately, at team level and amongst individual officers.

Regular one-to-ones are used to focus on performance against targets and on any areas where officers and teams need to improve through training and development.

Performance is reported regularly to the senior management team to TCG members and to residents.

Based on both local and national peer comparators, TBC is a strong performer on rent collection and arrears management, with the collection rate and arrears ratio likely to position TBC in the top quartile. Maintaining this positive performance trend through the challenges arising from the Welfare Reform Act (2012) and from Covid-19, is impressive.

We are confident that TBC's strategic and operational focus on effective income management has helped to mitigate the impact of welfare reform, including the removal of the HB spare room subsidy (the so-called "bedroom tax") and the expansion of Universal Credit (UC), on performance, tenancies and households.

The focus on quantitative performance is balanced with a collective sense of concern for residents and an understanding of the challenges that many households are facing, especially those who are experiencing hardship. This ethos has proven critical during the Covid-19 crisis.

The presence of a well-led, motivated specialist team enables a sustained performance focus on income, whilst retaining effective operational links with the officers dealing with other housing management and tenancy issues.

Alongside effective external partnerships, including an SLA with CA and the TAC, we consider that this equips the service for future changes to the welfare programme, as well as the uncertainties surrounding Covid-19.

We suggest that TBC is missing an opportunity to report the financial gains from its in-house and partnership financial inclusion work.

During our case reviews, we evidenced a shared commitment to sustaining tenancies and avoiding legal action where possible.

We are pleased to note the year-on-year reduction in evictions for rent arrears. In addition to the positive social impact of sustaining tenancies, this represents a substantial saving and not just to TBC. 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.

Former tenant arrears (FTA) prevention and recovery is an area of concern.

The FTA cash collection rate has improved yearly since 2017/18, with a steady rise in the percentage of FTA collected. This is encouraging and indicates that TBC understands the



measures needed to boost collection rates. However, despite this increasing collection, the FTA level has continued to rise and now makes up 60% of TBC's total rental debt.

TBC recognises the need to restore the focus on FTA and the management of this income stream is passing to TBC's revenue services. We met with the manager during our assessment and we are confident that appropriate policies and procedures are being implemented to improve performance.

We are confident that despite the pandemic and associated challenges, TBC will continue to strengthen performance and customer experience.

In the next section, we summarise TBC's progress leading to the accreditation assessment.

## 5 Service highlights

In evaluating TBC's service against HQN's accreditation standards, we have examined the self-assessment bid, together with supporting documents.

We then carried out an online reality check, including interviews, focus groups and case reviews.

Rather than repeat the contexts of TBC's own self-assessment in this report, we present below a summary of service highlights. These include the following:

- TBC, has a clear strategic, policy and performance framework that is reflective of best practice. We noted that some policy documents are overdue for review and some are still badged as drafts. This is being addressed.
- TBC's ethos and policy regarding income management retains an explicit focus on tenancy sustainment, looking to avoid legal action unless necessary.
- TBC has a robust corporate approach to delivering value for money (VfM). This has been endorsed in recent audit reports, with the October 2020 audit concluding that TBC demonstrates strong budget management.
- A robust, SMART action plan is in place, including actions specific to the Covid-19 pandemic. Again, this links with TBC's wider plans and corporate objectives.
- TBC sets rents in line with government guidelines. Feedback from residents is generally positive regarding the value for money of rent
- TBC's approach to rent and service charge setting is centred on establishing an affordable offer to residents. This is reflected in a clear rent and service charge setting policy. However, the policy is overdue for review and updating.
- Service charges are being reviewed across TBC's stock. The leasehold review is complete and the tenancy service charges are being reviewed at the time of reporting.

TBC looks to recover the cost of each service and the charges to tenants are depooled from rent and appear to be clearly presented. Residents only pay for the services that they actually receive.

- For the income management service, TBC uses a range of benchmarking services to monitor value for money in terms of cost and performance. These include HouseMark's benchmarking service and the results appear positive, with comparatively strong performance and low costs against the key metrics we assessed
- Service standards have been agreed with the TCG and council members and are set out in a document "*Tamworth's local offers*." The standards reflect the Council's overarching vision and compliance is monitored by the TCG as part of the Council's scrutiny arrangements. However, the document is due for review and update.
- As part of the TBC offer, customers benefit from a wide choice of payment methods and satisfaction ratings are high regarding the options available. TBC has had some success in promoting Direct Debt (DD) as its preferred payment method. Flexible DD options are available and TBC operates paperless DD, which enhances efficiency.
- Tenants with a clear rent account are entered into a quarterly prize draw, with a prize of £250.
- We found TBC's information to be generally clear and helpful to residents and available through a variety of channels, including the website and the tenants' newsletter, "*Open House*". These channels have been particularly important with the advent Covid-19, with a wealth of clear, practical information and guidance available to tenants and all city residents
- We met with members of the TCG, who were able to confirm their involvement in reviewing and scrutinising the service. We also found evidence of the tenants' involvement in policy development. We suggest that there is scope to expand resident involvement in the income service
- Working closely with DWP and its own revenues and benefits team, TBC planned effectively for changes arising from the Welfare Reform Act (2012). This includes modelling the potential impact and establishing a multi-agency welfare reform group to plan for the changes. In common with other housing providers, TBC has experienced challenges arising from the introduction of benefit caps, the implementation of the under-occupation charge (the so-called 'bedroom tax') and the expansion of UC. Throughout the transitional period, customers have been updated with clear, timely information and a compelling offer of help and advice. The service has handled this well and UC is now seen as 'business as usual'
- An established specialist income management team is in place. In our experience, this helps to ensure a sustained focus on arrears prevention and recovery, alongside tenancy sustainment.

- The team is well-led and officers told us that they feel supported and valued by their managers.
- Clear standard operating procedures are documented. These are reviewed regularly and we found the processes to be reflective of best practice.
- Improvements have been made to TBC's pre-tenancy approach and processes, including an affordability check and a sign-up checklist. During the Covid restrictions, TBC moved quickly to digital sign-ups and we were impressed with the swift response to housing vulnerable people early on in the crisis.
- Internal audit reports are positive regarding the procedures and controls for rent collection and arrears management
- TBC's processes incorporate equality and vulnerability considerations. Officers can make referrals to internal and external help and we were pleased to note that a number of officers, including the IT and customer experience team, had received training in mental health first aid and suicide awareness.
- The Orchard Housing System and integral analytics module, appear to be used efficiently to prioritise arrears cases.
- Measures are in place to ensure compliance with the Ministry of Justice Pre-action Protocol prior to commencing legal action. Even before Covid, TBC only took legal action after alternatives had been exhausted.
- Some positive work has been completed on the data cleansing and management of sundry debts, including garage arrears, repair charges and FTA. However, as reported earlier, there is a need to re-establish a focus on FTA prevention and recovery.
- We found TBC's officers to be highly motivated and customer focused. We also found the officers to be knowledgeable regarding income management best practice, as well as welfare benefit and legal matters. During our case reviews, we saw evidence of effective negotiation, blending an empathetic and supportive approach with a firm expectation that customers understand and respond to their rent liability and tenancy agreement.
- IMOs, TSOs and TSAs can provide advice on general debt and welfare benefit issues. We found TBC officers to be knowledgeable on these matters, with regular expert training in welfare benefits.
- We found joint working between TBC teams and departments to be effective, including situations where multiple tenancy issues are under investigation. During our assessment, we met with TBC's head of revenues, benefits manager, housing solutions managers and the head of customer experience. All were positive regarding the relationships and partnership working between teams.

- TBC's customer experience team works well with the IT and have been trained in income management and financial vulnerability and can handle routine queries and take payments.
- Specialist advice expertise is available to residents through Citizens Advice (CA), TAC and through other external partners. Tamworth has a wealth of third sector agencies providing support to TBC residents and to the wider community. Referrals can be made directly and through the Refernet system.
- In partnership with CA, the TAC and other local partners, TBC has a strong offer to support residents' financial well-being. In addition to help with budgeting and benefit advice. A hardship fund is in place, alongside the discretionary housing payment (DHP) scheme.
- TBC's community partnerships manager ensures a strategic approach to multi-agency working through the Tamworth Co-ordination Group and the Tamworth Wellbeing Group.
- To deliver a strong support offer to customers and communities, partnerships extend across a variety of internal and external agencies, including:
  - DWP, including the local Jobcentre, to support the implementation of UC
  - TBC's benefits team to manage the legacy HB scheme and to help customers to access DHP and the hardship fund.
  - TBC's housing solutions team to prevent homelessness
  - TBC's other neighbourhoods teams to deliver a holistic approach to managing tenancies and supporting households, especially in cases of vulnerability. This also ensures a collaborative approach to managing potential tenancy breaches on multiple grounds
  - The Tamworth Vulnerability Partnership: A multi-agency group that meets weekly and co-ordinates support for vulnerable people
  - Citizens Advice (CA), to provide money advice. An SLA is in place and officers can make warm referrals direct to the service. The CA also provides the UC Help to Claim service at the local Jobcentre. CA support is also offered to former tenants experiencing hardship. We found the relationship between TBC and CA to be collegiate and mutually supportive.
  - Heart of Tamworth Community Shop.
  - TBC community development programmes, including the Employment Action Group, help residents to build their skills and knowledge, thereby boosting their career prospects.

- Local charities to support residents’ well-being and to help during crises, including the ‘Communities Together’ befriending service.
- A full directory of services is available through the Staffordshire Connects and Support Staffordshire websites.
- We also note that TBC and its partner agencies are increasingly reaching out into the private sector to help to sustain tenancies.
- TBC participates in numerous national and local forums for sharing best practice.

## 6 Response to the Covid-19 crisis

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TBC adapted swiftly to the Covid-19 crisis, ensuring that staff were able to adapt quickly to home working.

As the crisis developed, TBC provided staff and customers with practical and timely information.

Online team and departmental meetings were introduced to manage joint working initiatives and to ensure an integrated, planned response.

The officers appear to have adjusted well to working from home, with a number of officers reporting that they feel they are working more efficiently and enjoying more positive conversations with customers.

TBC’s initial focus was on contacting all vulnerable tenants to offer support or just general advice and guidance.

We were impressed with TBC’s rapid response to ensuring that vulnerable people were safely housed, including rough sleepers. TBC’s officers were even signing up tenants on benches outside the offices.

The partnerships outlined in the previous section of this report, proved invaluable during the crisis. The multi-agency Winter Support Programme focused on providing food and shelter for rough sleepers.

During our interviews, it was encouraging to hear income officers describe the appreciation that customers have expressed to them during the crisis. This was reflected in our conversations with residents.

We were also pleased that officers told us that they feel supported by each other and by the service managers.

Driven by the Covid restrictions, TBC introduced digital offer and sign-up processes. This included suspending the viewing process, with prospective tenants receiving photographs of the offered property, on which to base their decision.

We appreciate the constraints imposed as part of the Covid restrictions but we have drawn TBC's attention to the risks of allocating tenancies without the tenant having actually visited the property.

The Coronavirus Act, together with localised and national lockdown measures, required that housing providers adapt their processes, particularly with the suspension of home visits and legal action.

TBC updated its pre-action protocol working guide for staff, to incorporate the required changes but the IT sensibly retained its focus on conversations with customers regarding any rent payment issues.

The quotes below, taken from officers during our interviews, help to illustrate the feelings around the teams' response to Covid-19. These feelings were congruent with our case review findings:

- *"It's been a fabulous response from the team"*
- *"They always go that extra mile"*
- *"Everybody is very supportive."*
- *"Our tenants find us approachable and they know they can rely on us."*

## 7 Quality case reviews

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We reviewed twenty-two rent accounts with TBC officers. The officers were positive and helpful, and we thank them for their time.

Overall, we found TBC's case management to be strong, with the following positive features:

- A supportive and empathetic approach from TBC officers
- Generally effective pre-tenancy work, including affordability checks and emails to the IT to notify the team of new tenants. However, there is an opportunity for further improvement and consistency (see later in this report).
- Sensitive support for vulnerable residents, including referrals to specialist care colleagues and external partners
- Prompt action to address payment issues, in line with documented policies and procedures. We are pleased to see the focus on swift personal contact rather than a reliance on standard letters.

- A clear ethos of enabling successful, sustainable tenancies through proactive advice and support, including for households affected directly or indirectly by Covid-19. We found numerous cases where TBC officers worked diligently to prevent arrears escalating throughout the tenancy and to avoid legal action and possible eviction
- Effective triaging for new UC claimants, including swift application for APAs where appropriate
- Proactive support to help people to claim for DHP and from other hardship funds and grants
- Effective referrals to CA for money and benefit advice, including for new tenants
- Effective joint working between teams and with partner agencies, including DWP and TBC's HB team. HB overpayments are managed sensibly and the HB provider will adjust the recovery approach in consultation with TBC's officers
- Co-ordination with TBC's council tax department to ensure a shared approach to resolving debt issues. In one case, the council tax arrears were written off to help the person to sustain their tenancy.
- Positive interventions to manage complex and sensitive tenancy issues, especially for vulnerable customers and those experiencing hardship. Examples include:
  - Persistent and patient efforts to engage with vulnerable tenants who were proving hard to reach
  - Empathetic support from the TSO for a tenant with mental health issues. The TSO coordinated with adult social care colleagues and helped the tenant to complete their UC claim, secure a £700 DHP payment and purchase white goods and furniture through the hardship fund
  - With the vulnerable tenant's permission, working with his father to resolve a range of tenancy issues, including rent arrears. The IT secured a DHP of £1,600, thus avoiding legal action
  - Assisting a tenant with mental health issues to deal with his UC claim, address his arrears and re-enter the job market through training
  - Exceptional support for a vulnerable single mother, struggling to cope with her finances. In addition to securing a DHP and helping with the UC claim, the officers gathered together unwanted baby clothes to donate to her.

Although the cases we reviewed were well managed, we did identify some opportunities for improvement and summarise these below:

- The new tenancy checklist appears to be working well but there is scope to strengthen further the pre-tenancy work at TBC, especially with regard to identifying and mitigating risk and ensuring that support needs are met from the very start of the tenancy.

- Payment is not taken in advance, even in situations where the new tenant's rent is unlikely to be covered by UC or HB. This requirement is stipulated in the rent setting and collection policy, unless the new tenant is likely to be in receipt of welfare benefit to cover their full housing costs. We understand that payment in advance has been trialled in the north of the city
- Useful information from the sign-up is not always captured in notes on the system. This means that officers in the IT often have to read through scanned documents.
- We found several cases where tenants are paying by DD on a monthly basis but the payments are made in arrears
- Payment/arrears issues are not always raised with customers who call regarding another housing issue, including repair requests. This is a missed opportunity.

## 8 Meeting with residents

During our assessment, we met with three members of the tenant consultative group (TCG).

This was an opportunity to feed back our findings and to gather their views on the service and on their engagement in service development and governance.

The meeting was highly positive, with the group commenting favourably on their experiences with TBC and in working on the TCG.

The residents all reported that they feel that TBC is now listening to its residents more than in the past and gave examples of how the TCG has influenced service improvements, including helping to review the arrears process.

The TCG appears supportive of the aims of TBC in terms of income management and tenancy sustainment, especially the offer of support and advice to households experiencing hardship.

The TCG receives regular performance reports and meetings are used to scrutinise outcomes and performance data.

Progress is reported in the Open House tenant newsletter, alongside practical information on sources of support and advice. The TCG suggests topics and content for the newsletter.

The TB has been involved in policy development and in the review and redesign of documents, including letters and statements. The group was unanimous in stating that rent-related documentation is clear and easy to understand.

TCG members are also involved in tenant inspections and are keen to carry out more inspections as covid restrictions are eased.

The TCG is keen to involve more residents, so that the group reflects the diversity of the borough. This will be an important consideration arising from the Social Housing Charter.



## 9 Confidence and recommendations

TBC and its income management service appear to be well-led, with a clear direction corporately and at an operational level.

Based on our findings during this assessment, our confidence levels are high regarding the shape and direction of the service.

We found no material weaknesses in TBC rent income management. TBC has already identified any requisite improvements and these are captured in TBC's strategic and operational plans.

We have a few recommendations for TBC, which we summarise below. We acknowledge that some of these recommendations are already on TBC's radar:

- Review HQN's income management toolkits periodically, as self-assessment tools to continue to identify further service enhancements
- Update the policy framework, including document control to show ownership and review arrangements. This was in hand as we concluded our assessment
- Complete the planned self-assessment against the Regulator's updated Consumer Standards and the broader requirements of the Social Housing Charter.
- 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
- The October 2020 audit report cited ongoing budget pressures and constraints. In this context, it is critical that TBC continues to monitor service demand to ensure that appropriate resources are available and are allocated efficiently. This includes the income management service and the wider provision of financial inclusion advice and support
- 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 TNC 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
- Continue to work with local partner agencies to raise awareness of the support and advice available to residents across the community
- Expand the performance management framework to incorporate reports on the gains secured for TBC and residents through the financial inclusion services and projects

- The '*Tenant Involvement and Consultation Strategy*' 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 local offers review may be a good opportunity to do this. HQN client, whg's '*Community Champions Programme*' may be a helpful approach for TBC to explore
- 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
- 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
- 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
- Continue to strengthen the pre-tenancy work, including:
  - 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.
- Linked to the above, explore the potential for reintroducing viewings rather than emailing photographs to prospective tenants.
- 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
- Identify households who are paying council tax by DD but not the rent, with the aim of migrating them to DD for the rent
- 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 missed to protect the revenue stream to the Council

- Ensure that any arrears or payment issues are addressed when customers call regarding repairs and other housing issues
- 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
- Complete the re-assignment of FTA management to the revenues team to ensure a sustained performance focus on FTA recovery. We have provided some resources that may help, including training materials and our FTA self-assessment toolkit
- 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.

Our assessor will be happy to discuss these further and provide positive practice examples where necessary.

## Appendix A: Assessment against accreditation standards

The table below presents our assessment of TBC for each module.

| Module assessment  | How is this achieved?   |
|--|---|
| <p><b><i>Module one – customers and communities</i></b></p> <p>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.</p> <p>The organisation’s response to Covid-19 demonstrates the high level of customer focus and the support available to the community.</p> <p>However, there has not been a customer satisfaction survey for some time.</p> <p>There is also scope to expand the opportunities for involvement in the service.</p> | <ul style="list-style-type: none"> <li>• Using research into local context and customer priorities to develop its services</li> <li>• Involving customers in setting clear, challenging standards for its services and monitoring performance against these standards</li> <li>• Engaging residents, staff and partner organisations in service design and scrutiny arrangements</li> <li>• Listening to customers and using formal and informal customer feedback to continuously improve services</li> <li>• Ensuring that services are accessible to all and that people are treated equally and fairly</li> <li>• Using personal contact and customer profiling to shape services and to build an understanding of why tenants get into arrears, those most at risk (including the impact of welfare reform) and debt ‘hotspots’</li> <li>• Making useful, relevant and practical information available in different media, formats and community languages</li> <li>• Making offers to help explicit in all communication</li> <li>• Developing effective partnerships: local authorities, advice agencies, social care, health care providers – at both strategic and operational levels</li> <li>• Effectively promoting and publicising the availability of services, including the importance of paying rent, the consequences of non-payment and how to access advice and support.</li> </ul> |

| Module assessment  | How is this achieved?   |
|--|---|
| <p><b>Module two – income collection</b></p> <p>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 of rent.</p>   | <ul style="list-style-type: none"> <li>• Setting rents and other charges in line with government guidelines</li> <li>• Ensuring that rent-setting and other charging policies balance affordability and protection of vulnerable people with income maximisation and business development</li> <li>• Explaining all charges clearly to customers including the potential for under-occupancy and the impact of other welfare reforms on housing costs</li> <li>• Offering a wide choice of payment methods and explaining them clearly to customers</li> <li>• Exploring incentives for good payers and to encourage customers to take up Direct Debit (DD)</li> <li>• Setting up rent accounts promptly for new and transferring tenants</li> <li>• Posting payments promptly onto individual accounts.</li> </ul> |
| <p><b>Module three – arrears management</b></p> <p>TBC demonstrates effective measures to prevent and recover current tenant debt.</p> <p>We found the case management to be swift, effective and supportive. TBC's focus on tenancy sustainment is clear.</p> <p>There is scope for some further improvements to the pre-tenancy process to prevent arrears.</p> <p>There is also a need to re-establish a focus on the prevention and recovery of former tenant arrears (FTA).</p> | <ul style="list-style-type: none"> <li>• Employing a strategic approach, with effective policies and procedures that encourage a payment culture and focus on arrears prevention and tenancy sustainment</li> <li>• Ensuring that income specialists and other housing staff work closely together</li> <li>• Taking prompt, effective recovery action and use clear communication, including personal contact</li> <li>• Making effective use of court action, with eviction as a last resort</li> <li>• Ensuring that vulnerable people and those most at risk of arrears, are supported effectively</li> <li>• Encouraging the customer to make contact if they miss a rent payment or have debt problems.</li> </ul>  |

| Module assessment   | How is this achieved?  |
|---|--|
| <p><b><i>Module four – welfare reform</i></b></p> <p>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.</p> <p>With a sharp increase in UC claimants, particularly during the Covid-19 crisis, these services have been critical to supporting households in hardship.</p> | <ul style="list-style-type: none"> <li>• Implementing effective service level agreements and joint working protocols with benefit providers</li> <li>• Helping customers proactively to claim benefit and to challenge overpayment and backdate decisions where appropriate</li> <li>• Promoting benefit awareness, take-up and explain the importance of advising benefit agencies and the housing provider of any changes in circumstances</li> <li>• Actively helping customers to understand the welfare reform programme, including timescales and to manage the potential impact on themselves and their households</li> <li>• Making effective use of UC direct housing payments from DWP, balancing the protection of rental income streams with appropriate support for vulnerable and low-income households</li> <li>• Preparing effectively 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.</li> </ul> |

| Module assessment   | How is this achieved?  |
|---|--|
| <p><b>Module five – financial wellbeing</b></p> <p>TBC, demonstrates effective measures to address financial exclusion and enhance financial well-being in the community.</p> <p>This includes 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.</p> | <ul style="list-style-type: none"> <li>• Implementing measures to raise awareness and address financial exclusion – provide money management, benefit advice, help to access ethical financial services</li> <li>• Helping customers to access advice and support, including direct referrals of serious or multiple debt problems to independent advice agencies</li> <li>• Establishing and maintaining effective partnerships with other agencies to support the financial wellbeing of customers and communities</li> <li>• Signposting and/or referring customers to sources of support for accessing employment and training opportunities and to address digital exclusion, fuel poverty and other issues affecting financial wellbeing.</li> </ul> |
| <p><b>Module six – value for money</b></p> <p>TBC applies a robust, strategic focus on achieving effectiveness, efficiency and economy of services.</p> <p>Performance and costs appear to be managed effectively, with high performance and comparatively low costs. As mentioned elsewhere, there is a need to improve FTA performance.</p>   | <ul style="list-style-type: none"> <li>• Ensuring that income management links with other strategies such as homelessness prevention, anti-social behaviour, social and financial inclusion</li> <li>• Understanding costs and benefits and deliver overall value for money to customers</li> <li>• Monitoring and managing performance effectively, with strong comparative performance and a clear understanding of what works and what doesn't</li> <li>• Investing in, developing and using resources efficiently, especially information technology and staff</li> <li>• Planning effectively for continuous improvement.</li> </ul>  |

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