

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

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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.

	<p>These also form part of the Cabinet Annual Report to tenants</p> <ul style="list-style-type: none"> 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. The 22 tenant satisfaction measures, covering five themes will be collected during 2023-24 by way of tenant perception surveys. The bi-annual rent and arrears survey will be undertaken Sept 2023 		Ongoing
<p>2. Update the policy framework, including document control to show ownership and review arrangements. This was in hand as we concluded our assessment</p>	<ul style="list-style-type: none"> A Data Control Master Sheet to be produced to be incorporated into all new and revised Policies. Information to include document title, version, project leads, service area, tenant approved date and SOD/Cabinet approved date – complete and included within the update Income Management Policy A Master spreadsheet to be set up to include a detailed suite of all policies and procedures across Neighbourhood Services which will reflect information within the Document Control sheet information - complete and saved with the Housing Management shared drive The above spreadsheet to be updated by all Neighbourhood Managers in accordance with any policy/procedure update The Rent Collection, Arrears Prevention & Recovery Procedural Manual 2015 to be reviewed and updated Produce a timeline of all remaining Income Policies & Procedures to be reviewed The Rent Collection, Arrears Prevention & Recovery Procedural Manual 2015 is currently being reviewed and updated to be included as an appendix within the April 2023 Cabinet Income Management Performance Report 	<p>Leanne Lea</p> <p>Leanne Lea</p> <p>Leanne Lea/Julie Clempson/David Turner/Stephanie Norton</p>	<p>Completed February 2022</p> <p>Completed August 2022</p> <p>In progress Feb/March 2023</p>

<p>3. Complete the planned self-assessment against the Regulator's updated Consumer Standards and the broader requirements of the Social Housing Charter</p>	<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. • An external self-assessment against the Regulators updated Consumer Standards was commissioned early 2022 and took place between February-September 2022 • 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. 	<p>Lee Birch</p> <p>Leanne Lea</p> <p>Julie Clempson</p> <p>Neighbourhood Management Team to feed into the corporate Project</p>	<p>Complete</p> <p>2023-2024</p> <p>2023-2024</p>
<p>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.</p>	<ul style="list-style-type: none"> • A Rent and Arrears Survey was conducted in Sept 2021, the results of which concluded at the time of the accreditation assessment Nov 2021. The next rent and arrears bi-annual survey will be undertaken Sept 2023 • The results of all satisfaction measures will be analysed and will inform service development as appropriate • The results of the next STAR Survey will be analysed - tenants perception that rent provides value for money The 22 tenant satisfaction measures, covering five themes will be collected during 2023-24 by way of tenant perception surveys. 	<p>Leanne Lea</p> <p>Julie Clempson</p> <p>Steph Norton</p> <p>David Turner</p>	<p>Sept 2023</p> <p>Ongoing</p> <p>2023-2024</p>
<p>5. 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 allocated efficiently. This includes the income</p>	<ul style="list-style-type: none"> • Undertake a bi-annual Impact Assessment, consider findings and incorporate into service improvement/work plan. • Ensure Supplementary support for the team on specific key projects. This is continually monitored through 1-2-1's, team meetings, management performance 	<p>Julie Clempson</p> <p>Leanne Lea</p> <p>Income Maximisation Officers</p>	<p>Oct/Nov 2023</p> <p>Ongoing</p>

<p>management service and the wider provision of financial inclusion advice and support</p>	<p>meetings and additional resource is requested and will continue to be requested as appropriate.</p> <ul style="list-style-type: none"> • Contribute to the corporate 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. • Continued Income representation at the EAG meetings • Income Officers will continue to ensure the maximisation of Income and benefit entitlement as part of day-to-day case management • Income & Expenditure form to be reviewed annually • Referral to CAB/ Debt advice/Monitored via quarterly scheduled TAC meetings i.e., performance – TAC requested Feb 2023 to update their current income and expenditure budget sheet to enable a greater understanding of the clients' current financial circumstances. • Continue to update the Paying your rent leaflet and other associated correspondence/web/budget planning web information – This was updated Nov 2022 and was included within Open House as separate information leaflet in addition to some other useful budgeting information. • Contents insurance annual renewal – standard agenda item to promote tenants' contents insurance to be included in Open House tenants newsletter and advertised on quarterly rent statements/ web/ other income correspondence. The tenants contents insurance was successfully renewed Oct 2022 for a further 12 months and a slightly cheaper rate for tenants • Quarterly rent incentive draw – continue to advertise on the web, Open House, quarterly rent statements as a standard agenda item 	<p>Tenancy Sustainment Income Officers</p>	<p>Ongoing</p> <p>Quarterly Ongoing</p> <p>Annually</p> <p>Ongoing</p> <p>Ongoing</p> <p>Annual renewal</p> <p>Ongoing</p>
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<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 via the TSA’s • 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 and avoid agency workers where possible due to associated costs • Review and update standard job advertisement to promote more interest – The job advert and job profile was completely updated to promote greater interest and successfully resulted in the recruitment of a part time Income Officer post • Explore the potential for introducing modern apprenticeships within the income team. • Provide training, updates, awareness and key priorities for all team members, as identified, to ensure resources are targeted efficiently and concludes 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 – This is included as standard within Open House, the Annual Report to tenants, within rent statements and notification letters and on the website • Monitoring of Income Management PI’s on Pentana and through close case management – team meetings/1-2-1’s/ recording achievements – Performance is routinely monitored at Neighbourhoods Performance Management meetings, at 1-2-1’s and at team meetings. Arrears performance is reported quarterly to Scrutiny and is included within the Cabinet Annual Performance Report and end of year Income 	<p>Leanne Lea</p> <p>Julie Clempson</p> <p>Neighbourhood Management</p>	<p>Ongoing</p> <p>Ongoing</p> <p>Routine as vacancies arise</p> <p>Completed March 2022</p> <p>2024</p> <p>Ongoing</p> <p>Ongoing</p> <p>Ongoing</p>
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	Performance summary report, also presented to Cabinet		
7. Continue to work with local partner agencies to raise awareness of the support and advice available to residents across the community	<ul style="list-style-type: none"> Record and keep updated all local partner agencies and key contacts by way of a Directory and advertise through Neighbourhoods routine communication channels – Advertised via Open House, Annual Report to tenants, Website, rent letters, rent statements and annual rent notification letters routinely. Monitor CA Mid Mercia performance outcomes, inclusive of case studies, through quarterly partnership meetings as per new contract and updated specification – routinely monitored and shared with the Income Team inclusive of any additional TAC information/updates Actively promote the TAC Mid Mercia Referral system through all communication mechanisms to include website, daily case management, rent statements and letters, Open House etc. Routinely advertised as a set agenda item in key Neighbourhood publications Income representation at regular meetings with the Job Centre and DWP. Key information from all meetings to be shared with Income colleagues. Team members to submit any areas of concern/issues arising, emerging trends in advance of forthcoming meetings - Routine attendance from the Income Team and staff are asked for any issues to be raised in advance of the meetings. Employment Action Group – Income representation to attend meetings and minutes of meetings/key updates to be shared with all Income Team Continue to refer customers to Christians Against Poverty and actively advertise on the Paying Your Rent Leaflet, through case management etc. Make Food Bank referrals on customers behalf and record total number of referrals, family composition and patch for monitoring purposes 	<p>Leanne Lea</p> <p>Julie Clempson</p> <p>Steph Norton</p> <p>David Turner</p> <p>Tenancy Sustainment Officers</p>	<p>Ongoing</p> <p>Scheduled quarterly performance meetings</p> <p>Ongoing</p> <p>Ongoing</p> <p>Ongoing</p> <p>Ongoing</p> <p>Ongoing</p>

	<p>The following has been carried out by the Income Team to support customers through energy and general cost of living increases:</p> <ul style="list-style-type: none"> • The Council was given discretionary government grant funding (one-off payment of £150) available to Tamworth residents (including tenants) who are vulnerable and struggling with cost of living, up until 30 November 2022 • Information was added to Tamworth Borough Councils website in relation to the Money Navigator Tool for anyone who wanted to seek free help and advice regarding their finances • The Paying Your Rent Winter Leaflet was included within the winter edition of Open House, the tenant's quarterly newsletter • Help for Households Campaign – energy saving advice update was also added to the website and included in Open House. • A 'help with energy costs' leaflet was produced and uploaded on the website and a strap line was included on the rent statements directing tenants to useful information • Income Officers and other Neighbourhood staff as appropriate made referrals to Staffordshire CC's Winter warmth project referral for £450. • Staff have promoted Assure tariff. This is a special tariff that can assist some customers on low income pay their water bill. • Income Officers and other Neighbourhood staff as appropriate made referrals to Staffordshire CC's Household Support Scheme e-vouchers - £65 per household plus £20 per child 		
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<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 – <i>routinely monitored and quarterly reports are shared with the Income Team inclusive of individual case studies</i> 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 Julie Clempson Tenancy Sustainment Officers</p>	<p>Ongoing Quarterly Annual 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 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>	<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 – '<i>A call for all tenants</i>' leaflet was produced and posted to all tenants with the quarterly rent statement as part of an ongoing recruitment campaign. Welcome letter and 'Call for all Tenants' leaflet to be emailed/posted to all new tenants – <i>Completed Sept 2022 and also advertised on the web and as part of the new tenancy pack.</i> Continue to support and develop the following involvement groups under the Tenant Involvement & Empowerment framework: Tenant Involvement Group, 	<p>Leanne Lea Helen Rich Sonja Healy Grace Valente Tenancy Sustainment Income Officers</p>	<p>Complete May 2022 Ongoing Ongoing</p>

	<p>Tenant Consultative Group, Complaints Review Panel, ASB Service Improvement Group</p> <ul style="list-style-type: none"> • Continue to review and update the tenant involvement engagement booklet to promote the benefits of tenant involvement – Updated annually to include any new groups, initiatives or involvement opportunities. Next update April/May 2023 • Promote Tenant Involvement, associated involvement literature and contact details of the Tenant Regulation Team at new tenancy visits – A Tenant Involvement introductory letter is posted to all new tenants with an ‘A call for Tenants’ leaflet to promote the opportunities for involvement • Consideration to be given to the introduction of a Repairs Working Group and High Rise Tenants Panel – Arrangements are currently progressing, Feb 2023, for the introduction of a High Rise working group • Explore further options for engagement through the website and through e-communication • Explore WHG Community Champions Programme 		<p>Ongoing</p> <p>Ongoing</p> <p>April/May 2023</p> <p>Ongoing 2023-24</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 an annual review of both tenancy and leaseholder service charges • Ensure Clarity and transparency for residents regarding service charges within all communication i.e. end of year rent notification letters • End of year rent notification letters advise that the increase in rent, payable for the financial year 3rd April 2023 to 31st March 2024, is in accordance with the government’s decision to cap social rent increases at 7%, below CPI+1%, the standard formula for rent setting for social housing. 	<p>Tina Mustafa</p> <p>Finance</p> <p>Lee Birch</p> <p>Leanne Lea</p> <p>Julie Clempson</p> <p>Trevor Wylie</p>	<p>March 2023/24</p> <p>March 2023</p> <p>March Anually</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 Completed 11.11.2021 • Introduce and implement the new FFT agreement with forfeiture clause from 31.01.2022 for all new tenancies, renewals and transfers - Completed 31.01.2022 • Undertake training and communicate relevant changes with staff as appropriate Completed January 2022 • Complete FFTT and Tenancy Management Policy Risk Assessment Completed 31.01.2022 • Update FFT Literature, website etc. Completed January 2022 • Seek legal clarification with regards to mutual exchanges Completed 15.03.2022 • Procurement of external specialist support to include communication programme, Consultation strategy/methodology, drafting tenancy management policy & impact equality assessments, recommendations to cabinet/committee and implementation of new tenancy management policy • An extensive piece of work was carried out to update the Flexible Fixed Term Tenancy procedures inclusive of a Forfeiture Clause. This was updated in accordance with continued legal advice and NSP's was amended to inform customers 	<p>Lee Birch Leanne Lea Lisa Hall Julie Clempson David Turner Steph Norton</p>	<p>Completed</p> <p>Ongoing 2023/24</p>
<p>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.</p>	<ul style="list-style-type: none"> • Continue to review the website with updated with live information as appropriate -The website continues to be updated with any new or additional information for customers- as above • Annual review of the budgeting, planning web link and strapline and promote for both prospective and current tenants – Open House, Annual Report, rent statements, web, Paying your rent leaflet 	<p>Leanne Lea Julie Clempson Steph Norton David Turner</p>	<p>Ongoing</p>

	<ul style="list-style-type: none"> • 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 – This is included on all literature, rent statements, Open House and the Tenants Annual Report as standard • Continue to explore the digital offer through the continued use of text message, email and Whats App facility. 	Tenancy Sustainment Officers	
<p>13.Continue to strengthen the pre-tenancy work, including:</p> <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. • Linked to the above, explore the potential for reintroducing viewings rather than emailing photographs to 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 • Consideration to be given to rent payment in advance for new tenants • 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 – This continues as part of routine day-to-day working practices • Routine monthly meetings to discuss the above new process and any identified vulnerable persons. • Before signing a tenancy agreement, carry out a full risk assessment of new tenant/s to include credit checks, 	<p>Housing Options 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

	<p>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.</p> <ul style="list-style-type: none"> • Monitor new rent arrears – weekly monitoring of all rent account arrears is part or day to day • 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 – An annual report is produced by the Tenant Regulation & Involvement Team for collated and record all survey responses. • Internal Audit Report Housing Rents Oct 2022 – completed with minimal recommendations one of which was to update the rent collection and arrears procedure 2015 which is currently being updated Feb 2023 		
<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"> • Should daily DD's be introduced, then a review all DD payers' accounts will be undertaken where customers are paying in arrears to attempt to 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>Subject to a change in DD</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 payments 	<p>Council Tax Julie Clempson Leanne Lea</p>	<p>March 2023 – March 2024</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 missed to protect the revenue stream to the Council</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). • Bimonthly arrears monitoring of high level arrears is undertaken as part of routine working practices • Income performance management framework routinely monitors 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 • A new Business Objects report is provided monthly to include total no of cases with a clear rent account, credit balance, arrears cases up to £500, between £500 and £2000 and number of arrears cases over £20000. The same arrears information is also provided by a breakdown of months. This report is provided monthly to Scrutiny or on request and is also shared with the Income Team and Neighbourhood Management. 	<p>Julie Clempson Tenancy Sustainment Officers</p>	<p>Ongoing</p>
<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 and exhausting all options of engagement i.e. telephone, text, email, letter, face-to-face. This is part of the arrears recovery procedure • Ensure that rent payment issues are addressed during the new tenancy visits/contact This is part of the arrears recovery procedure • Promote culture of paying your rent across all services and to all customers 	<p>Tenancy Sustainment Officers</p>	<p>Ongoing</p>

	<ul style="list-style-type: none"> Information and support details included as standard on all quarterly rent statements, on TBC website and in Open House tenants newsletter Update the Paying your Rent leaflet as appropriate and promote the budgeting and planning web link across all digital and communication platforms Information/support contact details continue to be included as standard on all quarterly rent statements, TBC website and in the Open House tenants newsletter and the Paying your Rent leaflet is also routinely updated to include new information as appropriate 		
<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 the opportunity of introducing pre-court and pre-eviction panels to include purpose, objectives, outcomes, success etc. 	<p>Tina Mustafa</p> <p>Lee Birch</p> <p>Leanne Lea</p> <p>Julie Clempson</p>	<p>March 2023 – March 2024</p>
<p>19. 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</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 A FTA Officer was successfully recruited and commenced in post January 2023 	<p>Mike Buckland</p>	<p>Ongoing</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’ • As part of TBC’s ‘Rent First’ culture, Open House, Tenants Annual Report, the website, rent statements and Income publications are routinely used to promote paying your rent first, rent payment options, TAC referrals for debt and budget management, income support and assistance etc 	<p>Tenancy Sustainment Officers</p> <p>Tenancy Sustainment Assistants</p>	<p>Ongoing</p>
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