



Renfrewshire Council Peer Review of Rent Collection Service

Good Practice Guide

This Guide has been prepared by Renfrewshire Council and the five peer councils (East Ayrshire, City of Edinburgh, Falkirk, North Ayrshire and North Lanarkshire) to highlight examples of good practice within their councils in relation to:

- Rent collection;
- Rent recovery;
- Debt prevention; and
- Performance management.

The Guide has been structured to enable other councils to consider each example of good practice and to indicate whether or not it is already in place. In the event that a good practice example is not evident within the council, it is recommended that the council considers the feasibility of introducing the good practice as part of its improvement planning.

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Rent Collection

Good practice		In place (Y/N)	To be considered (Y/N)
Payment methods			
1	Wide range of payment methods for rent: <ul style="list-style-type: none"> • in person at First Stop Shops; • phone payments; • online payments; • Direct Debit and Bank Standing order; • Paypoint; • 'rent from wages' facility for council employees; and • direct mailing facilities. 		
2	Issue of regular rent statements.		
3	Payment of rent in advance.		
4	Facilities for Warden Services to forward on rental payments for Sheltered Housing complexes.		
5	Deduction from wages if tenant's employer agrees to it.		
Communication of payment methods			
6	Payment methods are publicised on the back of all arrears letters and on TV screens in area offices. A Rent Matters newsletter is issued each year with the rent increase letters, which covers performance, the importance of paying rent, details of what rental income is spent on, payment methods and advice for tenants in rent difficulties. A Direct Debit leaflet and form are also issued with the letters.		
7	All rent payment literature advises tenants that Post Office and Paypoint payments take 3 to 5 days to process and when paying by these methods, tenants should ensure they make the payment in sufficient time for it to reach the Council by the due date.		
8	Rent payment cards are issued at sign-up to facilitate immediate payment.		
Targeting of Direct Debit payments			
9	Direct Debits are extended to tenants with relatively manageable arrears with payment programmes to clear the account by the end of the year.		
10	Increased uptake of Direct Debit by contacting Bank Standing Order payers and Council Tax Direct Debit Payers to encourage them to switch to Direct Debit for rent payments.		
Non-collection rent weeks			
11	Free Weeks occur at the end of the financial year.		
12	Have 2 'free periods' at the 'fair fortnight' and Christmas.		

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Rent Recovery

Good practice		In place (Y/N)	To be considered (Y/N)
Overview of process			
13	One officer manages an arrears case from beginning to end. Even if there is a referral for support, the Officer retains responsibility for the case.		
14	Implement a firm approach to arrears. Contact is made with the tenant as soon as they are in arrears and the action to be taken is clearly explained and followed through if the arrangement is broken or if Housing Benefit information is not provided.		
15	The service ensures low level arrears are regularly tackled via small debt letters, clerical staff regularly phoning and reminding tenants and cashiers bringing the matter to the tenant's attention when they make a rent payment. The service has the option of flagging the rent collection service to advise the cashier to indicate to the tenant that the Arrears Officer wishes to speak to them.		
16	Housing Officers offer the option of taking a payment over the phone when discussing arrears with tenants and they transfer the call automatically to the cashier to make the payment.		
17	Income and expenditure statements are completed to inform affordable payment arrangements.		
18	In discussions with tenants, the Council seeks full payment or a lump sum first before agreeing to a payment arrangement.		
19	Payment arrangements are confirmed in writing and signed by the tenant and the service and the consequences of breaking a payment arrangement are detailed in the letter.		
20	System alerts are set up for broken arrangements, and following this further action is taken by Housing Officers. Money Advice can offer repayment arrangements (multiple debt restructuring) following agreement with the Arrears Team and they also monitor these cases.		
21	Prior to court action, any support workers known to Housing Services are alerted. In North Lanarkshire, vulnerable tenants have a Tenancy Support Worker allocated to them at the commencement of their tenancy.		
22	The Council makes good use of DWP Direct and this is monitored by the Housing Officer/Arrears Officer.		
23	All actions are recorded in the IT system and all arrears letters are automatically generated. In North Lanarkshire, 1 st and 2 nd reminders are computer generated centrally and all other letters are actioned through the system by the Housing Officer responsible for that case.		
24	The Arrears management system is systematic and structured to promote a robust audit framework. All actions are recorded in the system and embedded as recommendations for the next stage in the recovery process. There is, however, scope for discretion.		
25	Letters are issued to tenants in arrears 2 weeks prior to the non-collection weeks, to advise them that their arrangements must continue over the non-collection weeks.		

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	Good practice	In place (Y/N)	To be considered (Y/N)
Overview of process			
26	Referrals are made to the In-Court Advisor when court action has been authorised, to offer the tenant a further opportunity for intercession. In North Lanarkshire, the Court Team makes tenants aware of the In-Court Advisor service administered by the Citizen's Advice Bureau. The In-Court Advisor will also update the Arrears Team prior to any intervention and discuss agreement options.		
27	Serial non-payers are formally notified that in the event of the award of a third decree, they will be evicted regardless of whether they pay.		
28	Following a cancelled first eviction, the full balance must be paid at any future eviction action.		
29	Early intervention letters are issued at the small balance stage. The clerical patch team process small balance accounts for more than 2 weeks rent every cycle.		
30	Links established with DWP for information on state benefit claims.		
31	Intervention at NPRP stage by Social Work department for case conference. Case conferences are arranged with tenants who have dependent children, vulnerable tenants (drug/alcohol abuse) and tenants with mental health issues.		
Visits by Officers			
32	The Council has built in standard visits to the escalation policy e.g. it can take up to 4 months from NPRP to court stage, therefore arrears cases escalate a number of times to visits during this period if no arrangement has been input or contact received.		
33	Officers are advised to vary the timing of visits e.g. early morning and late afternoon visits must be carried out.		
34	Payments information and arrears recommendations are on the Housing Officer's desk-top on the Monday morning. All arrears letters are issued on Monday and visits start on Tuesday (if not Monday) with call backs later in the week if there is no access.		
35	Arrears Team receive fortnightly cycle figures in their action lists and immediately make contact with tenants by visits/phone to arrange house/office appointments.		
36	Visits are introduced into the process at an early stage, i.e. after the second missed payment (3 weeks) and are a recurrent feature throughout the recovery process.		
37	Overtime working is scheduled for periods of traditionally lower payment patterns, generally late autumn and late January/early February. This involves out of hours visits weekday evenings and at weekends. North Lanarkshire have 'Action Arrears' weekends where tenants are visited on Saturdays and Sundays.		
38	The first reminder is issued when the tenant is two weeks in arrears. The second reminder is issued when the tenant is one month in arrears, and a visit is arranged at this stage.		

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Issue of NPRPs			
39	Arrears Officers hand deliver NPRPs and officers have been issued with guidance on serving and renewing NPRPs.		
40	NPRPs are automatically served after a tenant is 6 weeks in arrears if they are not responding or engaging.		
Guidance and training			
41	Developed a comprehensive arrears procedure and good practice manual and held training sessions with all employees. Delivered rent arrears process training to support agencies.		
42	Produced a Vulnerable Tenants Guidance Procedure for officers.		
43	Arrears team attends debt management/money advice training.		
44	Developed an Eviction Policy in consultation with Tenants Groups.		
Information provided to tenants			
45	The service highlights in early arrears letters that if court action is instructed this could affect the tenant's credit rating and their RTB will be affected.		
46	Periodic Arrears campaigns are undertaken to reinforce the payment culture. These focus on hard-hitting reminders of the implications of non-payment accompanied by sign-posting for advice and encouraging benefit uptake.		
Relationship with Housing Benefit service			
47	The service has agreed with the Housing Benefit Service that if any backdates are awarded, the full sum will go to the rent account if the tenant is facing eviction. This is to assist a tenant to sustain their tenancy and to help the corporate commitment to reduce homelessness.		
48	Senior Housing Officer consults with Housing Benefit team on the proportion of backdates that go into the account if an overpayment is current on the account.		
49	Agreed with the Housing Benefits Service that overpayment clawback will be at the lower amount for all Income Support cases unless it is a fraud case.		
50	Have an agreement with Housing Benefit that where there is a live claim, overpayments are recovered on a weekly basis and not as a bulk recovery, irrespective of whether the case is at court or post court or below that level.		
51	Establishment of Housing Benefit Take-Up Officer post within the Arrears Team		

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Rent Recovery

	Good practice	In place (Y/N)	To be considered (Y/N)
Debt write-off			
52	The Council has a write-off policy that specifies that they can write-off debt for current tenants where debt is under one week's rent and has been static for over one year. The service writes-off debt every 6 months.		
53	Has annual write-off exercise where the Area Teams and Housing Finance decide on write-offs for current/ former tenant arrears.		
54	Small historic balances have been written off as not cost-effective to pursue.		
55	Appointed dedicated Former Tenants Arrears Officer		

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Debt prevention

	Good practice	In place (Y/N)	To be considered (Y/N)
General information provided to tenants			
56	Ensure that leaflets on rents, debt advice, Housing Benefit etc are available in all offices and at any locations where tenants pay rent, including external outlets (e.g. Post Office and Paypoint).		
57	Run regular Direct Debit Campaigns using posters, leaflets, flyers, newsletters, local newspapers and radio. Employees in local offices promote and sign up tenants to pay by Direct Debit. Messages about Direct Debit are included on employees' payslips.		
58	Run Christmas and Summer 'Paying Rent Campaigns'. In North Ayrshire, the service ran a competition for employees to design the posters.		
59	Include regular articles on rent in the tenants' newsletter.		
60	Rent Service Standards are in place.		
61	Promotion of a payment culture.		
Offer stage			
62	At offer stage the service provides tenants with a leaflet detailing the information they are required to bring with them to support their Housing Benefit application. It is made clear that the tenant will not receive their keys unless the information is provided or they pay their first fortnight's rent.		
Sign-up			
63	Officers collect the following information from the tenant - mobile number; next of kin details; details of any social worker, tenancy support worker/mental health worker etc. This information is then added to the rent account notepad or passed to the Housing Officer so that they can be contacted if the tenant falls into arrears.		
64	The service collects information on any identified vulnerabilities which would highlight that special action is required when arrears occur e.g. literacy, language, mental health issues. This information is also shared with the Housing Benefit service so that they can take appropriate action at reviews or interventions.		
65	<i>Pay Your Rent</i> leaflet is issued and this is accompanied by an explanation of payment methods, due dates and implications for non payment.		
66	Cycle payment plan is issued within the comprehensive tenant information pack at sign-up stage.		
67	Housing Benefit form is completed at sign up. If this is not possible, the Intention to Claim form is signed to record the applicable date.		
68	On allocation transfer cases, any tenant on Housing Benefit has to complete a Change of Circumstances form to have Housing Benefit entitlement transferred to their new tenancy.		
69	The outposted Benefits Assistants (paid for by HRA) attend sign ups at various offices to assist with the completion of the Housing Benefit form and to advise what information is required to make sure the information is clean. Follow-up appointments are arranged for later in the week if necessary.		

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Debt prevention

Good practice		In place (Y/N)	To be considered (Y/N)
Moving in			
70	<ul style="list-style-type: none"> • Lettable Standards ensure that the property is ready to move into on the date of the let. Unforeseen impediments are dealt with by rent abatements. • Preferred supplier arrangements deal with most utility problems. • Furniture packages are agreed at the viewing with Tenancy Support and are usually delivered within a couple of days. 		
71	Good communication links exist between the Arrears Team and the Area Allocations Teams. Arrears patch areas coincide with Allocation Team patch areas. This also applies to the Council's Estate Management Team, who also assist with tenant contact on Arrears cases.		
72	At the settling-in visit (2 weeks into the tenancy), the Estate Management Team give new tenants advice on the importance of meeting their rental obligations either through regular payments or alternatively Housing Benefit entitlement.		
Debt advice			
73	Hold periodic Debt Advice surgeries in neighbourhoods and write to all tenants in arrears promoting them.		
74	Comprehensive debt advice is issued to tenants in Tenancy Start Up Packs. Tenants are also notified by newsletters/campaigns/Tenant Forum Groups/Tenant Association meetings of debt advice services available to them. At the council's annual Tenants Forum day, debt advice workshops are available for tenants.		
75	Developed a self-help debt advice pack in conjunction with Debt Advice, which is issued to tenants who are referred but then do not engage with the Debt Advice service.		
76	Standard referral form is in place which is completed and sent to Debt Advice Officer/Welfare Rights Officers. Arrears Officers can also refer tenants who would benefit from Tenancy Support via the standard referral form.		
77	Referral is made as early as possible in the process – in particular at the court instruction stage to give the agency time to work with the tenant prior to the case calling in court.		
78	Housing Debt Advisor and Housing Welfare Rights Officer have access to rent account notepads and input the outcome of the referral.		
79	The Arrears service makes formal referrals to Money Advice and Welfare Rights for tenants experiencing debt problems. Money Advice agree a payment plan with the tenant, which is emailed to the Arrears Officer for approval.		
80	All arrears letters include details of advice agencies.		
81	Specialised Debt Adviser is based within the Arrears Team.		
82	Established Financial Support Worker for 16-25 year olds.		

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Debt prevention

Good practice		In place (Y/N)	To be considered (Y/N)
Links with Housing Benefits service			
83	Housing Officers are responsible for following up information required for Housing Benefit via home visits/ phone calls.		
84	Housing Services fund and manage five Housing Benefit Information Gathering Team posts. Officers visit tenants to obtain the necessary information to support claims and they can provide basic Housing Benefits advice, signpost customers and scan documents. The Officers can also certify documents for verification framework purposes and give basic arrears advice.		
85	Homeless clients in temporary accommodation are exhorted, on a daily basis if required, to provide requisite Housing Benefit documentation and/or make due payments for accommodation and heating charges. The Housing Benefit claim is completed before going to accommodation.		
86	Outposted Benefits Assistant will provide indicative assessment of entitlement to Housing Benefit for new tenants.		
87	The Arrears Team receives weekly reports from Housing Benefits on suspensions/cancellations/awaiting information cases and the Housing Officers include them in their action lists.		
Tenancy support			
88	Tenancy support identified for Waiting List applicants as a follow-up to acknowledging the application.		
89	There is a network of Housing Support Workers who work with homeless/vulnerable clients in debt prevention and other tenancy matters and effective links have been established with the Arrears Team.		
Training			
90	Financial Inclusion Workshops arranged with partner agencies which are attended by Housing Benefits and Housing employees.		

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Performance management

Good practice		In place (Y/N)	To be considered (Y/N)
Target setting			
91	Area Housing Officers have designated ward areas and are set cycle (fortnightly) targets and overall annual targets.		
92	Arrears targets are set at 4 levels - district, division, office and officer.		
93	Arrears targets are set at 3 levels – service, team, officer.		
94	Targets are negotiated and tailored according to patch, history and difficulty.		
95	<p>The service monitors the following statutory and local PIs:-</p> <ul style="list-style-type: none"> • % of tenants evicted • % of rent arrears written off • % current tenant arrears within Band 1 (£0.01 – £100) • % current tenant arrears within Band 2 (£100 – £500) • % current tenant arrears within Band 3 (£500 – £1,000) • % current tenant arrears within Band 4 (£1,000 and over) • % of tenants not on Housing Benefit paying by Direct debit • No of notice of proceedings issued • No of cases proceeding to court • No of decrees granted • Authorised arrears actions report 		
Performance monitoring and reporting			
96	End of cycle meetings are held with the Senior Housing Officer and each Area Housing Officer to discuss the previous cycle's performance. All discussions are minuted and forwarded to the Service Manager.		
97	Monthly meetings are held between the Service Manager, Senior Housing Officer and Area Housing Officer to review performance. The minutes are forwarded to the Area Manager for action and comments.		
98	Monthly one-to-ones are held with Housing Officers to review performance against targets, to highlight poor performance and to discuss any individual issues.		
99	Managers regularly monitor deletion codes to ensure officers are not carrying out inappropriate deletion of actions. Officers are required to input reason for any deletions.		
100	Each Housing Officer produces a standard report each month for their manager on all their arrears cases over £500, which is in turn is sent to the Divisional Manager.		

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Performance management

Good practice		In place (Y/N)	To be considered (Y/N)
Target setting			
101	<ul style="list-style-type: none"> • Supervision of Housing Officer activity is conducted on a fortnightly basis by Area Managers and appropriate direction and feedback provided to individual Officers. • Arrears Summary Report produced by Area Managers and distributed to Housing Officers. • Monthly Report on arrears distributed to Area Managers, Divisional Managers and Head of Housing • Monthly performance meetings between Area Managers and Area Office staff • Monthly performance meetings between Divisional Managers and Area Managers • Monthly performance meetings between Head of Housing and Divisional Managers • Regularly reviewing and comparing performance against other authorities and national key indicators • Yearly audit by Rent Arrears Working Group <p>The following documents are produced to assist the above: arrears summary report; deleted/cancelled and pending actions; arrears cases over £500; credits report; arrears management reporting (action types); eviction outcomes report; business objects report (various); rent management (policy procedures and good practice manual).</p>		
102	Eviction spreadsheet on public server, where all officers input details for their patches of scheduled evictions -includes information on age, family composition, any vulnerabilities, ethnicity, level of debt, amount paid, whether they were granted new tenancy. This information is monitored and compared by office.		
103	Progress against targets provided to officers on a rent period basis in East Ayrshire, monthly basis in City of Edinburgh and fortnightly basis in North Lanarkshire.		
104	Performance against targets reviewed by senior managers on a financial period basis, and discussed with all team managers to identify causes as well as effective practice.		
105	Managers audit caseloads regularly and use this to inform one-to-one performance discussions.		
106	All current performance information is posted on a shared drive and displayed in all Housing Offices to inform on own team progress as well as that of other teams.		
107	Performance against targets is promoted fortnightly and monthly, to encourage internal competition.		
Liaison with other services			
108	Fortnightly meetings with Housing Benefit Team Leaders and Housing Benefit Overpayments Officer to discuss any issues relating to Benefit take-up/suspensions/backlogs.		
109	Value of cases awaiting Housing Benefit decision and value at court is provided.		
110	Housing Benefits performance information is incorporated into Housing performance meetings.		
111	Arrears performance is discussed along with other Housing Management performance indicators to identify associated influences, e.g. voids and homelessness.		
112	Fortnightly meetings with Housing Allocations, Senior Housing Officer and Customer Services Advisors (who do sign-ups) to discuss issues relating to the allocation of void properties timeously.		
113	Monthly meetings with Tenancy Services Section Leader who is responsible for the Network of Housing Support Workers to discuss arrears issues involving their client group.		

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Performance management

Good practice		In place (Y/N)	To be considered (Y/N)
Liaison with other services			
114	Measure consistency of referrals by office.		
115	Service Level Agreements with Housing Benefit Service, Legal Services and Social Services (Welfare Rights and Debt Advice team).		
116	Have developed outcome reports from support agencies in order to measure the effectiveness of services.		
Rent arrears working groups			
117	Established an Arrears Continuous Improvement Group to ensure all targets are monitored and any new initiatives are incorporated into the Group's Improvement Manual. Group meetings are minuted and issued to all rent accounting employees for action/discussion/future inputs.		
118	The Rent Arrears Working Group meets on a monthly basis to discuss operational and cross-cutting issues. The group is chaired by the Senior Manager championing arrears recovery throughout the service and it consists of employees from various levels within the service. The group is responsible for delivering and monitoring the objectives and targets of the Service Plan. It is also responsible for developing and implementing any new policies, procedures and good practice. The group monitors performance in arrears, sets targets, agrees action and makes and implements improvements ensuring consistency across all areas. Members of the group also liaise and meet regularly with other services such as Social Services (Welfare Rights), Finance Services (Housing Benefit) and Legal Services. All customer comments on rents management matters are routinely passed to the Chair of the Working Group to consider whether there are any failures or gaps in service, or policy issues which need to be investigated.		
Benchmarking			
119	The service benchmarks results against organisations with high performance in rent arrears recovery. The service is a member of the Rent Income Excellence Network and the Scottish Rent Arrears Forum.		
Customer segmentation and profiling			
120	Management information is segmented and banded to promote more accurate targeting.		
Reward and recognition			
121	Prizes are awarded at the annual employee conference for office and officer that has the biggest arrears reduction.		
122	At patch team briefings, individual performance is highlighted with the Housing Officers and Clerical Team for reduction in arrears.		
Consultation with tenants			
123	A number of tenant surveys have been undertaken on the rent arrears service. In CEC, this was as part of a wider regular survey of housing.		
124	Feedback forms are at all payment outlets for tenants to comment on the Rent Accounting service.		