



Tenant Services Management Board – 1st July 2010

Income Management Service Standard

Report of – Paul Hadley/Norah Day (Estates Managers – Housing Services)

Executive Summary

This report has been produced to propose a new service standard for Income Management for Taunton Deane Borough Council Housing Services.

It outlines the service tenants in council housing can expect from Housing Services on managing their rent.

It provides details of the specific elements of the service with approximate costings for implementation of the standard.

It will show the areas where current service can be improved and how it is intended to make those improvements.

The impact on tenants will be explained and a timetable for implementation will be given which includes how we intend to inform tenants of this service standard.

1. Purpose of the Report

To provide the Tenants Services Management Board (TSMB) with the opportunity to comment and shape the service standard for Income Management.

2. Background to this report

Housing Services are responsible for ensuring tenants make prompt payment of rent and the efficient recovery of outstanding rent debt from a customer group some of which are the most economically disadvantaged members of society.

On occasions tenants have competing financial commitments that mean rent is not their only outstanding debt. Therefore in order to ensure that rental income is maximised it is essential that tenants fully understand:

- How they can pay their rent
- What support is available to them should they be in financial difficulties
- What actions landlord services will take if they fail to make regular rent payments

3. **Aim of the Standard**

To meet the requirements of the Rent Recovery Protocol and give tenants clear information on the ways they can pay their rent, and the support and assistance available to prevent arrears building up. It explains the firm but fair approach that Housing Services adopt to rental recovery and describes what tenants should expect if they fail to pay their rent when it is due. This will help reduce the number of legal notices served on tenants and County Court referrals. The standard outlines what information tenants can expect from the landlord, rent statements every 3 months and notification of when rental payments are due to change. A draft copy of the proposed standard can be found at Appendix 1. Once approved this draft will be formatted into an easy to read version by the Design and Print Department of TDBC.

4. **Approximate Costs**

The cost of implementing this standard can be met within existing budgets. The additional costs of mailing the quarterly rent statements are detailed below.

Item	Cost	Remarks
Mailing	£9,000	6,100 rent statements 4 times a year

5. **Impact on Tenants**

Tenants will be better informed on what to expect from their landlord and what is expected of them and the implications on non payment of rent. It will promote the regular and systematic approach to rent payment.

6. **Equality and Diversity**

Some tenants may need specific help to fully access the standard, where required officers will visit vulnerable tenants to explain the standard and then identify any specific needs, referrals for ongoing support maybe made at this stage. Additionally information may be required in different formats:

- Large Font
- Audio Version
- Different Languages
- Website page

7. **Timetable**

01/07/10 - TSMB review standard.

Mid July 2010 - Seek approval from Portfolio Holder Housing Services

Mid July 2010 - Standard sent to Design and Print Department

Start of September 2010 - Standard published, printed copies and on TDBC website

End of September 2010 - First quarterly Rent Statement sent to tenants

April 2011 - report impact of standard to TSMB

8. **Outcomes**

The outcomes that can be expected from the implementation of this standard are:

- Improved information to tenants on the landlord service.
- Increase in rental income which will result in greater financial resources available to the Housing Service.
- Ensure full uptake of available benefits to those tenants who qualify thus preventing the most vulnerable tenants from falling into greater economic poverty.
- Reduction of higher level arrears cases which will result in fewer legal notices served on tenants and a reduction in County Court referrals which will also prevent those most vulnerable tenants getting into greater financial debt.
- Performance will be monitored and reported back to TSMB.

9. **Information Plan**

If implemented it is intended to inform all tenants of the new standard by updating existing Tenant Welcome packs, writing a new page for Housing Website, providing information in the next edition of Deane Housing News and having leaflets available in reception areas of TDBC offices.

10. **Recommendation**

That the Tenant Services Management Board approves the proposed Income Management Service Standard as set out in Appendix 1 to this report.

11. **Contact Officers:**

Paul Hadley, Housing Estates Manager, 01823 356332 Ext 2642,
p.hadley@tauntondeane.gov.uk

Norah Day, Housing Estates Manager, 01823 356331 Ext 2628,
n.day@tauntondeane.gov.uk

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Appendix 1 to Income Management Standard Report

Tenant Services Management Board 1 July 2010

TAUNTON DEANE BOROUGH COUNCIL

PAYING YOUR RENT - INCOME MANAGEMENT SERVICE STANDARD

This service standard sets out what you can expect from Taunton Deane Borough Council Housing Services in terms of managing your rent.

We are committed to provide you with a service that meets your specific and individual needs.

We will:

- Offer you several ways of paying your rent:
 - Direct Debit
 - In person at the council offices in Deane House Taunton (0830 – 1645 Mon – Thur, Fri 0930-1615) or Wellington Community Office (0930 – 1600 Mon – Fri)
 - Via the Taunton Deane Borough Council website
 - By telephone on 01823 356356 (Mon – Fri 0800 – 1800)
 - The Post Office
 - Standing Order
 - By post
- Provide you with a Rent Payment Card if you choose not to pay by direct debit.
- Offer you advice and support when you sign your tenancy agreement, to assist you in making prompt payments and complete a Benefits check or a Housing Benefit claim form. This will help prevent you falling behind with your payments (known as having rent arrears) early in your tenancy.
- Contact you by letter, phone or email within 2 weeks of your rent account falling into arrears.
- Agree with you an affordable repayment plan should you fall behind with your rent payments. This could involve paying off the arrears in smaller amounts if you cannot pay the full amount straight away.
- Offer the opportunity to receive specialist debt & benefits advice from our debt & benefits advisor at an early stage of arrears showing on your rent account.

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- If you require more intensive support in managing your tenancy, with your permission we will make a referral to the appropriate support agency to make sure you receive the support you need.
- Visit you in your home within 4 weeks of your tenancy beginning.
- Escalate recovery action against you when your rent arrears increase or they have stayed static because you have failed to maintain any arrangement made to reduce the outstanding debt. This could involve us taking legal action to recover the rent payments you owe. You could also incur the court costs and it could harm your ability to get credit in the future if you apply for such as loans or credit cards. As a last resort you may lose your home. We will always inform you of any action we intend to take and give you an opportunity to reduce your arrears.
- Offer you a confidential interview to discuss your rent at a convenient time (within normal office hours) and place including your home if you are unable to travel to Taunton Deane Borough Council offices.
- Send you a quarterly rent account statement, but you can also request one at anytime.
- Publish an annual Rent Calendar in “Tenants Talk”, the tenants’ newsletter.
- Give you a balance of your rent account over the phone provided you can identify yourself as the tenant.
- Send you written notification if your garage tenancy is to be cancelled due to persistent arrears or failure or make regular payments to reduce the debt.
- Give you 28 days prior notification in writing when the amount of rent you pay is reviewed annually for any changes that take effect from April.
- Give you 14 days prior notification of any increases to your direct debit payments.
- Treat personal information as confidential.
- Ask you what you think of our services and use what you tell use to improve those services

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If you require further information please contact:

Estate Assistants,

Taunton Deane Borough Council,

The Deane House,

Belvedere Road,

Taunton,

TA1 1HE

Tel: 01823 356319

Email: estate.assistants@tauntondeane.gov.uk

Other agencies you can contact for support and advice include:

- Citizens Advice Bureau - Tel. 01823 282235, Email: advice@tauntoncab.org.uk
- TDBC Housing Benefit Department – Tel 01823 356321 or 01823 356322
- TDBC Debt and Benefit Advisor – Tel 01823 356542
- Jobcentre Plus – Tel 0800 055 6688
- Age UK – Tel 0800 169 6565
- National Debtline – Tel 0800 881 8891
- Shelter – Tel 0808 800 4444
- Consumer Credit Counselling Service – Tel 0800 138 1111

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If you would like this document translated into other languages or in Braille, large print, audio tape, or CD please telephone us on 01823 356356 or email us at: enquiries@tauntondeane.gov.uk

<p>Bengali</p> <p>অপনি যদি এই দলিলপত্র অন্য কোন ভাষায় অনুবাদ করে চান, বা ব্রেল, বড়ো ছাপার অক্ষর, অডিও-টেপ বা সিডিতে চান, তাহলে আমাদের টেলিফোন করুন এই নম্বরে 01823 356356 বা অথবা ই-মেল করুন enquiries@tauntondeane.gov.uk</p>
<p>Chinese</p> <p>如果你要這文件翻譯成其他語言或盲人凸字,大號字,聲帶,或光碟,請致電我們,電話 01823 356356 或電郵 enquiries@tauntondeane.gov.uk</p>
<p>Hindi</p> <p>अगर आप इस दस्तावेज़ का अनुवाद दूसरी भाषाओं या ब्रेल, बड़े अक्षरों वाली छपाई, ऑडियो टेप, या सीडी में चाहते हैं, तो कृपया हमें इस नंबर पर फोन कीजिये 01823 356356 या यहाँ ईमेल कीजिये enquiries@tauntondeane.gov.uk</p>
<p>Portuguese</p> <p>Se desejar a tradução deste documento para um outro idioma ou em Braille, letras grandes, cassete de áudio ou CD, contacte-nos pelo telefone 01823 356356 ou pelo endereço de correio electrónico enquiries@tauntondeane.gov.uk</p>
<p>Polish</p> <p>W celu uzyskania niniejszego dokumentu w innym języku, w języku Braille'a, wydrukowanego dużym drukiem, nagranego na taśmę dźwiękową lub CD prosimy o kontakt pod numerem telefonu 01823 356356 lub na adres enquiries@tauntondeane.gov.uk</p>