



HOUSING SERVICES DEPARTMENT
HOUSING INCOME MANAGEMENT POLICY

DOCUMENT CONTROL

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Equality Of Access

We want Sedgefield Borough to be a place where no-one experiences discrimination or disadvantage because of race, nationality, ethnic or national origin, religion or belief, gender, marital status, sexuality, disability, age or any other unjustifiable reason.

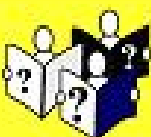

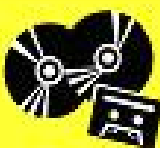
We want everyone in the Borough to feel safe from harassment and to be able to access high quality services designed to respond to their individual diverse needs.

We are determined to meet our legal duties relating to equality and are committed to reducing disadvantage, discrimination and inequality of opportunity, however, beyond these our aim is to make Sedgefield a place where everyone is treated as an equal citizen, in the light of their different needs and where the diversity of our community is recognised, supported and valued. To do this we have set in place a planning, monitoring and review structure to address the equality and diversity agenda, channelled through our Corporate Equality Plan.

Translation Service

Please ask us if you would like this document in other languages, in large print or on audio tape. 

<p>العربية (Arabic) إذا أردت المعلومات بلغة أخرى أو بطريقة أخرى، نرجو أن تطلب ذلك منا.</p>	<p>polki (Polish) Jeżeli chciałby Państwo uzyskać informację w innym języku lub w innym formacie, prosimy dać nam znać.</p>
<p>বাংলা (Bengali) কি জানি এই ডকুমেন্ট অন্য ভাষায় বা অন্যভাবে জন, তাহলে বা অন্যভাবে জানতে চান।</p>	<p>ਪੰਜਾਬੀ (Punjabi) ਜੇ ਇਹ ਜਾਣਕਾਰੀ ਹੋਰ ਭੇਦੀ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਢੰਗ ਵਿਚ ਚਾਹੀਦੀ, ਤਾਂ ਇਹ ਸਹੀ ਢੰਗ ਵਿਚ।</p>
<p>(中文 (繁體字)) (Cantonese) 如欲索取以另一種文字或另一格式製作的資料，請與我們聯絡。</p>	<p>Español (Spanish) Póngase en contacto con nosotros si desea recibir información en otro idioma o formato.</p>
<p>हिन्दी (Hindi) यदि आपकी सूचना किसी अन्य भाषा वा अन्य रूप में चाहिये तो कृपया हमसे सँ</p>	<p>اردو (Urdu) اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں دیکھنا چاہتے ہیں تو ہم سے براہ کرم رابطہ کریں۔</p>


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DATA PROTECTION STATEMENT

Sedgefield Borough Council adheres to the principles and conditions of the Data Protection Act, 1998. Information, which applicants provide, about themselves and their circumstances will only be used for the purpose for which it has been collected. It will be kept securely and will not be passed on to others indiscriminately.

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1. Introduction

Effective income management is an essential part of the Council's corporate and financial governance frameworks. This policy is set within this corporate context and relates to the collection and recovery of all sums due to the Borough Council relating to - Current Housing Tenant Rent Arrears, Water Rates, Former Tenant Arrears and Rechargeable Damage.

In order to be effective, housing income management needs to be an inclusive and proactive process - requiring the participation of all employees, contributions from partners/outside agencies and, importantly, full involvement and engagement with the tenant/former tenant themselves. It is a continuous and dynamic process that requires a balance to be struck between the circumstances of the individual tenant/former tenant, their obligations to the Borough Council and the opportunities afforded to them to pay, before firm but fair recovery and enforcement action is taken.

This Housing Income Management Policy ("The Policy") is an essential part of the Performance Management Framework as the organisation strives to be an excellent income management service, and aims to prevent arrears occurring by assisting our customers to maximise their income and benefits, promoting a payment culture, minimising the number of evictions and achieving sustainable tenancies.

The Housing Department recognises the impact that poor or inconsistent debt management arrangements and processes can have on its customers, its financial resources and its reputation within its communities. The Department recognises the benefits of early, effective and appropriate debt management action.

In implementing the Policy, and keeping it under regular review, the Housing Department expects to achieve a number of tangible and intangible benefits both to individual services and to the Council as a whole. These benefits will include: -

- a) A greater ability to deliver against stretching but realistic and achievable targets.
- b) A reduction in officer time having to deal with the consequences of poor income management.
- c) An enhanced management control as a result of analysis and monitoring of the costs and effectiveness of debt recovery action taken. The use of this analysis to plan future payment campaigns and strategic interventions aimed at tackling arrears in a planned and focused manner.
- d) Consistency and equity in treatment of all debtors.
- e) Ensures early, appropriate and proportionate recovery action is taken.
- f) Helps promote the Council's standing in the community and support the development of sustainable communities.

The Policy is underpinned by robust Current and Former Tenant Arrears Recovery Procedures, and a Rechargeable Damage Procedure, which are firm but fair, emphasising the need for early intervention, debt and welfare advice and reasonable payment plans. We will strive to help tenants resolve their money difficulties, giving them opportunities to repay any arrears but we will take action against those that persistently do not pay. The Policy should be read in conjunction with these documents.

2. Strategic Links

This Policy has been developed to take into account a range of strategies and good practice guidance. The Policy has been designed to support the key objectives of national, regional and local strategies.

The Policy will form part of an emerging Financial Inclusion Strategy for the Housing Service which will be developed with partners, stakeholders and tenants, and links to the following: -

<p>a) National</p>	<ul style="list-style-type: none"> • Homes for the future: More affordable, more sustainable – Housing Green Paper 2007. • National Homelessness Strategy – Sustainable Communities, Settled Homes, Changing Lives. • Improving the Effectiveness of Rent Arrears Management. • Key Lines of Enquiries (KLOE 4) – Income Management.
<p>b) Regional</p>	<ul style="list-style-type: none"> • North East Regional Housing Strategy • Sub-Regional Housing Strategy for County Durham.
<p>c) Local</p>	<ul style="list-style-type: none"> • Sedgefield Borough Community Strategy • Sedgefield Borough Corporate Plan • Sedgefield Borough Housing Strategy • Sedgefield Borough Housing Advice and Homelessness Prevention Strategy 2007 – 2010.

3. Anti Poverty Statement

For the purpose of this Policy, poverty is defined as where people are living in a situation where their financial position (income/earnings less reasonable living expenses plus arrears position) prevents them from participating in normal society due to lack of resources.

The Housing Department recognises that personal indebtedness is increasing nationally and acknowledges that the recovery action it takes can often cause distress, particularly where the person has other debts.

The Housing Department is committed to ensuring that any recovery action it takes is balanced, justified and fair. This Policy is aimed at directing the Departments resources towards those tenants that need support, targeting action early, making services more accessible and giving greater control over living standards.

In order to deliver our services efficiently and to help tenants sustain a tenancy, it is vitally important that, in dealing with individual cases, the person is made aware of all monies and benefits that may be available to them, and that the correct advice is given to those in need to ensure they can maximise their income. The Housing Department will continue to work closely with external agencies such as the Citizens Advice Bureau and ensure that there are close links between its Revenues, Benefits and Customer Services Teams.

The Housing Department acknowledges the need to understand the needs of customers with low income or those that are unemployed and which may well fall into the 'poverty trap'. All arrangements (to pay monies owed to the Department) entered into will be subject to a full and robust financial appraisal and in any discussions with a customer they will not be placed in a position of being required to repay at a rate that they quite clearly cannot afford. However, neither will the rate of repayment be such that the debt is never repaid.

To ensure that income collection / recovery is maximised and that it is made easier for people to pay, a range of anti-poverty measures, aimed at limiting the impact that recovery action may have on its communities, are used: -

- a) Take early recovery action before large debts can accrue.
- b) Use local discretion to backdate benefit entitlement when continuous good cause for a late application is shown.
- c) Use local discretion to make discretionary housing payments where hardship can be shown.

With regard to items b, and c, a Benefit Policy is being developed to set the use of these provisions within a Corporate context.

- d) Agree extended payment arrangements where there is genuine financial hardship, taking into account all income and outgoings so that

a realistic arrangement can be made based upon the customers ability to pay.

- e) Attempt to sustain tenancies wherever possible.
- f) Give special consideration to those who are no longer taking responsibility for their own finances i.e. long-term hospital in-patients, those with mental health problems etc.
- g) Give special consideration to the level of understanding of the person e.g. their understanding of the arrears position they are in and the action being taken.

4. Approach to the recovery of debt.

The best way to reduce rent arrears is to prevent them arising in the first place. The Housing Department have adopted a staged approach, the Departments current Rent Arrears Recovery Procedure which underwent a major review in 2007, has an emphasis on prevention in the first instance and then on early intervention when it is still relatively easy for the tenant to clear the debt.

We believe it is important to remember the need to maximise tenants income, collect rent and sustain tenancies, not to evict tenants.

In addition, an effective approach to arrears prevention and recovery sends out a clear message to tenants about the seriousness with which the Council views this issue. The prevention and early intervention includes: -

- a) **Pre-Action Protocol** - The protocol reflects the guidance on good practice given to social landlords on the collection of rent arrears. It recognises that it is in the interests of both landlords and tenants to ensure that rent is paid promptly and to ensure that difficulties are resolved wherever possible without court proceedings. Its aim is to encourage more pre-action contact between landlords and tenants and to enable court time to be used more effectively.
- b) **Housing Benefit Information Sharing Protocol** - Officers of the Housing Department and the Resources Department together with advice from Legal Services have developed and agreed a protocol to govern the sharing of housing benefit data to assist the effective management of housing rental income collection.
- c) **Vulnerable Tenants Protocol** - The Housing Department and Social Services are working together to develop a protocol aimed at effectively working with vulnerable tenants. This is intended to reflect the responsibilities that both departments have towards the needs of local residents. Whilst Social Services tend to work with individuals and families in need, the Housing Department have responsibilities towards individual tenants and communities of tenants.

5. Personal Contact.

It is estimated that approximately one third of the adult population of Sedgefield Borough have literacy issues and a quarter have numeracy issues. Around 18% of the working age population have no qualifications and so may be said to have literacy/numeracy issues. The average reading age in the Borough is below the national average. In recognition of this we realise the importance of personal contact with our customers.

We will ensure that our customers are aware of their responsibilities for rent payment, why this is important and the consequences of non-payment. We will reinforce this message before they take up their tenancy at the “sign up” stage by completing a full sign up procedure including rent payments due, payment methods, consequences of non-payment and a Housing Benefit Assessment Calculation, submitting wherever possible a complete Housing Benefit application form.

We believe that early intervention with low levels of rent arrears is key to successful management of a tenants rent account.

Where customers are experiencing financial difficulties they should nevertheless be encouraged: -

- a) Not to ignore the problem – it will not go away on its own.
- b) Not borrow more to pay off the debt without thinking very carefully about the consequences of this.
- c) Check that they are getting all of the benefits and reductions they are entitled to.
- d) Prioritise the payment of debt – where there are multiple debts, allocation of payment will be made in agreement with the payer, with an emphasis on addressing and resolving priority debts first. Priority debts are debts owed to creditors who can take the strongest legal actions if debtors do not pay. It is not the size of the debt that makes it a priority, but what the creditors can do to recover their money. Customers should always be advised to make rent or mortgage payments their number one priority to ensure that they continue to have a home to live in and to cover utility bills
- e) Work out a mutually acceptable offer to pay the debt, taking into account all relevant financial circumstances.

Housing Officers are assigned a generic “patch” of properties, to help ensure that our customers have a familiar face and know who to contact with a query, and Housing Officers have a greater understanding and knowledge of their particular tenants.

Housing Officers are committed to ensuring that we are using a variety of contact methods including: -

- a) Personal visits.

- b) Office Interviews.
- c) Telephone Numbers.
- d) E-mail addresses.
- e) Text messaging.
- f) Standard and non-standard letters.
- g) Calling cards.
- h) Quarterly rent statements.

We will take a proactive approach to gathering customer contact details; this is embedded into the Rent Arrears Recovery Procedure.

6. Access to debt advice.

Sedgefield Borough Council and Sedgefield Citizens Advice Bureau (CAB), have a Service Level Agreement in place with direct funding support from the Council. The CAB operates the core service to the requirements of the Community Legal Service Quality Mark at General Help level. This quality scheme for advice services is set nationally by the Legal Services Commission and audits are carried out annually. The CAB also complies with Citizens Advice Quality Standards Membership Agreement. The Council and the CAB can offer an independent housing advice service; advice and assistance are offered on a wide range of housing issues.

The CAB offers a free confidential and impartial service to everyone. They will provide people with the information that they need to help them solve their own housing problems, or signpost them to appropriate advice when necessary. They will give people a better understanding of their rights and entitlements, and will take the first steps in resolving peoples housing problems. The CAB will provide to clients: -

- a) Debt counselling to help prevent eviction and homelessness.
- b) Welfare benefit advice, information and assistance including housing benefit, appeals and reviews.
- c) Referrals to other organisations, either statutory or voluntary that can progress the clients case more appropriately.
- d) Giving basic assistance e.g. filling in forms, helping the client draft letters, and contacting third parties to seek information on the client's behalf.
- e) Where necessary for a particular client, the core service provided by the bureau will also include contacting a third party to negotiate on the client's behalf.

The Housing Department staff will work closely with the CAB and following consent from the tenant will make a formal referral.

The Housing Department will provide information in our rent letters and rent statements that advise tenants of a Debt Advice telephone line and signpost them to the CAB websites.

The Council's website signposts people to debt advice and directly to the Sedgefield Information Service.

The Housing Department have developed in conjunction with the Resources Department an "Information Sharing Protocol" to assist housing officers to support Council tenants, existing and new, in sustaining their tenancies and maximising income.

7. Support for vulnerable Tenants

A vulnerable person is defined as: "A person who is or may be in need of community care services by reason of mental or other disability, age or illness, and who is, or may be, unable to take care of him or herself, or unable to protect him or herself against significant harm or exploitation".

Special consideration will be given to vulnerable people and those who are no longer taking responsibility for their own finances. A safe secure home is a basic need, fundamental to the well being of all of us. Vulnerable people may require support to manage their tenancies successfully.

It is important to understand who is vulnerable; individuals may be vulnerable for a variety of reasons. The identification and type of vulnerable people is not exhaustive but could be considered to include the following: -

- a) Those with mental health problems.
- b) Long-term hospital in-patients.
- c) People with a physical limiting or debilitating problem.
- d) Those with a learning disability.
- e) People subject to substance misuse.
- f) People with a sensory impairment.
- g) Parents with children in need.

Identification of possible vulnerable tenants can be made at any stage in the housing allocation process from the initial completion of the Housing Application Form, through to the tenancy "Sign up" process and beyond to assist with the sustainability of the tenancy.

Consideration will also be given to the level of understanding of the person, e.g. their understanding of the English language and 'Language Line' will be used wherever relevant for translation purposes.

In our approach to dealing with possible vulnerable people we will make full use of the booklet "First Contact", this is a guide for communicating with:

- a) People who speak languages other than English;
- b) People who are blind or partially sighted;
- c) People who are deaf or hard of hearing;
- d) People who are physically impaired; and
- e) People with learning difficulties.

We will endeavour wherever possible to provide a tailored package to suit the needs of that vulnerable person.

The Housing Department will work in partnership with the local Primary Care Trust Integrated teams, who will assist the Department in the identification and support of vulnerable housing applicants and tenants, and to assist in the effective management of situations where outstanding debt or ineffective income management, may jeopardise the continued enjoyment by vulnerable people, of their tenancies.

Advice on the availability of Welfare Benefits, especially Housing Benefit, will be given at an early stage where an application has not already been made and information leaflets provided.

Whilst the Borough Council's staff are in a position to give advice on payment of debt to its customers, it is recognised that we are not experts in all of this area and, where relevant, customers are referred to the local Citizens Advice Bureau (with which the Borough Council has a Service Level Agreement in place)

8. Available remedies for recovery of debt.

We believe that rent arrears prevention work starts right at the beginning of the tenancy. We have face-to-face interviews with the new tenant/s at the "sign up" of their tenancy. Information concerning rent charges and tenant responsibilities is given and there is also the opportunity that potential difficulties with rent payments can be identified at an early stage. At this early stage we emphasise the importance of paying rent and instil/promote a payment culture.

Other available remedies for the recovery of debt include: -

- a) A clear set of procedures for dealing with the collection and recovery of debt, including which are reviewed regularly.
- b) Regular items about rent arrears in tenant's newsletters.

- c) Regular Direct Debit, Standing Order and Housing Benefit “take up” campaigns.
- d) The production and circulation of a series of leaflets/booklets on specific aspects of rent payments.
- e) Commissioning regular items in the local press, including rent performance figures, payment methods and recovery action taken.
- f) Exploring the introduction of rent incentive schemes through the Rent Income Service Improvement Plan.
- g) Introductory tenancy visits – all new tenants visited within the first month of their tenancy and a further three visits conducted at regular intervals throughout their Introductory Tenancy period.
- h) Extension of Introductory Tenancies - new provisions under the Housing Act 2004, s.179, enables introductory tenancies to be extended for a further 6 months beyond the initial 12-month period. This provision will be invoked if the tenant/s have rent arrears and are making concerted efforts to reduce and clear those arrears, rather than take action to repossess the property we will extend the tenancy for 6 months.
- i) Promotion and securing of Direct Payments for tenants on Income Support.
- j) Rent charged for 47 weeks per year not 52, seen positively by tenants, allows for free weeks at key times of the year. Following consultation tenants identified that they liked this option.
- k) Liaison with Social Services – The Housing Department work in partnership with the Integrated Teams for Vulnerable Adults, utilising a Vulnerable Tenants Protocol to support the recovery of debt.
- l) The maximisation of Housing Benefit entitlement.
- m) The signposting of debtors to Debt Advice Agencies.
- n) The service of a Notice of Seeking Possession.
- o) The utilisation of Debt Recovery agencies in the collection of Former Tenant Arrears.

9. Prioritisation of Debt.

Priority debts are debts owed to creditors who can take the strongest legal actions if debtors do not pay. It is not the size of the debt that makes it a priority, but what the creditors can do to recover their money.

Where customers owe multiple debts to the Council, it is recognised that it is in the interest of all parties to allocate repayments on the basis of the priority

of the debt. Priority debts must be dealt with before any offers of repayment on non-priority debts.

Non-priority debts will not result in imprisonment, loss of home, or cutting off of fuel supplies.

We will encourage tenants/former tenants to be realistic about their level of debt to understand both the priority of debt repayments and the consequences of not paying.

In all cases, tenants/former tenants will be made aware that priority debts are those that have the strongest legal recourse.

We will adopt a hierarchy of debt and repayment of differing sections of the debt owed will be prioritised as follows: -

- a) Current tenant rent & water rates.
- b) Council Tax
- c) Current tenant garage rent.
- d) Former tenancy rent arrears.
- e) Rechargeable Damage.
- f) Former garage tenancy arrears.

Allocation of payments to accounts where there are multiple debts will be done by mutual agreement with the payer. In reaching an agreement, we will explain the various stages of recovery on each debt and the stage to which the debt has progressed. We will clearly explain what is likely to happen on each debt, and recommend how to allocate payments to ensure the best possible circumstances for the payer. However we will always allow the payer the right to choose which debt he or she wishes to pay.

10. Collection of Income

To ensure that the Council receive Value For Money from the Housing Departments Income Management Policy, Housing Management will: -

- a) Apply the recovery processes in a fair and equitable manner
- b) Prepare an annual Service Business Plan, containing a set of SMART targets across a range of national and local performance indicators to monitor the cost and effectiveness of recovery action taken in accordance with this Policy.
- c) Undertake weekly, monthly, quarterly and annual monitoring of performance against these targets – reporting Key PI's to the Divisional Management Team, the Tenants Housing Services Group and corporately to the Strong Communities Strategic Working Group.

- d) Maximise and target the use of resources towards the most cost effective recovery method available, taking into account the Economy; Efficiency and Effectiveness of those actions

It is important to give the customer a variety of payment methods to make it easier to pay the debt, these methods include the following: -

- a) Payments via Post Office Transcash.
- b) Direct Debit payment from a Bank or Building Society.
- c) Payments by Standing Order at the Bank or Building Society.
- d) When implemented - payment by “swipe-card” at any suitable registered outlet. Other direct payments via the Bank or Post Office, or other outlets.
- e) Door-to-door collection service – available to a limited number of Council Housing Tenants only.
- f) Payment in person at the Councils Offices, Spennymoor, or any one of the decentralised Housing Offices based at Ferryhill, Shildon and Newton Aycliffe.
- g) Postal payments – cheque and postal orders.
- h) Automated telephone payments by debit or credit card (IVR).

11. Tenant and Stakeholder Involvement

The Housing Department is committed to working in partnership with residents and involving all stakeholders in all aspects of its business. We recognise the need to understand their needs, wishes and aspirations, and to ultimately influence the decisions that affect their homes and the Housing Services they receive.

We have established a “Housing Services Compact” between Sedgefield Borough Council’s Housing Department and its residents. The Compact was developed through consultation with all stakeholders, and aims to formalise existing partnerships between the Housing Department and residents in the management of their homes and estates. In doing this, the Compact will: -

- a) Work towards the Council’s vision of creating a “Healthy, Prosperous and Attractive Borough with Strong Communities”.
- b) Influence the development of the Council’s overall Housing Strategy and Housing Business Plan.
- c) Inform the work of the Local Strategic Partnership.

We are required to consult with tenants on issues that affect their homes. Tenants are encouraged to get involved on such matters as the Management,

Maintenance and Improvement of Council properties, and services and amenities that are connected with Council properties.

We have developed a structure for involvement, which includes: -

- a) **Sedgefield Residents Federation** – an umbrella group made up of tenant and resident associations and other community groups within the Borough.
- b) **Residents Associations** – groups of people who live in a particular area who have got together to try and make a positive difference in the area's they live.
- c) **Tenants Partnership Group** – a group of tenants who have been selected following an agreed selection process, who meet monthly and are involved in higher-level strategic decisions concerning housing services.
- d) **Tenants Housing Services Group** – a group who meet on a monthly basis and discuss a range of issues, including repairs and Maintenance, customer satisfaction, housing management issues and related Council services.
- e) **Tenants Readers Panel** – a group of people who read and provide comments on the documents that the Housing Department produces.
- f) **Project Working Groups** – a group of tenants and residents who meet to give comment on particular service that we provide.

We produce a newsletter twice a year called “Streets Ahead” to keep all tenants up to date with what Residents Groups and Housing Services are doing.

Members of the Residents Federation are involved with the Local Strategic Partnership, which includes representatives from a range of stakeholders that focuses on developing community and neighbourhood strategies. It is a key body in forming the Council's key strategic direction, planning and spending proposals on housing.

Through the Director of Housing, resident's views on housing issues will be communicated to both the Council's Management Team and the political bodies, such as the Cabinet and Scrutiny Committees.

We will facilitate an annual Tenants Conference with a theme of “Improving Residents Involvement” which includes topics such as: -

- a) The challenges ahead for Housing.
- b) Delivering Sustainable Communities.
- c) Housing Finance Issues.
- d) Decent Homes.

- e) Meeting Tenants Aspirations.
- f) Improving Resident and Tenant Involvement.

12. Information provided to all Stakeholders.

The Housing Department will promote its rent service in as many ways as is practical and effective. These will include a number of different methods such as: -

- a) "Streets Ahead" Newsletter – regular articles.
- b) Housing Bulletin – produced quarterly for Members and staff with performance figures.
- c) Performance data on computer Server files – available for all staff to view as an aid to monitoring performance.
- d) Staff Newsletters.
- e) Quarterly Rent Statements - sent to every tenant.
- f) "Inform Community Newspaper – regular articles and yearly performance figures.
- g) Local Newspaper articles.
- h) Tenants Housing Services Group information – monthly meetings, information provided on proposed changes to policies and procedures, performance figures.
- i) Range of leaflets in Local Housing Office receptions.
- j) Access to rent account information via the Council's Internet web site.

13. Communication.

As part of its commitment to improved access to services, Equality and Diversity and good quality customer care, the Housing Department will: -

- a) Advise debtors in a clear and understandable manner, at the earliest opportunity, of any monies due and will provide advice and assistance relating to potential benefit entitlement, methods of payment available etc.
- b) Ensure that appropriate reminders are sent out at the earliest opportunity following non-payment, clearly informing the debtor of the sums due, how this can be paid and what the implications of non-payment are
- c) Encourage people or their representative to contact the Council immediately they are likely to encounter a debt problem

- d) Provide assistance and translation services to people with language or communication problems
- e) Provide information and advice in a clear and accessible format at appropriate outlets throughout the Borough and on its website, and strive to overcome any barriers to communication
- f) Promote communication that is plain English and jargon free.
- g) Treat residents as individuals, taking into account their known personal circumstances.
- h) Keep the tenant/former tenant informed of the action being taken at each stage of recovery.
- i) Post quarterly rent statements to every individual tenant.

14. Customer Satisfaction.

We are committed to seeking the views of our customers through a variety of methods including: -

- a) Customer Satisfaction Surveys. These are facilitated through various methods including: -
 - i) Postal surveys
 - II) Telephone surveys
 - III) Customer Focus Groups
- b) Measuring our Service Standards performance.

15. Performance Monitoring.

We are pro-active in monitoring our performance to ensure policies and procedures are followed. We set measurable targets on income collection based on Key Performance Indicators. Performance is measured against the set targets. These are discussed with staff and then monitored through the Performance Monitoring Group. The targets are also used to form the basis of individual staff performance plans.

We will ensure that staff take a pro-active approach to income collection, that any rent arrears are monitored regularly, thoroughly and consistently.

Performance data is recorded each week – the data includes information on current rent arrears, garage rent, former tenants arrears, local performance indicators, former tenant write off's, Housing Benefit overpayments, Rechargeable Damage recovery and rent collection costs. This information is available for all staff to view as an aid to monitoring performance. Under performance is investigated, and individual action is agreed and introduced where necessary.

The performance of Debt Collection Agencies is monitored on a regular basis to ensure effective service is being delivered and value for money is being obtained.

We will carry out management audits across the Housing Management Section on a regular basis, in order to check compliance with policy and procedures.

The implementation of the policy will be subject to review by the Council's Internal Audit Team on a regular basis.

We have a process of annual reviews of all our policies and procedures in consultation with tenants to help improve service delivery to allow for continuous improvement.

The Benefits Information Protocol is monitored through the Housing and Resources Liaison Group.

16. The Housing Income Management Team

The Housing Management Section of the Housing Services Department is divided into 5 generic teams based locally throughout the Borough. Housing Officers have local knowledge of their tenants and have developed a flexible approach to rent arrears recovery.

We have developed with our colleagues in the Resources Department, a Housing Services/Resources Liaison Group, which meets on a regular basis to share information and to help ensure that communication between the two departments remains robust.

Housing Management staff require expertise and knowledge to play a full role in ensuring the recovery of debt. To make sure that we continuously develop staff and ensure that their skills, experience and knowledge allow them to effectively deliver the policies and procedures of the Council, they receive regular training and update sessions in a range of areas including implementation of new policies and procedures, welfare benefits, the legal framework for rent recovery and sensitive approaches to debt collection, to help ensure continuity of service delivery and enforce our approach to prevention and early intervention. This training will help staff to: -

- a) Have the ability to listen to tenants, to diagnose problems and give information.
- b) Have the ability to advise tenants of the options open to them.
- c) Have the ability to refer tenants to other organisations where appropriate.
- d) To develop interpersonal skills which assure tenants with regard to accessibility, confidentiality, accuracy and consistency.

We have a dedicated Debt Recovery and Rent Accounting team who are responsible for: -

- a) Former Tenants Arrears recovery.
- b) Rechargeable Damage invoices and collection.
- c) Direct Debit and Standing Order payments.
- d) Implementation of rent charges to rent accounts.
- e) Maintenance of rent account charges and payments.
- f) The posting of Housing Benefit payments to rent accounts.

17. Policy Reviews.

This Policy seeks to assist the process of continuous improvement. It must therefore be subject to regular review and assessed on its contribution to the improvement process.

We have established a Performance Management Group. All policy reviews are conducted through this group.

We have a process of annual reviews of all our policies and procedures in consultation with tenants to help improve service delivery to allow for continuous improvement.

Any policy or procedural reviews are only implemented following the completion of staff training sessions.

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