



Housing Rents Management Strategy 2022 – 2026 Action Plan

Aims and Objectives

The Housing Rents Management Strategy sets out the aims and objectives of Swansea Council's Housing Rents Management Service over the next 4 years. This Action Plan has been developed to provide details of the actions that will need to be undertaken to deliver these.

Housing Rents Management Strategy Aim:

Effectively prevent rent arrears to ensure that Council tenancies are sustained and income to the Housing Service is maximised.

Housing Rents Management Strategy Objectives:

- Objective 1:** Maximise the collection of rental income to the Housing Revenue Account (HRA)
- Objective 2:** Prioritising early intervention and prevention of rent arrears
- Objective 3:** Minimise rent arrears when they occur and support Council tenants to sustain tenancies and prevent eviction
- Objective 4:** Mitigate the impacts of existing and future Welfare Reforms on Council tenants and the Housing Service

Ref	Action Required (What do we need to do?)	Key Activities (How will we do this?)	Outcome (What do we want to achieve?)	By when

Objective 1: Maximise the collection of rental income to the Housing Revenue Account (HRA)

1.1	Aim to meet targets in respect of rent collected and rent arrears.	<ul style="list-style-type: none"> Achieve targets relating to % of rent collected as a % of rent charged. Achieve rent arrears target. 	<ul style="list-style-type: none"> Targets met and reported annually. 	Annual reporting
1.2	Create and promote a rent payment culture that ensures payment of rent is seen as a priority by Council tenants.	<ul style="list-style-type: none"> Develop clear and consistent messages in respect of the importance of payment of rent to be applied by all staff. Undertake a promotion campaign to deliver the message. Ensure the message is delivered and understood during pre-tenancy process and point of commencement of tenancy. 	<ul style="list-style-type: none"> Payment of rent is prioritised by Council tenants. 	Year 2-Ongoing
1.3	Create and promote a whole service approach to rent collection and rent arrears recovery.	<ul style="list-style-type: none"> Undertake awareness sessions and briefings for all Housing staff to promote awareness in respect of the impact of rent arrears on Council tenants and the service and the increasingly challenging rent collection environment. Develop information available in respect of rent collection and rent arrears recovery for whole service. 	<ul style="list-style-type: none"> Every contact counts and there is collective responsibility for rent collection. Everyone in the service is able to understand and articulate why paying rent is so important to service provision capabilities and Council tenants. Everyone in the service is able to direct Council tenants to ways to pay rent and signpost to appropriate support. 	Year 3-Ongoing
1.4	Provide and promote a range of payment methods that are accessible, flexible, easy to use and have the most cost effective transaction costs.	<ul style="list-style-type: none"> Complete an analysis of all current payment methods to consider accessibility, ease of use and assess cost effectiveness. Further develop automated and self-serve methods of payment with flexible multi-date capacity e.g. introduce paperless Direct Debit provision and increased Direct Debit date availability, Civica E-Store and a Housing App / Portal. Undertake a 'Ways to Pay' promotion campaign focused on most cost effective methods of payment. 	<ul style="list-style-type: none"> Every Council tenant has access to pay rent using a payment method that is accessible, flexible and easy to use. Cost effective payment methods are used most frequently. Automation in rent collection is maximised. 	Year 1-Ongoing
1.5	Ensure that Council tenants have immediate access to information in relation to their rent accounts by developing digital, self-serve capacity in respect of rent account information.	<ul style="list-style-type: none"> Deliver a Housing App / Portal where Council tenants can pay rent and access rent account information and support via self-service functionality. 	<ul style="list-style-type: none"> Council tenants have immediate access to information in relation to their rent accounts. Channel shift develops and Council tenants continue to change the way they interact with services. Digital interactions and customer satisfaction are increased whilst releasing resource and reducing costs. 	Year 1-Ongoing

			<ul style="list-style-type: none"> Provision evolves to future-proof service delivery to meet the changing needs of Council tenants. 	
1.6	Review and improve information available on-line and the use of Social Media to improve communication and accessibility of information.	<ul style="list-style-type: none"> Review the provision and content of online information e.g. on the Council Website and Housing Facebook page. Increase the use of Social Media to promote services and messages. 	<ul style="list-style-type: none"> Council tenants have immediate access to advice online. Demand on Rents Management Service is reduced by providing clear, comprehensive advice online. 	Year 2-Ongoing

Objective 2: Prioritising early intervention and prevention of rent arrears

Ref	Action Required (What do we need to do?)	Key Activities (How will we do this?)	Outcome (What do we want to achieve?)	By when
2.1	Develop pre-tenancy processes in relation to working with prospective Council tenants to prepare and equip them to manage and sustain a tenancy and understand if people will require additional support in respect of rent prior to the commencement of a tenancy.	<ul style="list-style-type: none"> Rents Team to work with Housing Options and TSU in respect of development of a Transitional Accommodation Officer. Develop standard financial profile / risk assessment process to identify key support areas prior to commencement of tenancy so effective support from the Rents Team can be put in place at earliest opportunity. 	<ul style="list-style-type: none"> Pre-tenancy support service operational. Standard financial profile / risk assessments in place and effectively identifying support requirements and support from the Rents Team is provided at the earliest opportunity. 	Year 1-Ongoing
2.2	Focus on providing advice and support to new tenants so that they do not fall in to rent arrears.	<ul style="list-style-type: none"> Develop standardised information in respect of rent payment and rent obligations for new tenants. Further develop involvement of the Rents Team at the commencement of a new tenancy i.e. at the signing / in the early period of a tenancy. 	<ul style="list-style-type: none"> Council tenants are aware of their responsibilities in relation to rent at the earliest opportunity. Council tenants are supported from the earliest opportunity in respect of rent. 	Year 1-Ongoing
2.3	Continue to develop the approach to early welfare benefits, financial inclusion and income maximisation advice and support and how this is delivered.	<ul style="list-style-type: none"> Develop and deliver a training plan to upskill Rents Officers and Housing Advisors. Develop and enhance welfare benefits, financial inclusion and income maximisation advice and support delivered by the Rents Team. Continue to participate in and inform the work of the Financial Inclusion Steering Group and consider recommendations of the Financial Inclusion Commissioning Review. Continue to maximise the use of Discretionary Housing Payments. 	<ul style="list-style-type: none"> Council tenants are supported to develop financial capability and capacity. Council tenants are able to access appropriate and affordable financial products and services and have the knowledge, confidence and skill to use them. Council tenants are equipped to pay their rent and maintain and sustain tenancies. Welfare benefits, financial inclusion and income maximisation advice and support 	Year 1-Ongoing

			runs intrinsically through the work of the Rents Team.	
2.4	Provide Rents Management Services which are easy to access and conveniently located.	<ul style="list-style-type: none"> ▪ Continue to provide Rents Surgeries at Area Housing Offices and develop expansion to other suitable community locations. ▪ Develop the use of mobile technology in the Rents Team to improve customer experience and increase efficiency. 	<ul style="list-style-type: none"> ▪ Council tenants have access to Rents Management Services that are easy to access and conveniently located. 	Year 1-Ongoing
2.5	Establish and develop partnerships with a shared focus on prevention.	<ul style="list-style-type: none"> ▪ Work with Adult Prosperity Services, including the Welfare Rights Team and Swansea Working. ▪ Embed Employability Services within the Rents Team and work with Swansea Working to signpost and support Council tenants. ▪ Promote Welfare Rights and Employability Services during interactions with Council tenants e.g. in letters and Rents Surgeries. ▪ Participate in the work of the Swansea Poverty Forum. ▪ Consider links with and outcomes of Swansea Poverty Truth Commission. 	<ul style="list-style-type: none"> ▪ Partnerships with a shared focus on prevention are in place. ▪ Council tenants are informed about and encouraged to use employability services. ▪ Council tenants are equipped for employment and levels of unemployment amongst Council tenants are reduced. 	Year 2-Ongoing

Objective 3: Minimise rent arrears when they occur and support Council tenants to sustain tenancies and prevent eviction

Ref	Action Required (What do we need to do?)	Key Activities (How will we do this?)	Outcome (What do we want to achieve?)	By when
3.1	Review the rent arrears recovery policy, process and operational procedures to ensure that they are firm but fair, easy to understand, contribute to minimising financial hardship and take account of Council tenants needs; particularly those who may be vulnerable.	<ul style="list-style-type: none"> ▪ Review the rent arrears recovery policy and process. ▪ Develop linkages and joint working with the Area Housing Office Service in relation to early intervention and prevention of eviction. ▪ Review all correspondence to ensure that it contains the use of plain language, an accurate description of the situation and the 	<ul style="list-style-type: none"> ▪ Rent arrears recovery policy, process and operational procedures are firm but fair, easy to understand, contribute to minimising financial hardship and take account of Council tenants needs; particularly those who may be vulnerable. 	Year 2-Ongoing

		<p>consequences of no action by the tenant (in different languages if required).</p> <ul style="list-style-type: none"> ▪ Consult with tenants in respect of their experience and understanding of the rent arrears recovery process. ▪ Review performance monitoring systems to ensure that they support effective rent arrears recovery. ▪ Participate in the development of and take on themes of new Corporate Personal Debt Recovery Policy. ▪ Implement the themes of the Council's new Affordable Credit Policy. ▪ Continue to consider and implement the themes of The Debt Respite Scheme Regulations (Breathing Space). 		
3.2	Focus on proactive interventions to increase engagement at a much earlier stage.	<ul style="list-style-type: none"> ▪ Consult with Council tenants to understand better the reasons for non-engagement. ▪ Consider new approaches to engaging with tenants. ▪ Explore trauma informed approaches and psychologically informed environments in our approach to rent management. ▪ Undertake a promotion campaign in respect of advice and support services provided by the Rents Team. 	<ul style="list-style-type: none"> ▪ Engagement with the Rents Management Service is improved. ▪ Council tenants are aware of the advice and support available from the Rents Team. ▪ Council tenants are supported by proactive interventions and rent arrears are minimised. 	Year 2-Ongoing
3.3	Improve partnership working and collaboration with partners involved in supporting Council tenants.	<ul style="list-style-type: none"> ▪ Develop working practices with Area Housing Offices, Housing Options, Tenancy Support Unit and other Landlord Services teams. ▪ Improve partnership working with and referrals to partners involved in supporting Council tenants e.g. Social Services, CMHT, Health Care Services, Prison and Probation Services and Local Area Co-ordinators. ▪ Develop links and working relationships with external advice and Support Services e.g. Citizens Advice and Shelter Cymru. ▪ Continue to maintain and develop positive working relationships with the DWP. ▪ Undertake information sessions so that other support services are aware of the services of Rents Team. 	<ul style="list-style-type: none"> ▪ Council tenants are supported by collaborative partnerships. 	Year 3-Ongoing

3.4	Work to minimise the number of evictions undertaken in respect of rent arrears.	<ul style="list-style-type: none"> ▪ Develop rent arrears recovery processes to ensure that they are aimed at avoiding litigation and eviction unless all other options have been exhausted. ▪ Consider alternatives to eviction. ▪ Review and develop monitoring systems to better record and understand the reasons for eviction. ▪ Work with the Homelessness Strategy Delivery Group to develop pre-eviction protocols. ▪ Develop working practices with Housing Options and TSU including those relating to the use of the Homelessness Prevention Fund. ▪ Identify and work with sub-groups of tenants and vulnerable tenants most at risk of eviction. ▪ Consider our processes around abandonments and what action is taken in respect of those Council tenants who comply with a Possession Order and leave a property. 	<ul style="list-style-type: none"> ▪ Number of evictions is reduced. ▪ Eviction is always an action of last resort when all other options have been exhausted. ▪ Homelessness prevention is increased. 	Year 1-Ongoing
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Objective 4: Mitigate the impacts of existing and future Welfare Reforms on Council tenants and the Housing Service

Ref	Action Required (What do we need to do?)	Key Activities (How will we do this?)	Outcome (What do we want to achieve?)	By when
4.1	Ensure that take up of housing related and non-housing related Welfare Benefits by eligible Council tenants is maximised.	<ul style="list-style-type: none"> ▪ Develop service to establish resource to undertake a welfare benefits check with all new tenants and routinely with existing tenants as opportunities arise, to check entitlement to benefits and encourage timely applications. 	<ul style="list-style-type: none"> ▪ Council tenants are supported to claim the welfare benefits they are entitled to. ▪ Take up of housing and non-housing related Welfare Benefits by Council tenants is maximised. 	Year 3-Ongoing
4.2	Profile tenants households to proactively identify the impact of Welfare Reform measures and develop strategies to mitigate those impacts.	<ul style="list-style-type: none"> ▪ Profile tenants household circumstances to determine which changes will have the greatest impact. ▪ Develop strategies to mitigate those impacts on Council tenants and payment of rent. 	<ul style="list-style-type: none"> ▪ Impact of Welfare Reform measures on Council tenants and payment of rent is mitigated. 	Year 3-Ongoing
4.3	Ensure effective communication to Council tenants in respect of policy developments in Welfare Reforms and what that will mean for them.	<ul style="list-style-type: none"> ▪ Develop a communication plan to ensure Council tenants are updated in respect of Welfare Reform issues that impact them. 	<ul style="list-style-type: none"> ▪ Council tenants are well informed in respect of the changes that will impact them. 	Year 2-Ongoing

		<ul style="list-style-type: none"> ▪ Ensure effective communication to tenants, ensuring that tenants understand the changes and what they will mean for them. The rationale behind many of the changes is to alter behaviour and to 'make work pay'; communicating with tenants in as many ways as possible (direct to individual tenants, via tenants' groups and community partners, via newsletters and website) to make sure that tenants understand how they will be affected and are aware of whatever support is available to help them deal with the effects of the changes. 		
4.4	Improve digital inclusion for Council tenants.	<ul style="list-style-type: none"> ▪ Help tenants to develop IT skills and confidence to manage rent effectively e.g. UC online journal ▪ Develop digital provision for Council tenants. ▪ Take on themes of new Digital Inclusion Strategy. 	<ul style="list-style-type: none"> ▪ Digital inclusion amongst Council tenants is increased. 	Year 4-Ongoing
4.5	Work collaboratively with others and share best practice in respect of new initiatives in response to Welfare Reforms.	<ul style="list-style-type: none"> ▪ Development of a cross Local Authority Rents Group. ▪ Work increasingly in partnership with other internal and external organisations and services. 	<ul style="list-style-type: none"> ▪ Best practice is shared and benefits Council tenants and the Rents Management Service. 	Year 2-Ongoing