

NOTTINGHAM CITY HOMES

REPORT OF THE DIRECTOR OF HOUSING

THE BOARD
25 MARCH 2010

MODERNISATION OF THE TENANCY AND ESTATE MANAGEMENT SERVICE, INCLUDING THE CASH COLLECTION REVIEW

1 SUMMARY

Nottingham City Homes are exploring a range of ways to modernise its Tenancy and Estate Management service to meet the needs and aspirations of tenants and leaseholders. This report provides an update on these proposals, including the Accommodation Review and seeks approval to proceed with the first phase; changes to Cash Collection. Consultation with tenants has been undertaken on the proposals to close payment desks at the Aspley, Bestwood, Bilborough, Lenton and St Anns housing offices and to end the home Rent Collection service. This report provides details of the proposals, the consultation process, the feedback received, the payment options available and the support to be provided to tenants should the proposal be agreed by Board.

2 RECOMMENDATIONS

It is recommended that the Board:

- 2.1 approve the closure of payment desks in the Aspley, Bestwood, Bilborough, Lenton and St Anns offices to achieve savings of £250,000 and to mitigate the risk of cash on Company premises. Closures should be phased during the period May to July 2010. This recommendation was agreed by the Housing Services Committee on 17th February 2010.
- 2.2 approve the cessation of the Rent Collection service, currently delivered to 454 vulnerable tenants. Whilst this will achieve savings of £38,000, the primary consideration is the health and safety of the 1.6 FTE collectors who are carrying significant amounts of cash on their person. The service should be stopped as soon as is practicable following one to one support provided to each collector service customer. This recommendation was also agreed by the Housing Services Committee on 17th February 2010.

Recommendations 2.1 and 2.2 are subject to consultation with staff and unions. The 30 day formal consultation period will commence on 22 March 2010.
- 2.3 note the progress made in the wider modernisation plans for the Tenancy and Estate Management service.

3 MODERNISING THE TENANCY AND ESTATE MANAGEMENT SERVICE

3.1 The current Tenancy and Estate Management (TEM) Service is a high cost, low tech, labour intensive service. It is traditional in nature managed from a number of dispersed locations across the City. STATUS survey results inform us that more than 80% of our tenants prefer to contact us by telephone rather than using the area offices. Increasing pressures on the HRA requires NCH to make service efficiencies whilst at the same time improving customer satisfaction in service delivery.

NCH want to refocus the service to;

- Target resources at the most vulnerable;
- Increase the proactive focus of the service by ensuring 80% of front line staff time is spent on estates;
- Maximise the benefit of technology to improve interfaces with customers and to facilitate home and mobile working;
- Maximise effective, cost efficient access routes;
- Build upon the success of specialist services that have already been established;
- Reduce costs by 25% to ensure the Company is able to respond to future financial pressures;
- Create a cost effective Customer Services Centre, which will deliver long term savings, improve accessibility and increase customer satisfaction;
- Move to the most cost effective methods of cash collection and cease to provide payment facilities in the area housing offices and by the rent collector service;
- Review TEM structures taking into account the NCC review of Neighbourhood Management Services and Area Committees;
- Provide a more proactive responsive service through the development of an appointment system for TEM services;
- Enhance operating hours to meet customer expectations;
- To separate services from bricks and mortar.

3.2 The Customer Services Centre (CSC) is a key focus for the modernisation plan. For most enquiries the Company aims to have a single point of contact with trained operatives and good, consistent scripting. The CSC will be able to deal with a wide range of housing and housing related issues efficiently and effectively. There is the potential for some of the displaced staff from the restructured TEM service to be redeployed into the CSC to bolster the current Repairs and Rent Call Centre teams. This will ensure the CSC can cope with the increased call volumes resulting from the expansion to the service. The guiding principle will be getting it right first time, achieving upper quartile performance for NI14 in relation to avoidable contacts.

3.3 The majority of the accommodation occupied by NCH staff, including the Hounds Gate head office, is not up to modern standards. Staff are spread over too many dispersed locations in generally sub-standard buildings that are costly to service and provide poor working conditions. This is

balanced against low rent levels, although the City Council have indicated that they may wish to review the current subsidised rents in the near future.

- 3.4 The Company have engaged RExperience Limited to assist in reviewing the Accommodation Strategy. A number of options are being finalised, including a potential move to a new head office. A cost/ benefit analysis is being undertaken and a workshop arranged to explore the efficiencies likely to be gained in moving away from Hounds Gate. Proposals will be brought back to Board at a future meeting.
- 3.5 RExperience are also working with the Company to review the scope and remit of the proposed Customer Service Centre (CSC) and agree terms of reference. This is a key piece of work with the CSC planned to be the hub of customer service excellence into the future.

4 MODERNISING TEM, PHASE ONE: CASH COLLECTION REVIEW

- 4.1 Nottingham City Homes and Nottingham City Council provide customers with extensive payment options, including Direct Debit, internet, telephone, Post Office, Paypoint, dispersed offices and revenue collectors. Methods that do not involve staff transacting the payment are significantly cheaper, ranging from less than 16p for Direct Debit through to 45p per transaction at the Post Office. In contrast, transactions at NCH offices can cost up to £5.87 to process.
- 4.2 In 2008/9, it cost the Company £44,519 to collect £14 million of rental income via non-office based collection methods, equating to £0.25 per transaction. By contrast, it cost £354,470 to collect £12.1 million via our offices, equating to £2.20 per transaction; over 8 times more expensive than non-office methods. Rent Collectors received £600,000 at a cost of £3.19 per transaction.
- 4.3 STATUS survey results inform us that more than 80% of our tenants prefer to contact us by telephone rather than using the area offices. This, together with footfall analysis, shows that the primary function of some Housing Offices is as a payment point, effectively increasing transaction costs due to the inclusion of a higher percentage of overheads.
- 4.4 The overall cost of receipting payments would be dramatically reduced by transferring traditional office payers to other methods and removing payment facilities in Housing Offices. Increasing pressures on the HRA require NCH to make service efficiencies whilst at the same time improving customer satisfaction in service delivery. The withdrawal of payment facilities at all offices and by collectors could save £300,000 per annum which would be better used in providing essential services.

- 4.5 Cash collection is an area identified as high risk within NCH. In 2008 two robberies took place at area offices which placed NCH employees, employees from the security firm contracted to collect cash and members of the public at risk. Cash collection is also an area that, despite robust financial procedures being in place, is open to fraud. The employment of Revenue Collectors who undertake door to door home collections presents significant health and safety risks to employees and risks to NCH as a Company.
- 4.6 It is proposed that at the payment desks at the Aspley, Bestwood, Bilborough, Lenton and St Anns offices should close. The payment desks at Clifton Cornerstone, the Mary Potter Centre and Bulwell are not proposed to be closed at this stage. Clifton and Mary Potter are LIFT Joint Service Centres and the City Council is contracted to the terms of a 25 year Lease Plus agreement with the Greater Nottingham LIFTCO and pulling out the payment facilities could prove difficult. Bulwell is also to transfer to a new Joint Service Centre in September 2011, but is also the busiest cash office and as such has the lowest transaction cost of all offices.
- 4.7 Tenants who access the Rent Collection service are elderly or disabled, or both. Over 40% are aged 80 or above and 39% have stated they have a disability, although this is likely to be under recorded. Many have had a rent collector for a considerable number of years and in some cases, decades.
- 4.8 The Housing Services Directorate have been holding vacant posts at Clerical Assistant level in anticipation of these changes. There are 22.6 FTE posts on the establishment, with 9.6 FTE vacancies currently. Subject to consultation with staff and unions, it is proposed to delete the posts of Clerical Assistant and Revenue Collector (1.6 FTE). The current post holders will be at risk of redundancy.
- 4.9 9 new posts of Cashier/ Customer Service Assistant, managed by the Rents Team, will be created to provide cover for payment desks at Bulwell, Clifton and Mary Potter and to assist the Rents Call Centre and former tenant arrears chasing. These 9 posts will be ring-fenced to the 14.2 FTE staff displaced as above (in 4.11). Other Scale 3 positions will be held for those displaced to mitigate against redundancy.

5 CONSULTATION FEEDBACK FROM TENANTS

- 5.1 Feedback for the payment desk and collection service consultation has been sought and recorded separately. The formal consultation period ended on 5th March 2010.
- 5.2 For office payment desk closure proposals, consultation letters were sent to 28,114 residential tenants and 2,588 garage tenants. Although all tenants have been consulted, only 3,651 (13%) regularly use the payment desks in question. Appendix 1 details payers by Ward and method.

- 5.3 164 responses have been received, equating to just 0.58% of the total sent or 4.49% of those directly affected. 57 of those responses received were from tenants who use payment desks that are not earmarked for closure. Responses were received by letter, email, telephone, feedback form and text.
- 5.4 Responses were coded for analysis. A total of 285 views were made by the 164 respondents. A full table of the coded responses are in Appendix 2, but the most common responses are as follows:
- 50.0% of respondents didn't think that payment desks should close.
 - 21.3% were happy to pay at the Post Office or at Paypoint, or were already paying that way.
 - 14.6% thought that payment desks should close on VFM grounds.
 - 13.4% were happy to pay by Direct Debit, or were already paying that way.
 - 12.8% didn't like or trust Direct Debit.
 - 10.4% didn't like or trust Paypoint.
- 5.5 Responses have been broken down by area and are displayed in Appendix 3. Tenants who used the Bilborough, Bulwell, Clifton and St Anns offices were more likely to be against closure than those that used other offices (although Bulwell and Clifton are not planned to be closed). Tenants who didn't declare their local office were more likely to state that payment desks should close on value for money grounds.
- 5.6 Direct Debit splits opinion, with a number of tenants being very happy with this method and others sceptical and distrusting. Many elderly tenants will not consider paying this way and are expected to pay at the Post Office, other NCH office or at the Council's Infopoint if their local payment desk closed. Better education and promotion is planned, but office closures are likely to be a catalyst for increased take up.
- 5.7 Similarly, Paypoint suits some tenants and has convenience on its side with over 100 sites City-wide. Others do not yet trust this payment method and some have said that they do not want staff at local shops to know how much rent and council tax they pay.
- 5.8 For proposals to end the Rent Collection service, consultation letters were sent to 454 tenants, with 99 responses received, equating to 21.8%.
- 5.9 Collection service customers were, unsurprisingly, overwhelmingly against the cessation of the service. A full table of the coded responses are in Appendix 2, but the most common responses are as follows:
- 91.9% of respondents didn't think that the service should stop.
 - 24.2% stated that the collector provides more than just a payment service.
 - 17.2% declared they were elderly and couldn't get out themselves.
 - 16.2% didn't like or trust Direct Debit.
 - 15.2% declared they were elderly and had difficulty getting out.
 - 10.1% were happy to pay by Direct Debit, or were already paying that

way.

- 5.10 It should be noted that despite overwhelming opposition to cessation of the Rent Collection service, all tenants either get their pension or benefits paid into the bank or Post Office and payments can be made directly from both. We are aware that many elderly or disabled tenants are unable to get out themselves, or have real difficulty doing so, but their pension or benefits must be cashed by someone else in such instances.
- 5.11 Many tenants had taken the time to formulate very considered responses to the consultation. A selection of quotes taken from feedback is attached in Appendix 4.

6 CONSULTATION FEEDBACK FROM MEMBERS, NCC, COMMITTEES & PANELS

- 6.1 In addition to individual feedback from tenants, views have been sought from stakeholders; elected members, City Council colleagues, the Housing Services Committee, TLC and the Council's Overview and Scrutiny Community Wellbeing panel. In view of the potential for a differential impact on the elderly or disabled by these proposals, views have been sought from the Homes4Us forum and the Sheltered and Telecare Users forum.
- 6.2 No specific feedback from individual elected members has been received.
- 6.3 Council colleagues have been aware of the Company's plans for some time. Feedback has been received from Resources who are concerned about the potential for increased custom at the Infopoint office and also about the impact on the payment options for Sundry Debts. These invoices cannot be paid by Direct Debit or at the Post Office/ Paypoint due to limitations with their software system. The closure of payment desks as proposed will halve the number of payment points for these bills.
- 6.4 A report and verbal update were provided to the Housing Services Committee on 17th February 2010. Committee members carefully weighed up the business case for closure of payment desks and provided a clear recommendation that the proposal be agreed. The case for cessation of the Rent Collection service is not as clear a business decision. The proposal has been made not to save money, but primarily out of concern for the health and safety of the collectors. The Committee acknowledged that the service is well loved and is delivered to some of our most vulnerable customers. The recommendation that the service should cease was not easily made, but the serious health and safety concerns were viewed as paramount.
- 6.5 A report was written for and presented to the Council's Overview and Scrutiny Community Wellbeing panel on 15th February 2010. The panel, much like the Housing Services Committee, thought the business case for payment desk closure to be well thought through, logical and justifiable. For similar reasons as previously stated, they too had concerns about the

cessation of the Collection service, but were reassured by the confirmation that every customer would be visited at home to agree an alternative payment method should the proposal to cease be agreed.

- 6.6 Views were sought from the Homes4Us forum on 8th March 2010 due to the potential for a differential impact of the proposals on disabled tenants, as identified in the Equality Impact Assessment. The forum members were particularly concerned about the vulnerable collection service customers. Issues of tenants with no bank accounts and potential delays and loose receipts at Paypoints were also raised. A selection of their views are in Appendix 4.
- 6.7 Views were also sought from the Sheltered and Telecare Users forum on 9th March 2010 due to the potential for a differential impact of the proposals on elderly tenants, as identified in the Equality Impact Assessment. They viewed that the collection service should remain for those customers that were unable to use any other payment method. The question of payment desks in offices closing was balanced between those that thought the more collection points there were, the more rent would be collected and similar issues regarding Paypoint as mentioned by the Homes4Us forum.

7 OTHER OPTIONS

- 7.1 Options are as follows:
- **Do nothing**; this option would not address the high cost of the current service, nor the serious health and safety issues. Savings of £300,000 would not be realised and the creation of the Customer Service Centre would be in doubt.
 - **Close payment desks at some of the offices proposed but not others**; there hasn't been fierce opposition to closure at any of the proposed sites. This option will not achieve the savings proposed, nor will it mitigate against the risks of offices carrying cash.
 - **Close all NCH payment desks, including Bulwell and joint service centres at Clifton and Mary Potter**; this could have serious implications for the Council and their contractual lease obligations to the Greater Nottingham LIFTCO. Bulwell and Clifton take the highest number of transactions of our offices and therefore the transaction costs are the cheapest for office based collections.
 - **Provide a restricted Rent Collection service, or delay cessation**; It is accepted that some collection service customers are particularly vulnerable and are unable to leave home unaided. However, others are physically able to pay at their local Post Office or Paypoint. A review could be undertaken to reduce numbers of customers requiring the service and actions such as significantly varying collection times and days be implemented to mitigate some of the health and safety issues.
- 7.2 If payment facilities are retained at all NCH area offices and LIFT joint service centres, safes and some CCTV provision will need to be upgraded at an estimated cost of at least £53,000.

Net Saving (year one)	<u>£219,000</u>
Net Saving (year two onwards)	<u>£238,500</u>

- 8.4 Potential redundancy costs cannot be ascertained at this stage, although every effort will be made to minimise redundancies and the associated costs.
- 8.5 Cash Collection in area offices and by revenue collectors poses serious health and safety risks for customers, NCH staff and cash in transit employees. The only way to completely mitigate this risk is to eliminate the cause.
- 8.6 The cessation of payment facilities at some area offices and by collectors raises the risk of a loss of rental and other income due to the City. Evidence has been gathered from other ALMOs that have gone through this process and this risk can be mitigated by a combination of effective communication and a good range of alternative payment methods. A Risk Assessment has been completed and a Communication Plan devised.

9 IMPLICATIONS FOR NOTTINGHAM CITY HOMES OBJECTIVES

- 9.1 Modernising Tenancy and Estate Management will provide tenants and leaseholders with a fit for purpose service that will meet their needs and aspirations and deliver value for money.
- 9.2 Whilst customer satisfaction amongst some tenants may be adversely affected initially through the proposed changes to the way they pay their rent, overall satisfaction is anticipated to increase in response to a modernised Tenancy and Estate Management service.

10 VALUE FOR MONEY AND EFFICIENCY ISSUES

- 10.1 The Company must achieve savings whilst improving services to meet the needs and aspirations of customers. The removal of payment desks in the offices stated and cessation of the Rent Collection service will save £300,000 and potentially more if office closures at Bilborough, Lenton and Victoria Centre can be achieved.
- 10.2 Benchmarking information received through Housemark shows that NCH does not compare favourably against other metropolitan ALMOs on cost. When comparing employee cost per property, NCH are bottom quartile for both Tenancy and Estate Management (TEM) and total Housing Management costs, being 17th out of 21 ALMOs in the 2008/9 financial year returns. When comparing total costs per property, NCH improves slightly to 16th out of 21 for TEM and 14th out of 21 for Housing Management. For accommodation costs, NCH are also 3rd quartile and significantly more expensive than the best performing ALMO's.
- 10.3 The overall modernising Tenancy and Estate Management plans aim to achieve savings in excess of £500,000 whilst improving overall service to tenants.

11 EQUALITY AND DIVERSITY IMPLICATIONS

- 11.1 A good proportion of office payers are elderly or disabled as are almost all Collection Service customers. An Equality Impact Assessment has been completed and an Action Plan devised to ensure that no diversity strand is adversely affected by the proposals.
- 1.2 All Rent Collection service customers will be individually visited at home if the service is to cease, to provide them with support in selecting an alternative payment method.

12 BACKGROUND MATERIAL AND PUBLISHED DOCUMENTS REFERRED TO IN COMPILING THIS REPORT

- 12.1 Board report of 23rd July 2009.
- 12.2 Housing Services Committee report and minutes of 17th February 2010.

Contact officers:

Gill Moy
Director of Housing
14 Hounds Gate
Nottingham
NG1 7BA
Tel: 0115 9157421
E-mail: gill.moy@nottinghamcityhomes.org.uk

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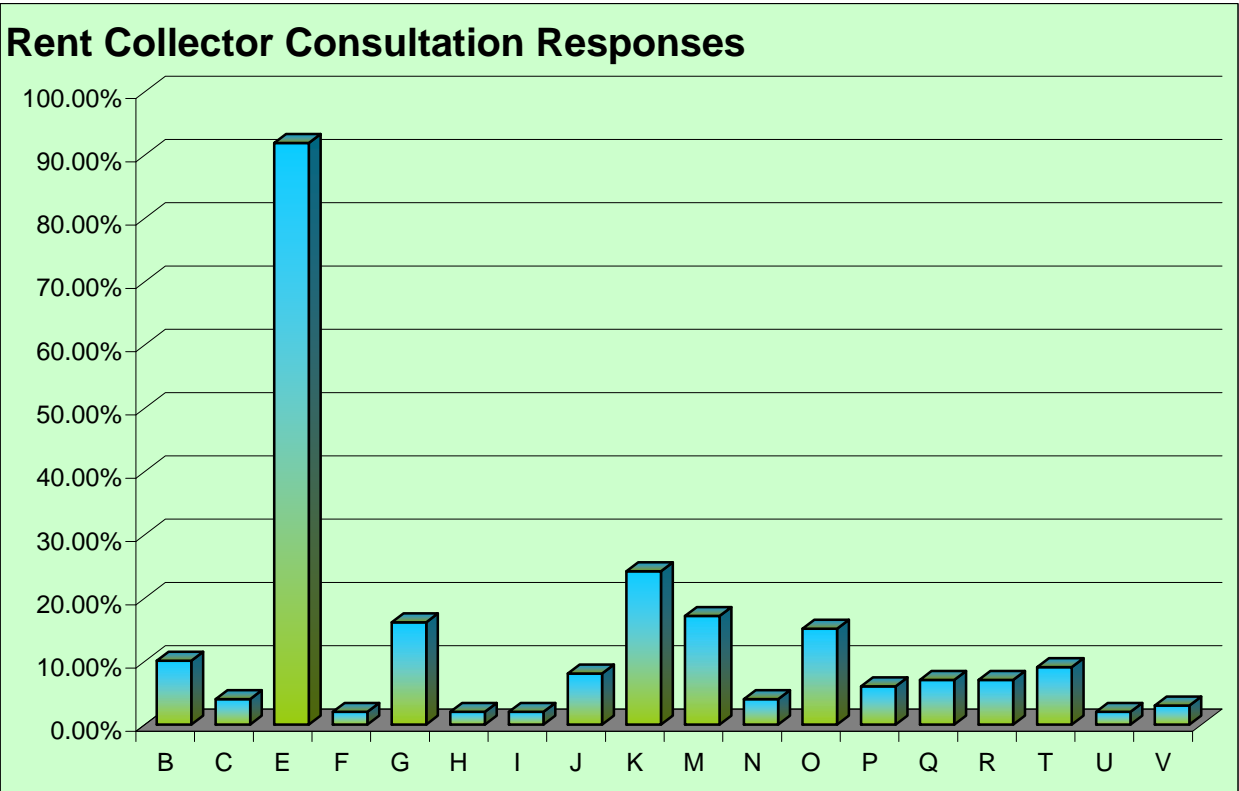
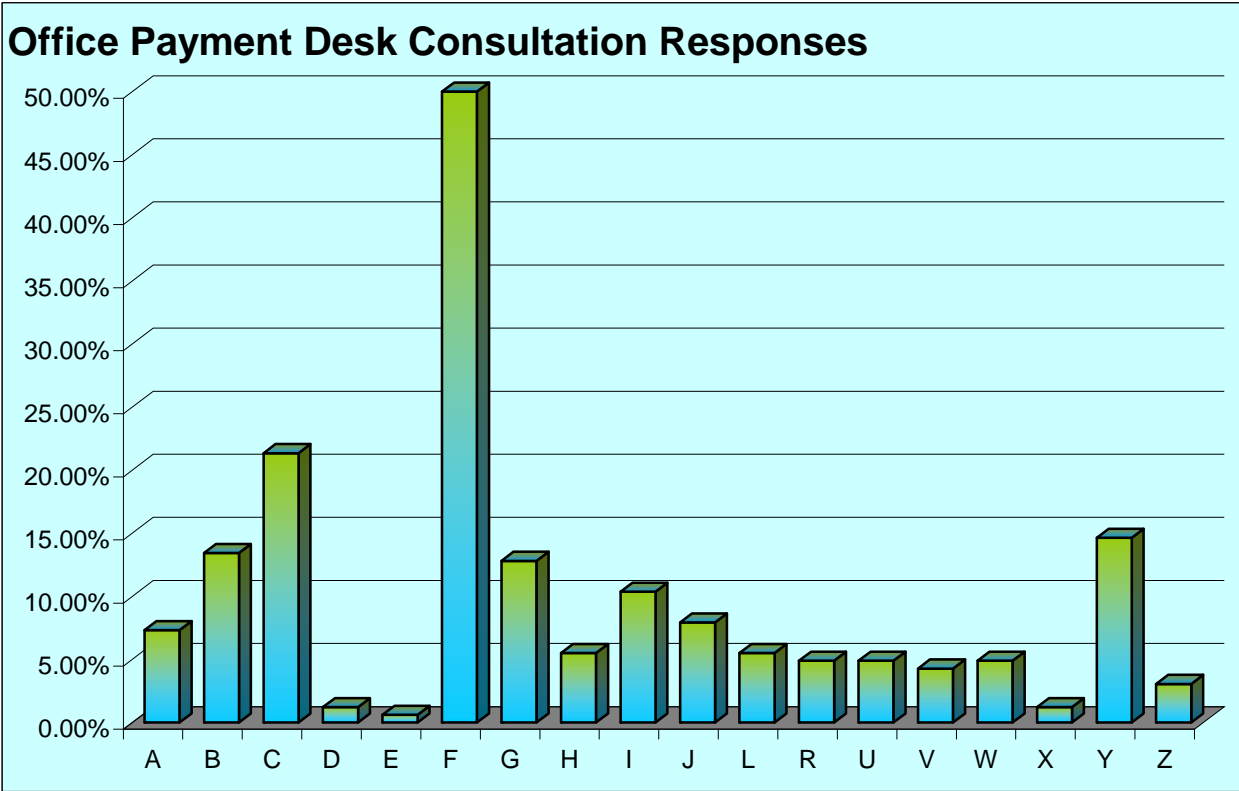
Rent Payers by Ward & Payment Method

Ward/ Payment Method	Bank Payments	Postoffice Payments	Paypoint Payments	Card Payments	Internet Payments	Aspley Office	Bestwood Office	Bilborough Office	Bulwell Office	Clifton	Cornerstone	Lenton Office	Mary Potter Centre	St Anns Office	City Finance Office	Rent Collector	Total
Arboretum Ward	67	11	10	62	7	1	0	4	0	0	0	121	1	39	5	328	
Aspley Ward	370	107	92	365	78	686	5	66	142	4	5	22	2	143	25	2112	
Basford Ward	212	41	42	156	31	15	35	4	189	0	1	20	5	109	37	897	
Berridge Ward	33	5	6	26	3	0	1	2	6	0	0	25	1	19	6	133	
Bestwood Ward	363	113	100	318	67	11	622	7	76	2	1	10	5	206	36	1937	
Bilborough Ward	394	59	42	218	35	241	2	573	20	6	5	10	2	111	70	1788	
Bridge Ward	222	81	60	182	32	2	0	3	3	42	42	6	9	236	50	970	
Bulwell Forest Ward	83	21	26	65	18	3	33	2	164	0	0	3	0	51	10	479	
Bulwell Ward	334	41	58	212	34	4	11	8	671	3	1	5	4	53	55	1494	
Clifton North Ward	135	13	11	102	22	1	1	2	0	338	1	1	2	28	2	659	
Clifton South Ward	239	23	20	163	34	2	1	3	1	593	0	0	0	30	19	1128	
Dales Ward	146	40	69	112	23	2	1	1	2	3	3	2	56	210	22	692	
Dunkirk & Lenton Ward	94	18	17	66	18	1	1	1	1	11	144	8	4	76	7	467	
Leen Valley Ward	78	11	16	70	16	29	3	25	12	2	3	46	2	83	18	414	
Mapperley Ward	76	8	7	61	12	2	0	0	0	0	0	1	87	79	2	335	
Outside City(Bestwood)	32	7	5	33	4	0	40	1	10	0	0	0	0	14	4	150	
Outside City (Bilborough)	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	2	
Outside City (Bulwell)	1	0	0	1	0	0	0	0	0	0	0	0	0	1	0	3	
Outside City (Clifton)	10	0	0	1	0	0	0	0	0	2	0	0	0	2	5	20	
Outside City (Sneinton)	2	1	0	1	0	0	0	0	0	0	0	0	1	0	0	5	
Outside City (Southglade)	1	0	1	2	1	0	0	0	0	0	0	0	1	0	0	6	
Radford & Park Ward	124	23	52	176	34	4	0	10	11	3	8	249	1	153	10	858	
Sherwood Ward	197	36	26	115	23	1	93	2	6	2	1	5	5	112	22	646	
St Anns Ward	492	38	63	413	68	2	7	3	6	5	3	10	614	498	20	2242	
Wollaton East & Lenton Abbey V	85	28	24	72	14	5	0	18	2	4	15	6	0	59	18	350	
Wollaton West Ward	31	4	5	21	5	0	0	9	0	2	4	6	0	26	11	124	
Total	3822	729	752	3014	579	1012	856	744	1322	1022	237	556	802	2338	454	18239	

4,105 tenants (22.5% of payers) will be affected if payment counters in the Aspley, Bestwood, Bilborough, Lenton & St Anns offices close & the collection service stops.

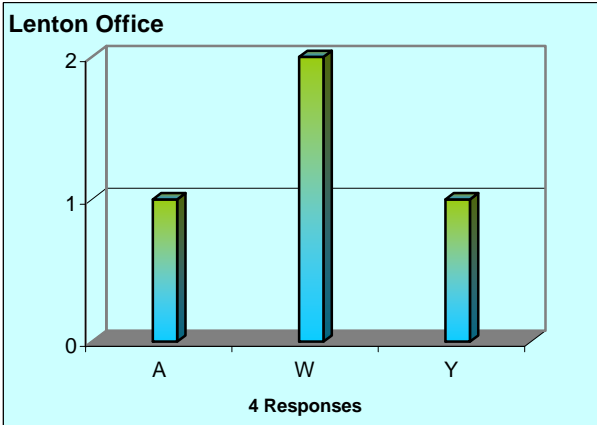
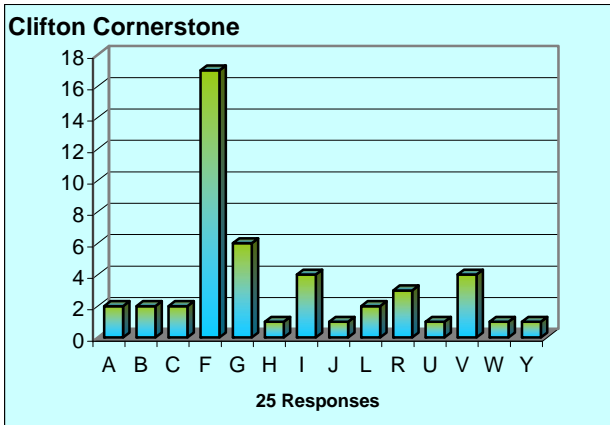
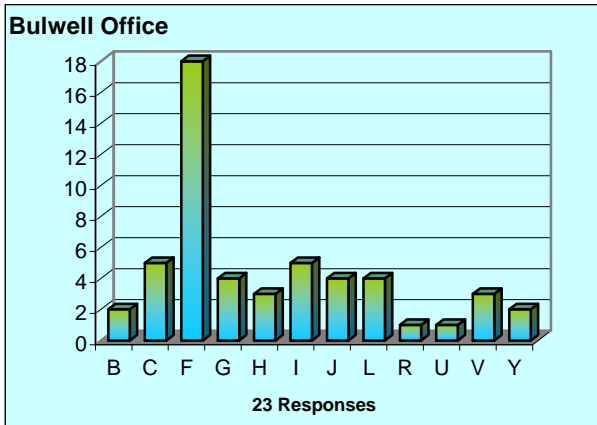
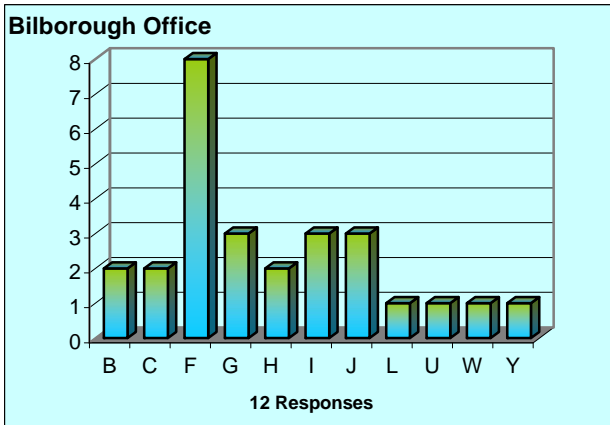
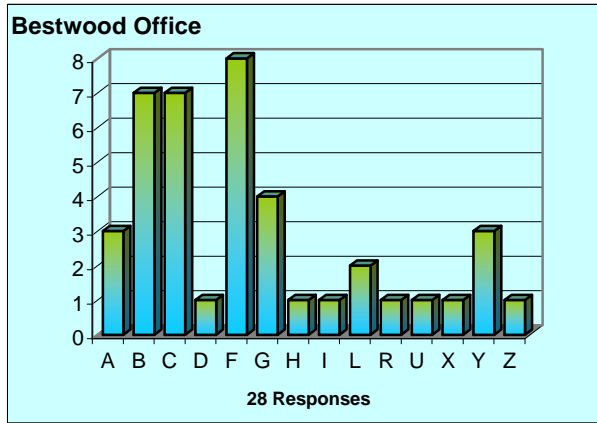
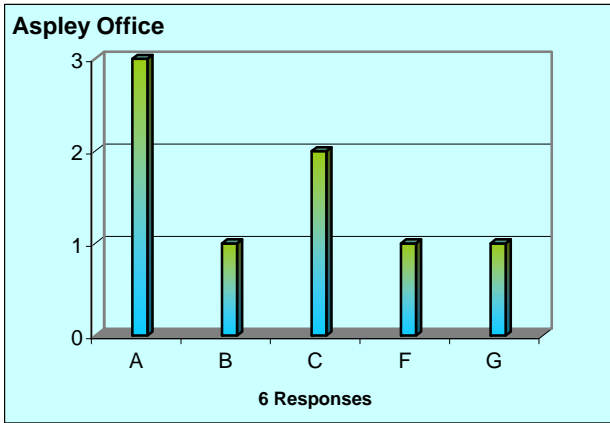
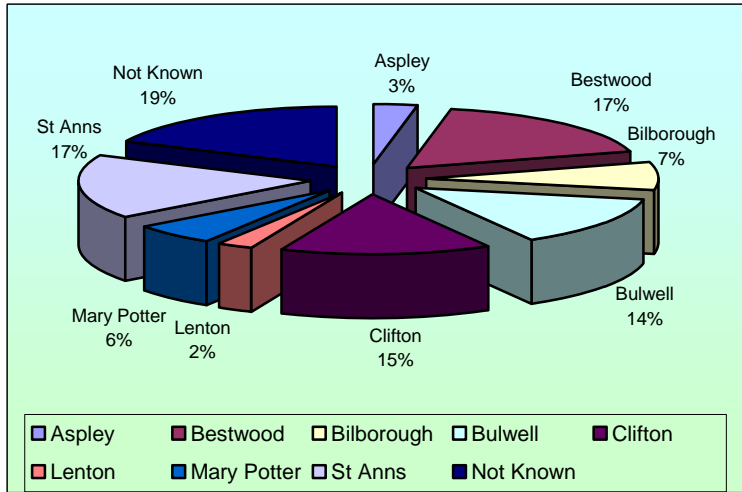
Cash Review Consultation: Coded responses							APPENDIX 2	
Code	Description	Office	% of respond	Collector	% of respond	Totals	% of respond	
A	On Full Housing Benefit	12	7.32%	0	0.00%	12	4.56%	
B	Happy to pay by Direct Debit, or already pays by DD	22	13.41%	10	10.10%	32	12.17%	
C	Happy to pay at Post Office or Paypoint, or already pays that way	35	21.34%	4	4.04%	39	14.83%	
D	Happy to pay over the phone, or already pays that way	2	1.22%	0	0.00%	2	0.76%	
E	Doesn't think collection service should stop	1	0.61%	91	91.92%	92	34.98%	
F	Doesn't think payment desks should close	82	50.00%	2	2.02%	84	31.94%	
G	Doesn't like/ trust Direct Debit	21	12.80%	16	16.16%	37	14.07%	
H	Doesn't like/ trust Post Office	9	5.49%	2	2.02%	11	4.18%	
I	Doesn't like/ trust Paypoint	17	10.37%	2	2.02%	19	7.22%	
J	Concerned about the elderly or disabled	13	7.93%	8	8.08%	21	7.98%	
K	Collector provides much more than just a payment service	0	0.00%	24	24.24%	24	9.13%	
L	Offices provide much more than just a payment service	9	5.49%	0	0.00%	9	3.42%	
M	Elderly & can't get out (collector clients)	0	0.00%	17	17.17%	17	6.46%	
N	Disabled & can't get out (collector clients)	0	0.00%	4	4.04%	4	1.52%	
O	Elderly & has difficulty getting out (collector clients)	0	0.00%	15	15.15%	15	5.70%	
P	Disabled & has difficulty getting out (collector clients)	0	0.00%	6	6.06%	6	2.28%	
Q	Concern about their own safety going out to pay (collector clients)	0	0.00%	7	7.07%	7	2.66%	
R	Concern about staff being made redundant	8	4.88%	7	7.07%	15	5.70%	
S	Shouldn't sacrifice service for cost	0	0.00%	0	0.00%	0	0.00%	
T	Doesn't have a bank account/ unable to set up Direct Debit	0	0.00%	9	9.09%	9	3.42%	
U	Concerns about receipts or delays at Post Office/ Paypoint	8	4.88%	2	2.02%	10	3.80%	
V	Will pay at another NCH office	7	4.27%	3	3.03%	10	3.80%	
W	Pays/ will pay at the NCC Infopoint office	8	4.88%	0	0.00%	8	3.04%	
X	Should stop collection service on the grounds of health & safety	2	1.22%	0	0.00%	2	0.76%	
Y	Should close payment desks on VFM grounds	24	14.63%	0	0.00%	24	9.13%	
Z	Happy to pay on-line, or already pays that way	5	3.05%	0	0.00%	5	1.90%	
	Total views logged	285		229		514		
	Number of respondents	164		99		263		
	Total consultation letters sent out (+ 2,588 garage tenancies)	28,114		454		28,568		
	Number directly affected	3,651	13%	454	100%	4,105	14%	
	Response Rate (overall)	0.58%	4.49%	21.81%		0.92%		

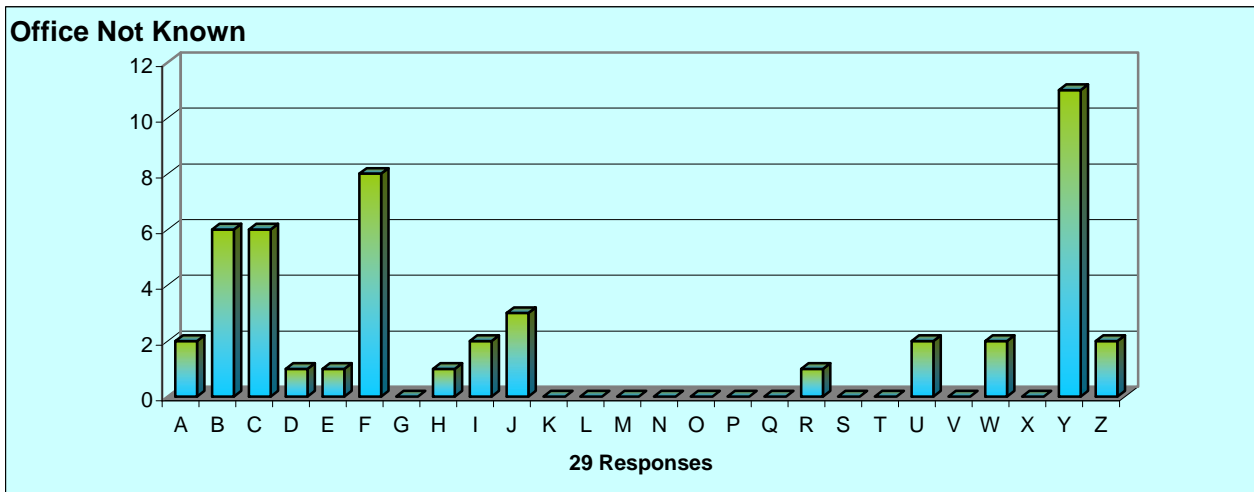
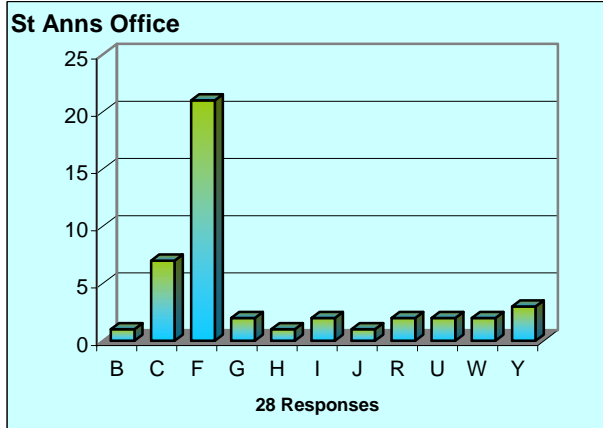
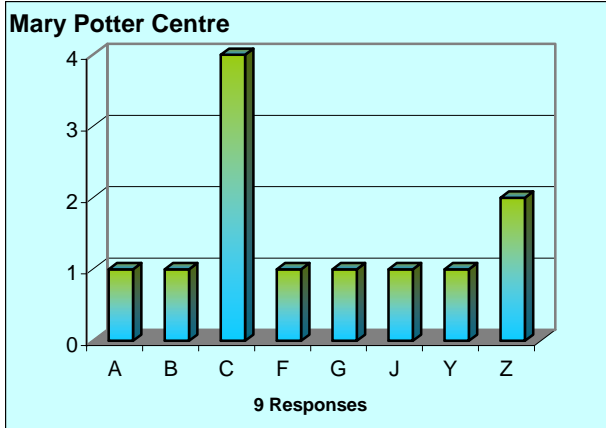
NOTES: Percentages will not add up to 100 due to many respondents making more than one point. Green highlighted responses are positive towards the proposals. Pink are negative towards the proposals.



Responses by Office

Office	No. Resp	% of total
Aspley	5	3.11%
Bestwood	28	17.39%
Bilborough	12	7.45%
Bulwell	22	13.66%
Clifton	24	14.91%
Lenton	4	2.48%
Mary Potter	9	5.59%
St Anns	28	17.39%
Not Known	29	18.01%
Total	161	100.00%





Code	Description
A	On Full Housing Benefit
B	Happy to pay by Direct Debit, or already pays by DD
C	Happy to pay at Post Office or Paypoint, or already pays that way
D	Happy to pay over the phone, or already pays that way
E	Doesn't think collection service should stop
F	Doesn't think payment desks should close
G	Doesn't like/ trust Direct Debit
H	Doesn't like/ trust Post Office
I	Doesn't like/ trust Paypoint
J	Concerned about the elderly or disabled
K	Collector provides much more than just a payment service
L	Offices provide much more than just a payment service
M	Elderly & can't get out (collector clients)
N	Disabled & can't get out (collector clients)
O	Elderly & has difficulty getting out (collector clients)
P	Disabled & has difficulty getting out (collector clients)
Q	Concern about their own safety going out to pay (collector clients)
R	Concern about staff being made redundant
S	Shouldn't sacrifice service for cost
T	Doesn't have a bank account/ unable to set up Direct Debit
U	Concerns about receipts or delays at Post Office/ Paypoint
V	Will pay at another NCH office
W	Pays/ will pay at the NCC Infopoint office
X	Should stop collection service on the grounds of health & safety
Y	Should close payment desks on VFM grounds
Z	Happy to pay on-line, or already pays that way

Quote/ Suggestion

Just to say, I strongly support the proposed closure of payment desks. Cash handling is a liability which this working tenant would prefer his landlord didn't have.

I totally agree. There are so many ways to pay our rent that anything that saves money is OK with me, so long as people don't lose their jobs

Any form of saving that can be made to invest in other services must be done. Plus the safety aspect should surely be of prime consideration.

I haven't paid at the housing office for years; to be honest, getting there in working hours was a nightmare.

My rent is paid by Housing Benefit, but whatever option is chosen for people to pay their rent more easily and saves a lot of hassle and money for NCH, I'm for it.

I'm all for it if it saves money. But not if it's going to put people out of work. I like paying in cash, so I will pay at Paypoint.

If more people paid by Direct Debit, it would keep the rent down.

I totally agree. There are so many ways to pay and anything that saves rent money is OK.

I pay all my other bills at the Post Office anyway.

I didn't know I could pay at the Post Office.

It would not affect me too much if I could pay by Paypoint.

If you are worried about keeping cash, why not keep the office open for cheque transactions only?

I agree payments made at housing offices is an outdated way of paying and that Direct Debit is far easier. Some older tenants may be set in their ways, but if someone could help them with the paperwork and get them started, they might see the benefits.

I think collectors should be stopped mainly because of security and safety....it's time collectors were taken off the streets.

I know lots of people are happy with the collection service, but time moves on.

The collector is helpful and convenient, but I will pay by Direct Debit if he's taken away.

If we lose the collector, I would pay at the Post Office.

I believe the more collection points there are, more rents will be able to be collected

We used to manage without paying at area offices; there weren't any.

Lots of people can't open a bank account

Continued Overleaf

Quote/ Suggestion
I rely on my collector; they are a god-send
Don't stop my collector. I'm elderly. What about my health and safety, I can't get to the office to pay.
When the weather is bad (like it has been) older people can't get out, but our collector saved the day
I am very angry you are stopping the rent collectors. Please don't.
My collector has always been helpful and reliable. I cannot get out. Please don't take him away.
I don't approve of you taking the rent man off us; it gives us something to look forward to. You say its because he might get attacked. What about the warden when they bring the laundry money in?
I'm 100 years old and can't walk. Don't stop the collection service.
We're 95 and 88 years old and don't trust Direct Debit.
I won't pay at a Paypoint shop because of the lack of privacy or because the shop assistant will know my business
With most firms, if you pay by Direct Debit, you get a discount. Similarly if you have an electronic bill or statement. What are you going to offer me?
The Rent Collection Service should be retained for the few who are too vulnerable to arrange other methods.
No Rent Collectors attacked in the last 12 months - why use this argument to do away with them?
Rent cards aren't stamped at PayPoint - so I won't know my balance.
People like face to face contact. Not everyone is in favour of automation
It's all well and good stopping collectors getting attached, but what about vulnerable tenants carrying money
There are delays at Paypoint and what if we lose a separate receipt?
