

Minutes

**‘Tenant Rent Panel’ AGM
Monday 12th April 17:30 – 19:30
@ 14 Hounds Gate (Boardroom)**

Present (NCH Employees)

Richard Holland (Interim Head of Rents - **RHo**)
 Kay Gott (Rents Operations Manager North – **KG**)
 Wade Adams (Rents Operations Manager South– **WA**)
 Sarah McGinley (Rent Account Manager – **SM**)
 Mark Lawson (Performance Improvement Manager – **ML**)
 Andrew Filer (Tenants and Leaseholder Involvement Officer – **AF**)

Present (NCH Tenants & Leaseholders)

John Riley	(JR)	Ennis Peck	(EP)
Kevin Butt	(KBu)	Kath Biddle	(KBi)
Frank Griffins	(FG)	Elizabeth Tiso	(ET)
Linford Stevens	(LS)	Clive Thorpe	(Chair - CT)
Dave Bennett-Bull	(DBB)	Alison Thorpe	(AT)
Jackie Brown (Vice Chair - JB)			

(Minutes Item)	Actions Summary	Action
1.0	Apologies Robert Morrell	
2.0	Minutes of last meeting CT opened meeting. The minutes were agreed by all to be accurate record of meeting.	
3.0	Matters arising DBB commented that it did not appear all required actions were noted down on the minutes.	
	<u>Page 2</u> <u>Item 5.1</u> JB advised she was not informed she was successfully elected as Vice Chair of the Panel. RHo apologised for this oversight. CT suggested a letter is sent out after elections to new Chairs and Vice Chairs informing them of their positions.	AF

Item 6.1

FG commented that everyone present thanked JR, not just RHo.

RHo gave a short update from Janet Glass following the recent Business Plan consultation carried out (enclosed with these minutes).

**AF to
amend
minutes**

4.0 Update on cash collection consultation

4.1 ML presented on this item as he is leading on this project (a copy of the presentation is enclosed for those not present at the meeting).

4.2 ML thanked the Panel for asking him to come along to give an update. Full consultation has now been done with everyone who would be affected by the potential service changes.

4.3 The NCH Board have looked at all the evaluation and feedback received, and on 25th March 2010 agreed to shut the cash collection desks at Aspley, Bestwood, Bilborough, Lenton and St Anns Housing Offices, and also to cease the Home Collection Service. This decision was not taken lightly, but the Board felt it necessary to modernise the service provided. Consultation is now taking place with staff and trade unions until 7th May. Subject to this consultation, the Home Collection Service will end in July, with cash collection at the offices mentioned closing in July and August.

4.4 ML confirmed personal visits will be made to all customers affected by the Home Collection Service stopping.

4.5 KBu commented that an article in the latest issue of NCH News confirmed the above is premature as consultation is still ongoing with staff and trade unions. The article also does not state which housing offices are stopping cash collection.

ML advised the Board have made the decision, and the consultation with staff and trade unions is only likely to make slight amendments rather than stop the proposal altogether.

Please note Issue 31 of NCH News mentioned above will not be distributed due to the political purdah period. During Purdah organisations such as NCH are unable to make decisions or policy announcements which are significant and may be politically contentious.

4.6 FG added that he was glad personal visits were being made to affected individuals. He also suggested confirming on all literature that PayPoint outlets do not accept cheques.

ML replied that a lot of outlets no longer accept cheques as they are becoming outdated. Also if someone paid by cheque, they would also have the ability to pay by Direct Debit, so this would be encouraged instead. He added that when PayPoint is marketed, it will mention no

ML

cheques are accepted.

4.7 KBi commented that one of the reasons given to stop the Home Collection Service was due to safety concerns for the collectors. Did any of the collectors actually raise any concerns to NCH?

ML replied that they had not, as they enjoy and take pride in their job. Lots of concerns have been raised by numerous other people, and most other organisations have already stopped this service. The Audit Commission also raised this as a concern during the recent inspection. Senior management are also worried as the company would be liable should anything happen. ML added that not big monetary savings would be made by stopping this service.

KBi continued that this decision was still made despite 91% of respondents saying they did not want it to finish.

ML said it was not an easy decision for the Board to make, as it was not purely a business decision unlike the closure of the payment desks.

4.8 DBB went on to say that any material discussing this needs to specify that it is only the payment desk closing and not the whole office. As a Board member he also wanted to confirm the decisions were not made lightly, and discussions have been ongoing for a long time. There had also been no issues raised from TLC or any of the Area Panels or Forums with no strong points of view showing concern for the planned service changes. The Panel also need to realise the Board will probably have further, bigger decisions to make in the future.

ML

4.9 JB added that it doesn't appear feedback and people's views were taken in to account as a large negative response was received on the closures.

ML replied that only 50% had said not to close the payment desks, so similarly 50% did not have strong views. Also only a relatively small number of responses were received, so these people that did not reply did not have views strong enough to reply at all. ML confirmed all views were taken in to account, but it was a business decision, and the bigger picture needed to be looked at (especially modernising the service and realising large savings for the company).

4.10 EP asked what the gross savings were with this change in service.

ML responded that with staff savings and no longer using Securicor, together with overhead expenses the savings would be between £250,000 and £300,000 (this is approximately 11pence per week saving for customers). If the Bilborough and Lenton Offices were to close completely as they are used predominantly as a payment office, this could result in further savings.

4.11 FG asked for an update on the proposal on the closure of Bilborough and Lenton Offices.

ML replied that this was put to Board last year, with the offices in question now only being opened part-time. The accommodation strategy is still looking to reduce the number of offices used, as this is becoming an out-dated method of contact for many of NCH's customers.

4.12 KBU enquired whether any of the rent collectors were agency?
ML advised none were agency staff, and so when these changes come in to effect, they would be re-distributed in to other roles where NCH are carrying vacancies or have agency staff in place.

4.13 KBI asked what happens to Direct Debit payments when someone's rent figure changes. Does the payment increase or decrease automatically?
ML answered that the change would be made automatically, but NCH are required to give 10 days notice of any changes. He continued that Direct Debit has improved, but NCH need to do more marketing and promotion of Direct Debit and educate people about the procedures and how well it works. It will also continue payment is someone is ill or on holiday, so no arrears would accrue.

4.14 CT thanked ML for attending.

5.0 A day in the life of a Rent Account Manager (RAM)

5.1 SM presented on this item to give an insight in to the sort of work a Rent Account Manager does on a day to day basis.

5.2 The role of the RAM is to maximise rental income and to help sustain tenancies by working with tenants, representatives to help them to enable them to pay their rent or make agreeable arrangements to pay back any monies they owe.

5.3 The team have regular meetings to discuss any issues they have, and regular correspondence from customers by email or letter need responding to.

5.4 The computer software used by NCH allows SM to review and monitor cases on her 'patch', with any action taken against tenants done in line with company policies and procedures. Making contact with tenants who have arrears is a priority in all cases to see if any help or support is required. This monitoring work creates letters for some tenants called 'Notice Seeking Possession' which is an automatic letter produced when a rent account is owing at least £100 or 4 weeks of rent arrears. These then need to be hand delivered to tenants, so that they can be explained and support or help offered.

5.5 A RAM's role involves the following:

- Making arrangements with tenants who are in arrears
- Making debt advice appointments
- Liaising with partner agencies
- Take payments from customers
- Monitoring tenants who are paying court orders
- Reviewing accounts for any irregularities
- Taking enforcement action when required, such as entering tenants to court or applying for warrants of eviction

5.6 As mentioned above contact with tenants is a priority in all areas of

work. This can be made by telephone, text, email, letter or by personal visit. Approximately a third of SM's time is taken up with visiting tenants.

5.7 Partnership working is essential in the role, liaising with NCH Financial Inclusion Officers, NCH Tenancy & Estate Management Teams, NCH Enforcement Officers, St Anns Debt Advice Service, Housing Benefit, NCC Welfare Rights Team, Supporting People, Credit Unions, Solicitors and other support providers. SM refers several vulnerable people each week to support providers who provide intensive support to tenants to resolve issues.

5.8 EP asked at what point action is taken.
SM replied that every case owing at least £50 would be reviewed, with contact made. WA added that with court action, a minimum debt of £206 is required, but with procedural timescales, this would usually be around £500 - £600 before this action is taken.
EP went on to ask where this information came from.
SM advised a password protected internal computer system is used which produces a list of tenants rent accounts. SM reiterated that the role is not just taking enforcement action, it is about sustainability and providing help and support when it is required.

5.9 JR asked for clarification if someone could be evicted within 26 weeks from going in to arrears.
WA advised this would be the worst case scenario if someone refused to pay any rent at all. SM continued that with the timescale of policies and procedures which need to be followed, it is usually a lot longer than this.

5.10 FG expressed his concern that the computer system contravenes the Data Protection Act.
WA confirmed that all systems used are username and password protected, so access is only allowed for employees that need it. NCH computers also automatically lock when employees leave their desks.
RHo added that it is a secure database used. Any paper files are also kept in a locked cabinet, with access provided only to employees who need it for their role.

5.11 KBi commented that 'authority to disclose' could be promoted more to help on issues where someone may not be able to deal with problems themselves.
RHo advised an article would go in a future issue of NCH News.

5.12 AT advised that a password system could be used to add to security systems.
RHo replied this had been raised previously, but thorough checks are conducted when dealing with people to ensure the correct person is being spoken to.

RHo

6.0 Performance

6.1 RHo presented on this item, and apologised the information was not in the usual format, as he wanted to give up-to-date end-of-year figures that had only just been released.

6.2 The main success stories were:

- The overall debt has been reduced by over £800,000
- Only 3 people across the city now owe more than 52 weeks rent
- Over 18,000 tenants have credit on their account or do not owe any money
- Over 6,000 tenants now owe less than £150

The team have worked very hard to achieve these figures with very little adverse publicity.

High level debt was the main priority when RHo joined NCH 18 months ago, and it is now under control and well managed, with the remaining high level debts being historic debts taken on by NCH.

RHo also wanted to add his thanks to the Panel for their help in addressing these issues.

6.3 From looking at the benchmarking figures, it shows NCH are service leaders for reducing rent arrears.

KBu asked what the rule of thumb was for acceptable arrears figures.

RHo replied that arrears will always be owing due to the nature of social housing and changes to peoples personal lives. RHo expects the figures for NCH to flatten off at around £1.8 million, which will be people with low level arrears where further enforcement action cannot be taken as their debt is too low.

6.4 KBi asked what was being done with the high level debt.

RHo advised these tenants have historic debt from many years ago when NCC had a policy not to evict anybody. At that point the total debt was over £15 million. Action is now being taken to closely monitor these cases to ensure agreements and court orders are being kept to. RHo reiterated this would not be allowed to happen with current policies and procedures.

6.5 FG asked for clarification on the codes used:

BV66a - % of rent arrears collected.

BV66b – No. of cases owing over 7 weeks rent.

BV66c – No. of Notice Seeking Possession served.

BV66d – No. of evictions.

6.6 JR enquired why there are big drops in arrears levels around weeks 22 and 38.

RHo advised these are rent free weeks, though people with arrears are encouraged to continue to pay so that their debt is reduced.

6.7 SM advised that all RAMs and Financial Inclusion Officers make every effort to engage with people in arrears to try and help them to rectify and issues and sustain any issues, but sometimes eviction is the only option.

WA continued that he has spoken to people who have been evicted, and that they often blame themselves for allowing their problems to escalate to such an extent.

6.8 KBU asked that as approximately 60% of tenants receive benefits, are NCH able to do an attachment to reclaim debt.
RHO replied that NCH can claim £3.30 per week from the Department for Work and Pensions to help pay off debts. He added that often the trickiest cases to deal with are where tenants claim benefits for short periods in between different jobs.

6.9 CT passed on the thanks of the Panel to the Rents team for the progress that has been made over the year.

7.0 Partnership working

7.1 This item was deferred to the next meeting.

8.0 Prize Draw

8.1 FG conducted the Prize Draws this month.
RHO again thanked the Panel for this initiative. Not everyone who has won has wanted publicity, but this had made a real difference to the arrears figures, so has worked really well.

9.0 Any other business

9.1 KG reminded everyone that the Money Matters Roadshow was on Wednesday 14th April from 10am in The Council House. Everyone was welcome to come along.

10.0 Time & Date of next Meeting

Monday 7th June 2010, 5.30pm – 7.30pm
Boardroom, 14 Hounds Gate