

## Rent Arrears Management Policy Review

### Consultation Report

This policy was initially reviewed earlier this year by one of our Housing Officers who has substantial experience in managing rent arrears.

During this process the policy was given the new name of “Rental Income Policy” with the intention of covering all rental income related to Viewpoint tenancies apart from our Factored and Shared Ownership properties; these are outlined within a separate policy.

The Rental Income Policy continues our focus on early intervention. The monitoring and recovery section now reflects the introduction of four clear stages to follow when managing arrears.

The consultation methodology and feedback received from our staff and tenants are summarised in the table below.

Method	Feedback
Staff Consultation: <ul style="list-style-type: none"><li>The Director of People and Place and Head of Housing met with the Housing Team, Head of Finance and Finance Team Leader to discuss and review the policy.</li><li>Following the meeting, Viewpoint’s Welfare Rights Officer and our City of Edinburgh Council Revenues &amp; Benefits Officer were also asked for feedback (no issues were raised).</li></ul>	<ul style="list-style-type: none"><li>The discussion was mainly in relation to tenants in arrears who are in receipt of benefits.</li><li>It was agreed that the policy needed to recognise the wide range of benefits available to tenants, particularly Housing Benefit, Universal Credit and Discretionary Housing Payments.</li><li>Specifically how the different ways these payments are awarded need to be taken into account when managing rent arrears, especially Universal Credit.</li><li>Additionally, the policy should also reflect the importance of taking into account all of our tenants’ circumstances, providing relevant advice and assistance and referring to specialist advice providers where appropriate.</li></ul>
Staff Consultation: <ul style="list-style-type: none"><li>Information Governance Business Analyst</li></ul>	<ul style="list-style-type: none"><li>Feedback included that the policy complies with recent GDPR regulations.</li></ul>
External Consultation: <ul style="list-style-type: none"><li>Viewpoint Solicitor</li></ul>	<ul style="list-style-type: none"><li>Feedback confirmed that the policy complies with all relevant legislation.</li></ul>

<p>Tenant Consultation:</p> <ul style="list-style-type: none"><li>• 18 Viewpoint Tenant Consultation Volunteers and the VTRG Committee were invited by one of our Housing Officers and our Housing Team Leader to the consultation event at head office, South Oswald Road on 11<sup>th</sup> July. Copies of the draft policy were circulated prior to the event.</li></ul>	<ul style="list-style-type: none"><li>• Three tenants attended the consultation event. Staff explained how the policy relates to our procedures for managing rent arrears.</li><li>• Feedback included changing the use of Direct Debits from being “our preferred method” to “our recommended method”. The policy has now been updated to reflect this amendment.</li><li>• In addition, one of the tenants communicated that “the exercise was an eye-opener” and that she “honestly had no idea how much work goes into developing a policy”.</li></ul>
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Following consultation, the Board’s approval is now requested for the new Rental Income Policy.

23rd July 2019