**Overview of Housing Management Forum PM – Rent Arrears**

**Attendees**

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| **Jan Brennan - Linstone HA** |
| **Cassandra Dove -SFHA** |
| **Charlene Syme – Paragon HA** |
| **Magdalena Pawlik - Homegroup**  |
| **Janice Shields – Ruchazie HA** |
| **Lynne Cooper – NG Homes** |
| **Caroline Hotchkiss -Clyde Valley HA**  |
| **Clare MacLean – Cassiltoun HA**  |
| **Wendy Gray – Homegroup**  |
| **Sue Shone – Link**  |
| **Jane Guthrie – Clydesdale HA** |

**Session 1 – Numbers**

30 - New court actions in June for rent arrears

60% - Percent of wages for furloughed people in October

245 - Notice of proceedings in June

449- Number of staff absence across RSL’s

7300 - Number of furloughed people in Inverclyde

9403- Empty homes in Scotland

74,400- Furloughed staff in Glasgow

110000- UC claims increase from March - April

146000- Grants paid to sole traders

530900 - Furloughed people in Scotland

1.8m - Increase in UC claims from March – May 2020

8.3m - Increase in rent arrears April – May for RSL’s and Local Councils

22,858,249 - increase in rent arrears from March 19- June 20

* The numbers above started off the thinking process around the impact of these numbers and the impact this would have on tenants who may be finding themselves in debt for the first time

**Session 2**

**Question – What are organisations doing for people who have found themselves in debt and arrears for the very first time?**

**How are we helping people? Examples given across different organisations**

* created special arrears procedure around being sympathetic to people’s circumstances and taking no legal action of tenants who are willing to work with organisations
* whereby technology– allows virtual meetings with customers
* adopted new policy for dealing with tenants, looking at setting uo teams for tenants who would like to have face to face meeting
* virtual office
* digital inclusion survey in newsletter to establish what tech tenants are using to allow association to focus on most effective ways to engage digitally
* office reopening for appointment based cases in situation where cant engage any other ways, this also allow for cash payments
* advertising services available for tenants
* Community projects – looking at ways to support tenant and who are struggling to become digitally involved
* sending letters to ask tenants to contact to establish a support plan
* refer to advise team
* data extraction to record furloughed staff to group these together to identify people who are likely to be made redundant in the near future
* Universal credit Portal has been useful to track increase
* Coming to a sustainable agreement with tenants of what was affordable for them
* Tenants seem to be responding more positively to Text messaging rather than face to face/ emails
* Support for tenants for energy costs has helped balance their rent costs and build trust
* Created support team who were proactive in phoning tenants to establish who needed increased support
* Fell in with what tenants needed
* Used social media to stay connected
* Welfare calls to most vulnerable
* Local churches issuing gift cards for supermarkets
* **Mid market properties** – increase in rent arrears which is gradually decreasing. Majority of mid market being full time employment and arrears are due to furlough,
* managed this on a fortnightly basis which helped and arranging an individual payment plan

**Additional comments**

*Difficulty to establish fine line with tenants who can’t pay and tenants who wont pay and how to approach this. Possibly have other debts and using rent money for home improvements to homes and gardens.*

*Universal credit was enhanced is there any lobbying around the 6 month extension? This may have a real negative impact march next year when this drops. What impact will this have? When people have an increase just now should people be encouraged to contribute towards arrears*

**Session 3**

Exercise around would you rather which puts us in the customers shoes to provoke thoughts around tenant’s perspective and think a bit differently and provoke discussion around how to build up proper working relationships

**Session 4**

**Round up of good practise which initiatives could reverse the current arrears trends and how do we do the targeted assistance for new tenants who haven’t been used to being in arrears**

* *Opportunities to talk to other housing providers is crucial to be able to share ideas and initiatives and benchmark against other organisations*
* *Customer engagement piece to be able to ask customers what they want*
* ***CX feedback tool*** *has been beneficial to be able to identify trends*
* *Lockdown has shown we have the tolls to engage with customers on digital platforms these should be fully utilised going forward*
* *Keep interaction going with tenants going forward*
* *Continue using new practises which have been introduced throughout lockdown and new technology to avoid going back to the old ways of working*
* *Continuing with flexible working hours as extended hours can mean being able to reach tenants who don’t work 9-5 every day*
* *Encourage engagement with communities’ teams for new tenants*

The next Housing Management Forum will be held on the 13th of October and the topic will be around anti- social behaviour. Details on how to sign up to follow