

TENANT PANEL REVIEW OF LOCAL OFFER 14

Report of Derby Homes Tenant Panel

1. SUMMARY

The Review Panel has recently gone through a process of change, so the long term members carried out a small scale review, whilst the new Tenant Panel was formed. They looked at local offer 14: We will provide and develop convenient ways to access your rent account.

2. RECOMMENDATION

That the City Board notes the finding of the Review Panel and that Derby Homes responds to the issues raised.

3. MATTER FOR CONSIDERATION

3.1 We looked at the ways Derby Homes currently provides access to rent accounts. As there were only two members of the panel, we decided to look at online access and telephone access. We also spoke to Jaz Sanghera, Arrears Manager.

3.2 The ways that tenants can currently find out about their rent accounts include the following:

- Annual rent statements (these have stopped, but are available on request)
- Asking for a print out at a housing office or the Enquiry Centre
- Getting a verbal balance
- Registering on the new tenants “dashboard” and logging in.

Calls to Enquiry Centre

3.3 Unfortunately on one of our calls to the Enquiry Centre, we were given wrong information. The person was incorrectly told that they were in arrears, when in fact they paid monthly by Direct Debit.

Using the Dashboard

3.4 We used this opportunity to go through the full process of registering and then logging in and using the dashboard.

- We found the registration process was straightforward.
- We rang the Enquiry Centre asking for help and they talked us through it, very patiently!

- We asked for written help, but this took a few weeks to get to us.
- Once you're logged in, it's easy to navigate around the different sections
- The rent section made sense and was easier to read than the old rent statements
- The name "dashboard" is still a bit alien to many tenants and may need more promotion.

Chat with Arrears Manager

- 3.5 This was a more informal talk about access to rent accounts and how this might impact on rent arrears and other payment issues tenants have. One of the things we noted was that it isn't just a rent balance tenants may need access to.
- 3.6 There are other monies, such as recharged repairs, garage accounts, fines and other "sub accounts" for things like former arrears or court costs. Most of these are for some form of debt owed to Derby Homes by the tenant.
- 3.7 It would be beneficial for tenants to have access to all of this, so they can get an accurate picture of what they owe and ensure they don't forget about it.
- 3.8 Should the policy on deferring work for rent arrears be expanded to include all debt owed to Derby homes?

Implications for Welfare Reforms

- 3.9 The proposed changes to benefits are going to have a huge effect on tenants. Improving access to rent accounts should mean that people would be more focused on any arrears or debt they are in. Things we have thought of are:
- What are Derby Homes' plans to deal with the welfare reforms?
 - People on Housing Benefit don't have rent cards – If most people are going to get paid benefit directly, are you planning to issue payment cards to them all?
 - If payment is by cheque for Universal Credit do you know how many people have bank accounts and how many will be tempted by cheque cashing companies?
 - What will the facilities be at the new Council House for payments and rent advice?

Recommendations

- 3.10 Make people more aware that they can still get a printed statement of their rent account on request. We don't think tenants are aware that they can simply ask for this.
- 3.11 Mini rent statements (last month/two months) could be sent out along with arrears letters.
- 3.12 Ensure frontline staff are able to explain rent situations accurately, including Direct Debit payers, general account queries and maybe even checking subsidiary accounts?

3.13 Continue to promote the Dashboard.

3.14 Start acting now to make tenants aware of the Welfare Reforms and make sure they're all prepared.

The areas listed below have no implications directly arising from this report:

Consultation
Financial and Business Plan
Legal and Confidentiality
Council
Personnel
Environmental
Equalities Impact Assessment
Health & Safety
Risk
Policy Review

If Board members or others would like to discuss this report ahead of the meeting please contact the author, or Phil Davies, Chief Executive, phil.davies@derbyhomes.org – Phone: 01332 888528

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Background Information: None

Supporting Information: None