

MINORITY ETHNIC TENANTS AND INCOME COLLECTION

Report of the Director of Housing & Customer Service

1. SUMMARY OF REPORT

- 1.1 Recent trends have shown an unproportionate number of minority ethnic tenants entering the arrears process.
- 1.2 This report provides details of ongoing work currently being undertaken to address this issue.

2. RECOMMENDATION

Committee is requested to note this report.

3. MATTER FOR CONSIDERATION

- 3.1 A number of initiatives are been planned which we feel will provide additional support and advice to minority ethnic tenants to try and reduce the numbers entering the arrears process or provide more information on reasons for the current levels.
- 3.2 Currently we are gathering the results from a SNAP survey on financial inclusion. This may produce some interesting data on tenants regarding bank accounts, borrowing and lenders.
- 3.3 In addition, we have carried out a survey by interviewing minority ethnic tenants in arrears to get some feedback on their experience. The survey was carried out by telephone and had a 23.3% (21) response rate.

The survey looked at the:

- ability to converse in English
- need for interpreter
- understanding of claiming housing benefit
- problems in contacting Derby Homes
- literacy – read and understand letters received
- know what to do if they cannot pay the rent
- aware of what will happen if arrears continue
- anything preventing them sorting out arrears
- could we have done more to help.

Of those that responded the survey showed:

- nearly 86% were able to converse in English
- 24% still were not able to deal with affairs in English
- 33% preferred to use an interpreter although the majority of these could speak English
- 9% had a problem in contacting Derby Homes
- over 85% understood the letters
- 95% were aware of how to claim housing benefit
- nearly 20% did not understand why the rent account was in arrears
- nearly 15% did not know what to do if they cannot pay the rent
- over 20% thought we could have provided more help
- around 30% did not know what would happen if arrears continued.

3.4 To address the above issues we will be contacting all minority ethnic tenants at the acceptance stage, prior to the sign up to:

- establish there are no language or literacy issues
- any disability issues and provide advice on support available
- positively Offer Money Advice
- provide support on deciding a payment option
- carrying out provisional assessment of housing benefit entitlement
- check tenant is aware of documents needed and are available to claim housing benefit
- highlight the priority and importance of paying rent.

3.5 We will also be promoting the use of Language Line with staff and promote Language Line availability to communicate to tenants. If the general public are aware then there is a far greater chance of tenants with language problems being made aware of the service. In cases where communication is identified then we can use Language Line at the sign up.

We will also make use of the mystery shopper to check staff awareness on this subject.

Leaflets promoting Language Line and what to do if you want help to claim housing benefit or are having problems in meeting your rent payments to be located at community centres.

4. FINANCIAL AND BUSINESS PLAN IMPLICATIONS

If there was an increased uptake of the use of interpreters there could be financial cost to Derby Homes.

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

- Consultation
- Legal and Confidentiality
- Personnel
- Environmental
- Equalities Impact Assessment
- Health & Safety
- Risk

If Board members or others would like to discuss this report ahead of the meeting please contact the author, or the Chief Executive, phil.davies@derbyhomes.org - Tel 01332 711010

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Background Information: None.

Supporting Information: None.