

Epping Forest District Council

**HOUSING SERVICE STRATEGY ON
RENT ARREARS**

1. Introduction

- 1.1 This Housing Service Strategy relates to the Council's approach to the recovery of rent arrears. The control of rent arrears is viewed by Housing as one of the key elements of its performance. This Strategy sets out how this element of the service is delivered, (in accordance with the County Court's Rent Arrears Pre-action Protocol), including the methods used for preventing and reducing arrears and for notifying tenants at an early stage.
- 1.2 Comprehensive systems are in place and are detailed later in the Strategy. The efficiency of these systems are confirmed by Housing being accredited with both the international quality standard of ISO 9001:2008 and the Customer Service Excellence award, for all of its services including rent arrears recovery.
- 1.3 Tenants are given ample opportunity to make arrangements for payment and are given advice on how to manage their debt. However, when all remedies have failed, the Council will not hesitate to take Bailiff or Court action in appropriate cases and to seek to gain possession of the property.
- 1.4 This Rent Arrears Strategy has been formulated in consultation with representatives of the Epping Forest District Tenants and Leaseholders Federation. The Strategy was considered and endorsed by the Council's Housing Scrutiny Panel on 21 October 2014 and approved by the Housing Portfolio Holder in November 2014.

2. Background to Arrears Recovery

- 2.1 Housing views the control of current and former rent arrears as a key element of its performance, and will have a firm but fair approach to its tenants on this issue.
- 2.2 Rent arrears recovery is undertaken by staff in the two Area Housing Offices (north and south), and the Housing Office based at the Limes Centre Chigwell, which is a sub office of the Area Housing Office (south).
- 2.3 The Assistant Director (Housing Operations) chairs quarterly Customer Improvement Meetings with the Area Housing Managers to monitor performance on a number of areas, including the recovery of rent arrears, and to discuss policy and initiatives in order to maximise performance.
- 2.4 Area Housing Managers are responsible for the arrears performance of their Section, which they will monitor closely to ensure that all of their staff are working to the procedures.

2.5 Housing recognises that early identification and action in response to unpaid rent can prevent long-term difficulties for both the tenant and the Council.

2.6 The following table sets out the Council's past performance on rent arrears and former tenant arrears:

Rent Arrears & former tenant arrears collection				
Year	2010/11	2011/12	2012/13	2013/14
Rents collected as a proportion of rents owed	98.14%	97.68%	97.16%	97.60%
Amount of former tenant arrears collected per annum	£57,408	£66,616	£77,051	£76,134

3. Coverage

This Housing Service Strategy covers mainly the Council's;

- a) Prevention of tenant rent arrears;
- b) Use of Bailiffs;
- c) Procedures for dealing with rent arrears recovery for both secure and Introductory Tenants, in accordance with the Rent Arrears Pre-action Protocol;
- d) The ways in which tenants are assisted in managing their debt;
- e) The approach taken with tenants in arrears who have special needs;
- f) The link between the Housing Service and the Benefits Division of Finance;
- g) Performance indicators;
- h) The Welfare Reforms and the Welfare Mitigation Action Plan
- i) Review of the strategy; and
- j) Confidentiality

4. Relationships with other Documents

- 4.1 Rent arrears recovery forms part of the Council's overall Housing Strategy.
- 4.2 A booklet entitled Housing Appeals and Compliments and Complaints sets out for all tenants the Council's policy in such matters.
- 4.3 The Council has a general Service Level Agreement with each of the 3 Citizens Advice Bureaus within the District.
- 4.4 The Council has adopted its Housing Charter, which sets out, in simple, clear and precise terms the Council's general approach to all its housing services. In addition, there are a number of agreed service standards which will be publicised setting out our aims in all aspects of our "interfaces" with customers.
- 4.5 Section 2 of the Council's new Standard Tenancy Agreement, states in respect of

rent, and other charges:

a) The rent is payable fortnightly in advance and two weeks inclusive rent shall be payable prior to the commencement of each fortnight;

b) The weekly net rent, which is inclusive of any service/support charges is payable fortnightly and may be altered on written Notice of no less than 4 weeks being given to the Tenant by the Council specifying the rent proposed;

c) The tenancy is subject to any housing benefit scheme of the Council (or other statutory agency) that may be in force at any given time. The Tenant is responsible for making rent payments prior to any Housing Benefit determination being made; and

d) If the Tenant's rent is in arrears at any time (including any time during the fixed period of a Flexible Tenancy), the Council may (at once) serve the Tenant with a Notice and subsequently institute legal proceedings for recovery of the arrears and/or seek to regain possession of the Premises through the Court. The Council may take all other steps within the law (or any Protocols) in force at the time to recover the debt outstanding.

4.6 The Council's Standard Tenancy Agreement was reviewed during 2013/14 and the new Agreement came into force on 1 April 2014.

4.7 The Council's Housing Allocations Scheme sets out its Local Eligibility Criteria which applicants need to meet with in order to be included on the Housing Register. The aspect that relates to this Strategy is Paragraph 14.8 and states (in part) that any tenant in serious rent arrears will not be eligible.

4.8 The Council's Tenancy Policy explains the types of tenancies that will be offered to homeseekers. In respect of Flexible (fixed-term) Tenancies, at the end of the term Tenants are assessed against an Assessment Criteria which is set out in the Policy. The aspect of the Criteria that relates to this Strategy is that any Flexible (fixed-term) Tenant who has persistent arrears of rent will not be granted a further tenancy.

4.9 The Housing Service has detailed Work Instructions for all of its functions and rent arrears recovery is covered by these documents, which gives important guidance to staff.

4.10 Literature on rents, benefits, etc. are on display at both Area Housing Offices and the Housing Office at the Limes Centre, Chigwell and featured from time to time in relevant publications, ("Housing News" etc.). All tenants have received a copy of the Tenant's Handbook, which explains about all matters relating to their tenancy including rent payments and arrears. This literature is available in braille, meeting the requirements of the National Royal Institute for the Blind. Large print documents can also be provided upon request.

5. Aims and Objectives

5.1 The aim of the Council's Housing Service Strategy on Rent Arrears is:

"To keep outstanding current and former rent arrears to a minimum through an appropriate combination of preventative and remedial actions in a firm but fair manner".

5.2 This aim will be met by:

- a) Ensuring that current and former tenants are made aware of their rent arrears at an early stage, making every effort to ensure that tenants clear their debt;
- b) Providing assistance, support and advice to tenants on managing their arrears and other debts;
- c) Complying with statutory requirements as detailed in Section 6 of this Strategy;
- d) Utilising the power of distraint in appropriate circumstances:
- e) Taking action through the Courts to recover possession of properties and/or outstanding debts; and
- f) Operating policies on the provision of discretionary housing services that penalise tenants who are in rent arrears.

6. Statutory Requirements

6.1 The relevant statutory requirements for recovery of rent arrears are as follows:

a) Welfare Reform Act 2012

- Introduction of the “Under-occupation Penalty”
- Payment of Housing Benefit Direct
- Reduction in Housing Benefit due to non-dependants
- Introduction of the Benefit Cap
- Introduction of the new Welfare Benefit “Universal Credit”
- Introduction of the new “Local Council Tax Support Scheme

b) Data Protection Act 1998

- The protection and use of personal data held by the Council.

c) Housing Act 1996

- Discretionary powers to operate an Introductory Tenancy Scheme for all new secure tenants

d) Housing Act 1985

- Notice of proceedings for possession or termination (Section 83)
- Grounds and orders for possession (Section 84)
- Variation of terms of tenancy (Section 102 & 3)
- Provision of information and consultation (Section 104)
- Consultation on matters of housing management (Section 105)
- Variation of rent (Section 102b)

e) Protection from Eviction Act 1977

- Requirement of landlord to apply to Court before regaining possession
- Any Notices served must give the tenant 28 days notice

f) Local Government Act 1972

- Valid service of Notice (Section 233)

g) Human Rights Act (Articles 6, 8, and 14)

- Rights of a fair trial, respect for private family life, home and correspondence.

h) Civil Procedure Rules

- Rent Arrears Pre-action Protocol

7. Client Consultation, Information & Involvement (Statutory Requirement)

7.1 The way in which tenants will be consulted, informed and involved with regard to the Council's policy on rent arrears recovery in accordance with the Housing Act 1985 is as follows:

- a) Consultation with the Epping Forest Tenants and Leaseholders Federation
- b) Information to tenants in publications e.g. Housing News, Annual Report;
- c) Posters displayed throughout the district;
- d) Quarterly liaison meetings with the Citizens Advice Bureau;
- e) One to one consultation with tenants;
- f) Changes in policy through The Cabinet or Housing Portfolio Holder; and
- g) Consultation under Part 1V Section 102/3 of the Housing Act 1985 to amend the standard Tenancy Agreement.

8. General Principles – Rent Arrears Recovery – Secure Tenants

8.1 Section 5 of this Housing Service Strategy sets out the aims and objectives to reduce rent arrears. This Section details the general approach taken and procedures, which are in place in order to combat the problem.

8.2 The Council has agreed the following measures be used to combat rent arrears;

- a) Hard hitting posters are placed at appropriate locations throughout the district e.g. Information Desks, Libraries, Town Hall, CAB, etc.;
- b) Older tenants (over 70 years of age) in arrears of rent are ineligible to apply for the internal decorations service, and the garden maintenance scheme; and
- c) Tenants with serious rent arrears within the previous three years are ineligible to join the Council's Housing Register.

8.3 Members will be encouraged to work with officers and tenants on appropriate cases to prevent arrears.

- 8.4 Referrals are made to appropriate agencies to provide support to vulnerable tenants in rent arrears.
- 8.5 Press releases will be issued and articles placed in the Council's Tenant Magazine "Housing News" at appropriate times to publicise the Council's approach on rent arrears.
- 8.6 Distraint (also called "distress") will be used in appropriate cases, whereby bailiffs would be instructed by the Council to remove certain goods from the ownership of the Tenant to be sold to pay off the debt.
- 8.7 All new tenants will be visited within 12 weeks of their tenancy commencement date by appointment. A vital part of this visit is to explain to new tenants the importance of keeping their rent account up to date, advising them of the different methods of payment (including direct debit), housing benefit, and the penalty for failing to pay their rent on time.
- 8.8 Should new tenants be in arrears in the early stages of their tenancies, officers will check to ascertain if a housing benefit application has been received. Following the signing of a consent form, Housing Management may liaise with the Benefits Division about their claim.
- 8.9 Annual rent balance statements, showing payments made during the year and their account balance will be sent out to tenants who have an arrear or a credit of £1 or more. All tenants are notified formally of annual rent increases.
- 8.10 Tenants will be contacted as soon as it is reasonably possible after they have fallen into arrears to agree affordable sums for the tenant to pay based upon their income and expenditure.
- 8.11 Quarterly rent statements in a comprehensive format will be sent out to all tenants in arrears. In addition, when requested by the tenant, a statement will be provided from the date when the arrears first arose showing all amounts due, the dates and amount of all payments made.
- 8.12 If the Council is aware that the tenant has difficulty understanding any information, reasonable steps will be taken to ensure that the tenant understands their position. If the Council is aware that the tenant is particularly vulnerable it will ensure that the appropriate action is taken including home visits and liaison with relevant agencies.
- 8.13 If a tenant meets the appropriate criteria, the Council may arrange for arrears to be paid by the Department of Work and Pensions (DWP).
- 8.14 Rent arrears management will be a regular agenda item at each two-monthly staff Section Meetings at the Area Housing Offices. In addition, Housing has quarterly liaison meetings with the Benefits Division.
- 8.15 Area Housing Managers will set targets for each Housing Management Officer, and the Area Housing Office.
- 8.16 Tenants in arrears who have garages will be notified that the Council will serve a Notice to Quit in respect of the garage if their arrears are not cleared in full and maintained thereafter.

- 8.17 Possession proceedings for rent arrears are rarely issued against any tenant who has provided the Council with all the evidence to process a housing benefit claim, has a reasonable expectation of eligibility for housing benefit and has paid other sums not covered by housing benefit.
- 8.18 When tenants first miss a rent payment, a standard letter will be sent immediately notifying the tenant of the missed payment. This letter will advise the tenant to seek assistance from their Citizens Advice Bureau or any other relevant agency.
- 8.19 If the debt is not cleared within two weeks a second standard letter will be sent to the tenant explaining that if the arrear is not cleared then a Notice of Seeking Possession (NOSP) will be served.
- 8.20 Where there are persistent small amounts of arrears the Housing Management Officer may visit the tenant, request the tenant to visit the office, or telephone.
- 8.21 If the debt is not cleared and, generally, exceeds 4 weeks (net or gross) rent the tenant will be served with a Notice of Seeking Possession (NOSP) under Ground One (Schedule II of the Housing Act 1985) relating to rent arrears and other breaches of tenancy condition as follows;
- has "Rent lawfully due from the tenant has not been paid or an obligation of the tenancy been broken or not performed".
- 8.22 The Notice must be in a form prescribed by regulations made by the Secretary of State and specify the ground on which the court will be asked to make an order for the possession of the dwelling house.
- 8.23 The NOSP will be served with an accompanying standard letter from the Area Housing Manager stressing the importance of them reading the Notice.
- 8.24 There are exceptional circumstances when the rent arrears process will be held in abeyance, e.g. older tenants, or tenants suffering from serious illness, etc. However, only the Area Housing Manager will exercise this discretion.
- 8.25 Most NOSP's will be served by hand, and the Housing Management Officer will take this opportunity to discuss the arrears with the tenant and attempt to agree an arrangement for the arrears to be settled in full within the 28 day Notice period. Tenants will be advised that if the Council applies to Court, they will incur costs.
- 8.26 The use of distraint will be considered at this stage. Distraint can only be used in cases prior to Court, and where the amount of arrear is relatively small. Distraint cannot be used after the tenancy has ended (i.e. for former tenant debt). All tenants will be given 7 days notice of distraint in writing giving them an opportunity to settle their debt prior to the bailiff being instructed.
- 8.27 If no contact is made at service of the NOSP, the Housing Management Officer will write and request tenants to come into the office at a pre-determined time. If they fail to attend, Housing Management Officers will telephone the tenant to either arrange another appointment to visit or make an agreement to repay the debt by telephone. Every effort will be made to make contact. Should a written agreement be made (after serving the NOSP) to pay current rent plus a reasonable amount towards the

arrears, proceedings will be postponed as long as the tenant keeps to the agreement.

- 8.28 Personalised letters will be used when appropriate to ensure that the procedure does not become too regimented, and to ensure cases are managed in accordance with each situation.
- 8.29 In addition to the use of bailiffs, at every opportunity tenants will be visited by Area Housing Managers, Assistant Area Housing Managers, and Housing Management Officers, to explore all possible means of arranging for the debt to be settled.
- 8.30 When the NOSP expires, should the arrear not be cleared or an agreement breached, even once, the Management Officer will write to the tenant advising that if payment is not received in full in 14 days, Court action will commence.
- 8.31 Every effort to secure payment of the arrear, or to make formal written arrangements, will be made throughout the recovery process.
- 8.32 The occupier will be sent a standard letter explaining that the case has been referred to Legal Services for eviction.
- 8.33 The tenant will be advised of the date and time of any hearing and the order applied for. They will also be advised to attend as their home is at risk. If payment has not been made before the Court hearing and an order is granted, it will be carefully monitored for compliance. Where an order is broken an application to Court for a Warrant of Possession will be made immediately, and authorised by the Area Housing Manager.
- 8.34 If a Warrant of Possession is obtained, appropriate arrangements to vacate will be made.
- 8.35 If the eviction is contested by the tenant, the Housing Management Officer will attend Court. If a Stay of Execution is granted, this order will be monitored for any further Breach.
- 8.36 If a further Breach occurs a Warrant of Execution will be applied for immediately.
- 8.37 Evictions will only be cancelled by officers on payment of all arrears and costs paid in cash or by debit card at either the Civic Offices or the Area Housing Office (South). Building Society Cheques will be accepted.
- 8.38 If an agreement is made at the serving of the NOSP, which continues beyond 12 months, a further NOSP will be served to ensure the tenant continues to be under Notice. A further letter explaining this will be sent to the tenant.
- 8.39 Housing recognises that rent arrears will not be recovered by letter writing alone, officers at all levels will ensure that face to face contact with tenants is maximised through visits and interviews.
- 8.40 All available means will be used to recover arrears including; repossession actions, distress warrants, attachment of earnings and money judgement orders.
- 8.41 Area Housing Managers will attend occasional Court User Groups to ensure that the

Courts take into account the Council's viewpoint.

- 8.42 In all matters relating to rent arrears, Housing will ensure that confidentiality is observed, and all staff will be discrete when dealing with tenant's problems.

9. Rent Arrears Recovery – Welfare Reform Act 2012

- 9.1 Under the Welfare Reform Act 2012, from April 2013. tenants of working age receiving housing benefit who under-occupy their accommodation by one bedroom had their housing benefit reduced by 14% of the rent, and tenants under-occupying by two or more bedrooms had their housing benefit reduced by 25% of the rent. In addition, a Benefit Cap of £500 per week came into force for families, with a Cap of £350 being applied to single claimants.
- 9.2 Furthermore, from April 2013, the new Local Council Tax Support Scheme which replaced the Council Tax Benefit Scheme was introduced which resulted in reduced Council Tax Support of around 20% for working age claimants.
- 9.3 In order to understand the effects of the reforms, the Council commissioned the Chartered Institute of Housing to undertake a major study into the impact and implications of the reforms on the Council and the residents in the District.
- 9.4 It was expected that there would be a substantial increase in rent arrears due to all of the Council's working-age tenants collectively losing around £475,000 in benefit per annum, with a further loss of around £250,000 per annum for tenants who have non-dependants living with them due to the increase in non-dependant charges.
- 9.5 In view of the significant affect the Welfare Reforms had on the Council's tenants; a Welfare Reform Mitigation Action Plan was formulated, which identified around 60 different actions. The actions relating to the Housing Service Strategy on Rent Arrears are as follows:
- The appointment of two additional Housing Management Officers (with one officer located in each Area Housing Office) increasing the capacity for dealing with rent arrears by around 40%
 - Providing funding to the CAB for the appointment of two full-time Debt Advisors for a period of 18 months to provide advice to the Council's tenants
 - Advise all current and new tenants of the main Welfare Reforms and the potential implications
 - Minimise the number of the Council's tenants who under-occupy their Council accommodation by appointing a Re-housing Support Officer
 - Identify and visit all of the Council's tenants affected by the under-occupation penalty
 - Encourage under-occupying tenants of working age to transfer to smaller accommodation

10. Rent Arrears Recovery - Introductory Tenants

- 10.1 On 1 April 2006, the Council introduced an Introductory Tenancy Scheme for all new

potentially secure tenants. Under the scheme, all new tenants are not secure until after a twelve-month “trial” period. During the twelve-month period, Introductory Tenants do not have the same statutory rights as secure tenants. Therefore, if the Council wished to seek possession of the property for any breach of a tenancy condition, (e.g. rent arrears) provided certain procedures are followed, the Introductory Tenancy could be terminated, following the issuing of a Notice of Proceedings, with the courts having no discretion but to grant possession provided the Council has followed the correct procedures.

- 10.2 Before the Council applies to the Court for possession, it will give the Introductory Tenant at least two warnings, then serve a Notice of Possession Proceedings setting out the Council’s decision to apply for such an order and the date before which the Council cannot apply for a court order, which must be at least four weeks from the date of service.
- 10.3 Introductory Tenants who are served with notice are advised that they may request a review of the decision to seek possession within 14 days of the notice being served. The Council will not proceed with an application for possession until it knows whether the Introductory Tenant intends to exercise their right to review. If a review is requested, the Council will review its decision by way of an Officer Review Panel comprising the Assistant Director (Housing Operations) and the Area Housing Manager neither of whom would have had any involvement in the original decision to seek possession. The Reviews would be a “paper” review unless the tenant informs the Council that they wish to have an oral hearing.

11. Rent Arrears Recovery – Introductory, Potentially Secure, Flexible (fixed-term) Tenancies

- 11.1 The Localism Act 2011 provides for a new type of fixed-term tenancy to Council tenants – the “Flexible Tenancy”. Flexible Tenancies (or Fixed-Term Tenancies) are tenancies that are offered for a specified period of time, as opposed to traditional “lifetime tenancies” A Flexible (fixed-term) Tenancy is a form of secure tenancy, and generally, tenants with a Flexible (fixed-term) Tenancy have the same rights as other secure tenants.
- 11.2 The Localism Act 2011 amends the Housing Act 1996 to allow Introductory Tenancies to become Flexible (fixed-term) Tenancies at the end of the introductory period, where local authorities provide Flexible (fixed-term) Tenancies.
- 11.3 Under the Council’s Tenancy Policy, Flexible (fixed term) Tenancies will be granted to all homeseekers who sign-up to a tenancy of a property comprising three or more bedrooms. This will assist the Council in tackling the problem of under-occupation in the future and remove the potential for tenants of working age on Housing Benefit to have to pay a proportion of their rent due to under-occupation. The fixed term for the Flexible Tenancy will be 9 years. An Introductory Tenancy term of 12 months (or 18 months where the term is extended due to minor breaches of tenancy conditions) will be added to the 9-year Flexible Tenancy making a total fixed term of 10 years. The Flexible Tenancy term will be for 8 ½ years where introductory tenancies are for 18 months. At the commencement of the Introductory Period, the Council will serve a

Notice on the tenant stating that a Flexible Tenancy will be granted at the end of the introductory period and what the length of the fixed term will be, provided the terms of the Introductory Tenancy are not breached.

- 11.4 At the commencement of each Flexible (fixed-term) Tenancy, the tenant will be informed of the Assessment Criteria that will be applied to determine, at the end of the flexible term, if a further tenancy will be granted. At least 6 months prior to the ending of the fixed term the Council will provide Notice in writing to the tenant stating that it either proposes to grant a further tenancy (Flexible or Secure – of the same or another property) on the expiry of the existing fixed term or that it intends to end the tenancy. Prior to serving the Notice, the Tenant will be assessed against the Assessment Criteria. The general presumption will be that a further tenancy is granted. However, a further tenancy (Flexible or Secure) will generally not be granted where the Tenant has not complied with the Conditions of Tenancy. The circumstances where a further tenancy will not be granted which directly relates to this Housing Service Strategy on Rent Arrears is as follows:

“Where the tenant (or a member of their household) who, during the Flexible (fixed-term) Tenancy term has been guilty of serious unacceptable behaviour. Such behaviour is behaviour that would give sufficient grounds to issue possession proceedings if they were a Secure or Flexible (fixed-term) Tenant and includes rent arrears (including housing benefit and Court cost arrears), and other breaches of tenancy conditions”.

- 11.5 However, at the end of the Flexible (fixed-term) Tenancy term, where the tenant meets one or more aspects of the above Assessment Criteria but there are special circumstances, a further Flexible (fixed-term) Tenancy term of between 2 years and (in certain circumstances) 10 years may be granted. This is in order for the special circumstances to be monitored and re-assessed at a later date. Such special circumstances include where:

- the tenant is an active Foster Carer
- the Council’s Medical Advisor confirms that the tenant or member of their household has a terminal illness or a long-term disability
- the tenant is a care leaver who is still in need of support
- there are dependent vulnerable children

- 11.6 Where a further tenancy is not granted to a Flexible (fixed-term) Tenant, the Tenant has the right to request a review of the decision.

12 Action Plan

- 12.1 The following actions (some of which are contained in Section 8 and 9 of this Strategy) will be undertaken in the future by Housing to combat the problem of rent arrears;

Action	Lead Officer	Timescale	Resource Implications
Submit a report to the Housing Scrutiny Panel on Housing Management staffing levels following the introduction of Universal Credit and Housing Benefit rent payment direct	Assistant Director (Operations)	October 2015	Not known
Work closely with the Re-housing Support Officer identifying and referring tenants who are under-occupying Council accommodation and may be prepared to downsize	Area Housing Managers	October 2017	Within Existing Resources
Liaise with the Housing Allocations Team identifying homeseekers on the Housing Register who are in rent arrears and notify those tenants that they may in the future not qualify to remain on the list unless they clear the arrears	Area Housing Managers	On-going	Within Existing Resources
Continue implementing improvements with information technology	Area Housing Managers	On-going	Within Existing Resources
Exploring the possibility of using more Baliff companies	Area Housing Managers	On-going	Existing Resources

Encouraging more tenants to pay their rent by direct debit	Communities Support Manager	On-going	Existing Resources
Attend Court User Groups to put forward the Council's viewpoint on arrears cases	Area Housing Managers	On-going	Existing Resources

13. Future Developments

- 13.1 The following "SWOT" analysis identifies the strengths, weaknesses, opportunities and threats for the areas covered by this Service Strategy:

<p>Strengths</p> <ul style="list-style-type: none"> • Knowledgeable and committed staff • Policy and Procedures manual • Integrated housing system • Compliance with the ISO 9001:2008 Accreditation • Customer Service Excellence Award • Good relationships with tenants • Good tenant consultation framework • Two de-centralised Area Housing Offices • Comprehensive performance monitoring • Strong preventative measures in place • Providing funding to the CAB for two full-time Debt Advisors for a period of 18 months • Appointment of a Housing Under-occupation Officer to assist tenants affected by the Housing Benefit Spare Room Subsidy 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Lenient approach of the Courts. • Requirements of the rent arrears protocol delays the recovery process thereby increasing arrears
<p>Opportunities</p> <ul style="list-style-type: none"> • Two additional Housing Management Officers appointed 2013 • Revised Tenancy Agreement (2014) 	<p>Threats</p> <ul style="list-style-type: none"> • Economic climate • Introduction of payments direct to housing benefit claimants • Implementation of Universal Credit • Effect upon tenants of working age receiving housing benefit, and affected by the Spare Room Subsidy

14. Resourcing the Strategy

14.1 For housing management purposes the Epping Forest District is split into two areas, with one Area Housing Office based at The Broadway, Loughton in the south of the district and the other based at the Civic Offices, Epping.

14.2 The number of staff involved in covering all housing management duties in 2014/2015 is 18 full-time equivalents. Area Housing Managers are based at each of the Area Housing Offices. Each of the Area Housing Offices has as an Assistant Manager, which includes the Limes Centre Estate Office, Chigwell.

14.3 All staff are included in the Performance Development Review process, whereby they have an annual interview to assess their own performance including a six-monthly update on progress. All new staff receive induction training and has access to a mentor. Recent training received by staff, which relates to this Strategy, is as follows:

- Court Skills
- Training as part of the Two-Monthly Section Meetings
- IT
- Staff Briefings on Various Matters
- Data Protection
- Recruitment and Selection for Managers
- Performance Development Review for Managers
- Managing Sickness Absence for Managers
- Health and Safety
- Safeguarding

14.4 The projection for the number of staff required to deliver the housing management service for this year and the following 3 years is detailed in the following table:

Staff Resource Projections				
Posts	2014/2015	2015/16	2016/17	2017/18
Housing Management Staff (FTE)	18	18	18	18

14.5 The following table details the estimated proportion of Housing Management, and other officers' time, spent on arrears recovery for 2013/2014:

Staff Resources Breakdown	
Posts	FTE
Assistant Director (Housing Operations)	0.1
Area Housing Managers x 2	0.6
Assistant Area Housing Managers x 3	1.5
Housing Management Officers x 9.5	4.75
Housing Assistants x 3 FTE	1.0
Total	7.95

15. Key Targets & Performance Monitoring

15.1 The performance for rent arrears recovery for 2013/14 together with the proposed key targets for the following three years is detailed in the table below:

Key Targets & Performance				
Performance Indicator	2013/14	2014/15	2015/16	2016/17
	(Actual)	(Target)	(Target)	(Target)
Rent collected as a proportion of rents owed	97.60%	96.0%	96.0%	96.0%
Amount of former tenant arrears collected per annum	£76,000	£70,000	£70,000	£70,000

15.2 It should be noted that the target for rent arrears was reduced from 97% in 2012/13 to 96% in both 2013/14 and 2014/15 as a result of the expected increase in arrears due to the Welfare Reforms. As can be seen, despite the impact of the reforms, performance on arrears exceeded the target in 2013/14.

16. Reviewing the Strategy

16.1 The Strategy for Rent Arrears will be reviewed by the Housing Scrutiny Panel in consultation with the Eppng Forest Tenants and Leaseholders Federation in October 2017.