Protecting your rental income stream

April 2011

This report has been produced in partnership with the Chartered Institute of Housing
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1. Summary

This report has been produced by HouseMark in partnership with the Chartered Institute of Housing (CIH), to provide guidance and good practice examples to our members on protecting their rental income streams. It is timed to coincide with the radical changes to welfare benefits, in particular housing benefit, being introduced by the coalition government, and which have already started to impact on social housing landlords.

2. Introduction

Rent\(^1\) is the largest source of income for almost all social housing businesses. Social landlords are therefore well aware of the importance of collecting as much rent as possible at the lowest cost to the business, and this awareness has driven significant improvements in practice and processes, particularly over the last 20 years. Increasing rent collection remains, and is likely to always remain, a top priority for landlords. However, as a result of the coalition government’s fiscal and welfare policies, a number of significant changes are on the horizon which will mean that maximising rental income collection will become even more important, and that landlords’ approaches to income collection are likely to need altering so they can remain highly effective.

This publication looks at the main changes the sector can expect to see in this area over the coming four years, and what the impact is likely to be on social landlords. We also report on a HouseMark member survey into how landlords are currently reacting to the changes, and finally suggest what further action they could take, and how HouseMark and Chartered Institute of Housing services can help.

3. The challenges ahead

3.1 The changing external environment

3.1.1 Public sector cuts

Central government funding to local authorities is being cut by 26 per cent between 2011 and 2015, which means that councils are reducing the services they provide as well as the funding they pass on to other agencies. Grants from central government and its agencies to other local bodies are also being heavily reduced. This is relevant to social landlords’ rental income collection in four main ways:

- Government financing of new social housing development has been drastically reduced. If developing landlords are to continue building new homes, they will have to find additional finance from their own coffers as well as from higher rents. Part of this is likely to have to come from efficiencies and increased productivity in housing management services.

- Funding for many community and regeneration projects delivered by social landlords is likely to be reduced or removed – if landlords wish to continue providing these services from their own resources they will need to maximise the resources available.

\(^{1}\) Except where otherwise defined, the term ‘rent’ in this report refers generically to both rent and service charge income.
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- Funding for services used by social landlords’ tenants (e.g., floating support and debt advice) is likely to be reduced or removed – and with less help around budgeting, benefits, and employment, more tenants may run into difficulties paying rent and other bills.

- ALMOs and local authorities with their own stock may be asked to reduce staff numbers to contribute to overall local authority cost reduction. With fewer staff, the housing service may find its rent collection function under-resourced.

3.1.2 Council housing finance reform

From April 2012, local authority housing will be freed from the national funding and subsidy system and become self-financing. This will create a direct link between rental income collected and resources available to spend on the local housing service, as well as increasing accountability to tenants for how those resources are used. Faced with a fairly tight settlement to enable landlords to exit from the national housing finance system, effective rental collection in local authorities and ALMOs will be essential to run a viable service that can deliver on locally identified priorities.

3.1.3 Regulatory priorities

The government’s recent review of social housing regulation (now embedded in the Localism Bill) recommended a greater focus on value for money from public investment in social housing. Efficiency in rental income collection is a prime candidate for attention under the new regulatory priorities. This increased regulatory focus is likely to ensure in the first instance that providers are maximizing funds available to invest in new development, but given the emphasis on public accountability it is likely that all providers will come under scrutiny, whether or not they develop new homes.

Landlords will be expected to make information available to enable tenants to benchmark performance and seek service improvements, and so scrutiny of rental income collection may increasingly come from active tenants as well as the regulator in future.

3.1.4 Development potential

The new investment model for social housing will provide much less grant to support development, and will rely much more on higher rents and use of landlords’ own financial resources to cover the costs of providing sub-market housing. Poor rental income performance could become a barrier to accessing funding for development programmes, both in terms of public and private funding. Negotiations with the Homes and Communities Agency around payment of development grant will be done on an open book basis where landlords’ finances and financial performance in relation to development will be under significant scrutiny.

As rent levels get closer to market levels and the loan to value ratio increases, lenders will pay closer attention to landlords’ ability to collect the rent when they assess risk. Landlords will need to show that their rental income performance is good, and that they can manage rental collection effectively on the new affordable rent product, in order to get good interest rates and access grant funding.
3.2 Changes in welfare benefits

The government has set a clear course to reduce expenditure on welfare benefits, to simplify administration of the benefits system, and to improve incentives to work for benefit claimants. The planned changes are significant and will pose real challenges to ongoing effective collection of rental income.

3.2.1 Welfare reform

Changes which affect the social rented sector are:

- The 10 year freeze on non-dependant deductions\(^2\) will be reversed over a three year period from April 2011:
  - there will be a 27 per cent increase in amounts taken off housing benefit payable for non-dependant deductions in April 2011 – so households which have paid the minimum £7.40 will pay £9.40 from this April, increasing by a similar amount in April 2012 and April 2013
  - there will be a 24 per cent increase in amounts taken off council tax benefit payable for non-dependant deductions in April 2011

- From April 2013 households of working age will only be eligible for benefit to pay for a property which matches their family size. Disabled people will be entitled to an extra room for carers:
  - the Department for Work and Pensions (DWP) estimates that this reform will affect 670,000 social tenants, rising to 760,000 by 2020 with increases in the pension age
  - the average reduction in housing benefit for affected households in social housing is estimated to be £13 per week, taking into account forecast increases in rents.

The DWP has calculated that all reforms to housing benefit (including reforms in the private rented sector) will save the Treasury £2.8bn every year. This includes:

- £490m saved by limiting payments by size of property and family
- £340m saved by increasing non-dependant deductions.

It is not easy to quantify the impact of these reforms on individual social landlords. The impact will depend on:

- the profile of their tenants
- their tenants’ financial capability to make up any shortfalls – and support available around this

\(^2\) A claimant’s benefits may be reduced if a ‘non-dependant’ lives in their house. A non-dependant is another adult aged 18 or over, who lives in the house with the claimant and claimant’s family. For example, a grown up son or daughter.
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- the landlords’ rental income collection procedures
- their ability to move tenants to properties which they can afford.

One medium-sized landlord working with CIH assesses that almost £100,000 of annual income is put at risk by the reforms to non-dependant deductions, and £32,000 is at risk because of the household size rules.

3.2.2 Changes to other welfare benefits

In April 2011 (and earlier in some pilot areas) the DWP will start transferring the existing Incapacity Benefit claimants (including Income Support for incapacity and Severe Disablement Allowance) over to Employment Support Allowance (ESA). During the process it is expected that between 25-40 per cent of claimants will fail the tough medical test and so be transferred onto Jobseekers Allowance – which is paid at a much lower rate. (In most cases the difference is at least £25 per week but often substantially more.) There are currently over two million claimants on incapacity related benefits and the DWP is expected to transfer cases at the rate of around 10,000 cases per week until March 2014 when the process is expected to be complete.

The Welfare Reform Bill will also make changes to Disability Living Allowance – replacing it with a new Personal Independence Payment – with tougher medical criteria similar to the points based system for ESA. Households claiming any of these disability related benefits may see large reductions in income which could result in difficulties paying rent and service charges.

Overall the June 2010 budget proposals for welfare benefits and tax credits (including housing benefit) are expected to make annual savings of around £10.3bn; in many cases not only will tenants receive reduced housing benefit, but they will also have less money in their pocket from other benefits with which to make up the shortfall.

3.2.3 Moving to Universal Credit

The Welfare Reform Bill will enable government to fundamentally reform payment of welfare benefits, including help with housing costs, from 2013. Housing benefit will cease to exist over the next six years.

- From October 2013 all new working age claimants will receive Universal Credit instead of housing benefit.
- From October 2013 all new pension age claims will be paid any help with housing costs as part of their Pension Credit.
- From 2015 existing housing benefit cases will start being transferred to Universal Credit, and this will be complete by October 2017.

3.2.4 Limiting households’ overall entitlement to benefits

An overall cap on the amount of benefit a non-working household can receive will be introduced in April 2013\(^3\). The maximum payable to a household will be £506 per week,

\(^3\) Note: at the time of writing, the Liberal Democrats in the Coalition government are in dispute with their Conservative colleagues on this particular issue, and are confident of having the proposals amended before they become law.
and if the nature of the household means that they ordinarily would be entitled to more than this, the difference will be taken off their housing benefit payment. The policy impacts most heavily on private rented sector households requiring three bedroom properties or larger in London and surrounding areas, but it affects families with five or more children in all sectors.

- DWP has estimated that this will save the Treasury £270m per year.
- The Treasury has estimated that there will be 50,000 households affected nationally (across all tenures).
- The average loss for a household subject to the cap will be £93 per week.

3.3 The general economic climate

The economy is still fragile following the credit crunch of 2007. This means that tenants’ household incomes are under pressure and the likelihood that they will struggle to pay their rent is increasing.

- Benefits will increase by 3.1 per cent this year, and average wage increases are 2 per cent. Inflation was running at 4.4 per cent in February 2011 and is expected to rise, which means people’s incomes are not rising in line with prices.
- VAT has been increased to 20 per cent from 17.5 per cent, and although it does not apply to basics like food and energy bills, it will still increase people’s day to day living costs.
- Unemployment is likely to hit a 17 year high of 9 per cent (2.7m people) in 2011. Some industries are more resilient than others, but the likely impact on people with few skills is well recognised, as are the impending public sector redundancies. This also reduces the ability of people furthest from the labour market to get into employment – creating real problems for people who are required to work to avoid the adverse impact of benefit reforms.
- Energy costs continue to rise, with gas and electricity prices commonly increasing by another 9 per cent in early 2011. These costs are squeezing household budgets, and are increasingly being given as a reason for tenants requesting transfers to different properties.

Combined, these factors are all putting household budgets under pressure and making it more difficult for households whose rent is paid from money other than housing benefit to keep on top of their rent account.

4. How social landlords are responding

This chapter analyses the results of a survey conducted by HouseMark in March 2011. The aim of the survey was to understand the steps social landlords are taking to protect their rental income stream and to support their tenants over the next couple of years.

The survey was publicised through a link in HouseMark’s weekly newsletter and was also sent out via direct email invitation.

4.1 Income management performance

Most landlords feel that they are currently winning the battle against arrears. Over half the respondents stated that their arrears totals were reducing.

This was often qualified by saying that whilst some figures show better performance, if arrears are measured in another way the same performance can appear to drop.

Looking forward, the survey found cautious optimism among social landlords – 44 per cent feel that arrears will drop over the next year, with a further 37 per cent predicting that arrears will remain stable. This is in spite of proposed cuts to welfare and benefits, and is in marked contrast to the findings of the CIH’s UK Housing Panel Quarterly Survey in September 2010, when 78 per cent of respondents said that the proposed the benefit cuts could result in increased rent arrears. The difference may be partly explained by intervening changes in the proposals (the government has now abandoned plans to withdraw 10 per cent of their housing benefit entitlement from tenants who have claimed JSA for more than one year).

4.2 Welfare and housing benefit

The results show that 98 per cent of social landlords rely on housing benefit for over half their rental income. Around 46 per cent of respondents said that housing benefit made up 60-69 per cent of their rental income.

Landlords do not indicate that this proportion has changed over the last year – 69 per cent said the proportion of income from housing benefit had remained stable. Looking forward, the biggest concern is the impact that increasing in non-dependant deductions will have on income (as this is the first change to come into effect) – 63 per cent of respondents have projected the impact of this change.

A quarter of respondents had done no work to project the impact of changes. Many of these are providers of sheltered and supported housing, who feel that their income is guaranteed regardless of benefit changes.

Around 70 per cent have attempted to profile which tenants will be affected by changes to welfare and benefits – concentrating on tangible losses such as non-dependant deductions and under-occupation.

One respondent summed up the situation:

“We are reviewing our process and policy around rent arrears and lettings policy as we anticipate a direct impact on these areas. We have recruited three dedicated money and welfare specialists and we remain positive about our ability to effectively manage these changes in the interest of our residents.” The Regenda Group

4.3 Policies and procedures

Nearly all respondents have policies and procedures that aim to help tenants whilst protecting rental income. Some interesting initiatives were highlighted by respondents:

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4 This corresponds with the English Housing Survey: Headline Report figure of 62 per cent in 2009/10.
“We are to start working with the London Illegal Money Lending Team and Richmond Housing Partnership to help identify victims of loan sharks and we are looking to advertise basic bank accounts.” Richmond Churches Housing Trust (Paragon Group)

“We have introduced Financial Inclusion intervention during trigger points of the arrears procedure – eg at start of tenancy, prior to legal action, prior to eviction.” Great Places Housing Group

When it comes to updating policies and procedures, landlords are focusing on those around debt advice services. Very few are looking to change their use of courts procedure. This perhaps indicates that landlords are concentrating less on eviction and more on support.

A number of landlords have made significant changes to their rent collection operations in the last year. No one particular change dominates, with examples cited of service reviews, reversion to generic housing officers and co-location of benefits staff.

Asked about recent case law, the overwhelming majority (87 per cent) of respondents said that they had not changed procedures as a result of rulings such as Pinnock and Powell. In some cases this was because procedures already reflected the outcomes; others felt more test cases were needed to necessitate a change in their approach.

4.4 Schemes to support tenants

The figures show that landlords are fairly responsive to the financial needs of tenants – around 90 per cent of respondents have schemes in place to help with benefits and money advice.

Respondents were asked to provide details of financial inclusion schemes they operate; responses included:

“[We are] introducing a financial health check in the form of a money MOT. This will be available to new and potential customers as well as those receiving support from our debt and benefit service.” Gentoo

“[We] provided training to tenants on the most efficient ways to use their electric heating systems. Looking to have a scheme of one to one referrals to an external advice service for tenants who are struggling to pay heating costs and/or are not effectively using their heating…” Somer Community Housing Trust

When asked about the future of support services in the light of public spending cuts, respondents were quite confident. Nearly two thirds of respondents do not expect to withdraw any advice or support services in the foreseeable future.

However, around one in six respondents have had funding withdrawn already with a further fifth expecting to lose funding in the next year.

4.5 Survey conclusions

Overall, the survey indicates that landlords have a qualified optimism about their own performance and the likely impact of benefit and economic changes. Fears about a drop in income and a rise in arrears have yet to be realised, with most social housing providers appearing to carry on business as usual until they notice a difference.

On the flip side, cuts to related financial support services are already having a knock-on impact for landlords, with anecdotal evidence of a considerable increase in demand as funding for other services dries up.

5. What more could landlords be doing?

Whilst landlords’ optimism about their future ability to maintain or improve income recovery rates is encouraging, there are a number of additional steps that all organisations could consider (if they haven’t already) in order to fully understand and prepare for the potential impact of all the changes upon their rental income stream.

5.1 Profiling tenants and the impact of benefit changes

It is essential to profile the impact that the forthcoming changes in housing benefit and universal may have on tenants as soon as possible: the first changes (to non-dependent deductions) have already been introduced and, as we have shown earlier, can potentially have a significant effect on a landlord’s housing benefit receipts.

Only by profiling the household circumstances of tenants now, will landlords be able to determine the changes that will have the greatest impact and develop a strategy to manage those risks. It does not matter that individual circumstances may alter before the benefit changes are introduced – it is still important to get an early indication of the size and importance of the different changes to tenants so that resources can be focused in the most important areas. This information can be combined with a landlord’s existing understanding of the profile of its tenants and their arrears behaviour to target specific interventions at high-risk groups. For example:

- Sandwell MBC has identified that 985 of its tenants will be affected by changes in non-dependant deductions. It has carried out a risk assessment and is contacting high-risk households to offer additional advice.

- Riverside Housing is using the CIH impact calculator\(^6\) to forecast the effects of the proposed benefit cuts and is developing its understanding of under-occupation in its stock.

- Through profiling which patches were most prone to rent arrears, Nottingham City Homes identified specific issues in its high rise properties and developed a specific high rise income management strategy which aims to reduce tenancy turnover, promote financial inclusion, maximise tenants’ income and improve performance in rent collection and arrears recovery.

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\(^6\) See section 6.1
5.2 Informing tenants of how the changes will affect them

Landlords have a key role to play in ensuring that tenants understand the changes and what they will mean for them. The rationale behind many of the changes is to alter behaviour and to ‘make work pay’, so landlords should be communicating with tenants in as many ways as possible (direct to individual tenants, via tenants’ groups and community partners, via newsletters and website) to make sure that they understand how they will be affected and are aware of whatever support is available to help them deal with the effects of the changes. For example:

- Eastlands Homes recently carried an article in its newsletter about the changes to non-dependant deductions explaining who is exempt from the charge, and is now visiting all affected tenants to make sure that they understand the changes and to help them explain the changes to their non-dependants

- Wrekin Housing Trust sends out a simple six-monthly ‘Money Matters’ newsletter with its rent statements

- Glasgow Housing Association is working with the Council to identify those that may be impacted and is providing welfare benefits advice and pre-emptive warnings. It has visited those with non-dependants to advise them of the changes and increases.

5.3 Developing and enhancing financial inclusion services

Our survey showed that landlords are already enhancing their money and debt advice services. As many tenants face reductions to their income, and the planned Universal Credit introduces a single payment system which includes housing costs paid monthly into a bank account, they will have to manage their finances differently, increasing demand for financial inclusion services.

The elements of a financial inclusion service should include:

- Assisting tenants to become financially capable, to prioritise payments to their rent account and able to make the right financial decisions at the right time. For example:
  
  o Cambridge Housing Society’s in-house Money Matters team offers benefits and money advice to its tenants. It also ran a four-week training course at six Sure Start children’s centres to increase financial capability and encourage learners to become informal mentors to their friends and families

  o RCT Homes provides all new tenants with a Sound as a Pound pack - which contains important financial advice - when they sign their tenancy agreement. The packs are available to anyone, and can be downloaded from RCT Homes’s website

  o Derbyshire Dales District Council commissioned an enhanced debt service from Citizen’s Advice to provide extra capacity locally. The service can be accessed through a dedicated telephone helpline, a central office, and six medical centres across the district

  o Somer Community Housing Trust will be providing training to all new tenants from May which will include income maximisation.
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- Assisting tenants to cope with the changes of the benefits system – this will include communication and assistance on downsizing their home. For example:
  
  - Oldham Council’s Downsizing Scheme helps tenants move into smaller homes. People willing to downsize by at least two bedrooms are offered priority rehousing, a cash grant and help with moving. Tenants who qualify for the scheme are re-housed in an area of their own choice, and cash incentives range between £250-£1,000, depending on the size of each property.
  
  - Great Places Housing Group pay a pre-winter visit each year to pensioners and young families with money and energy-saving advice and an offer of a benefit check – the ‘You can Glow’ campaign. Staff across the organisation are involved and spend an average of half an hour at each property.

- Helping tenants to access specialist debt advice services. For example:
  
  - Golden Gates Housing Trust has a Money Advice Team which provides income maximisation and debt management services to tenants.
  
  - City West Housing Trust has appointed a team of money advisers to help with benefits and budgeting. They can refer debt problems to specialist agencies.
  
  - Wellingborough Homes fund Community Law Services [a local charity] to provide 1.5 posts to give independent debt and financial advice to tenants.

- Helping tenants to access transactional bank accounts and affordable credit. For example:
  
  - Wrekin Housing Trust promotes credit unions in a variety of ways and this has helped to dramatically increase awareness of credit unions amongst its tenants and boosted credit union membership by 23 per cent in a single year. Local resident involvement groups and volunteer financial inclusion champions have helped to spread the word, and all new applicants to the choice based lettings scheme are invited and incentivised to open a credit union ‘Home Saver Account’.
  
  - Calico Housing provides tenants with a simple form to help them approach the bank of their choice to request a basic bank account. The forms are issued in all sign up packs and are available on request.
  
  - Great Places Housing Group has an agreement with the Royal Bank of Scotland that helps tenants to open a basic bank account.
  
  - Ascham Homes has entered into partnership with its local credit union and provided a £20,000 bond to help with loans for tenants with rent arrears.

- Assisting tenants to cope financially with the transition in and out of work. For example:
  
  - Irwell Valley’s ‘Back to Work Fund’ can provide flexible grants to remove barriers that prevent tenants taking up employment opportunities. It helps with items such as the cost of appropriate work clothes and (for agreed periods of time) assistance with travel to work or childcare costs.
Your Homes Newcastle (YHN) refers tenants to Newcastle Futures for training and employment support. The Newcastle Futures’ staff will refer back people to YHN’s Advice and Support Service at the point of people getting into work, as they may need some additional support in sorting out their benefits and working out a budget at this point.

Gentoo is currently part of a consortium being brought together by the National Housing Federation to become subcontractors to the prime contractor of the government’s new work programme.

5.4 Reviewing procedures and organisational arrangements

Improving rental income and arrears management performance has been a key focus for social landlords for many years, partly driven by inspection and regulation. However, landlords will want to continue to improve, and cannot afford to be complacent given the radical changes in benefits set out in Chapter 1. In particular, for many social landlords the issue of service charge setting and collection is a thorny one (especially where there are large numbers of leaseholders).

5.5 Procedures and processes

Landlords should have a programme of periodic, regular review of income management and arrears procedures, to ensure they are up to date and remain effective and efficient. There are a number of innovative ways this can be done:

- working with a group of tenants to devise ‘customer journey maps’, which can then be used to iron out inefficiency and to identify better ways of doing things from a customer perspective. For example:
  - Homes for Haringey has used customer journey mapping to understand how persistent non-payers experience its income collection service and introduce improvements such as assistance with budgeting.

- using recognised methods such as ‘lean thinking’, or process re-engineering, to improve procedures. For example:
  - Glasgow Housing Association used systems thinking to achieve considerable improvement in rent collections levels while dramatically reducing the use of legal action to recover outstanding debt. Efforts are now focussed on helping customers stay in their home, through early tenancy advice, and counselling on debt and benefits when tenants run into difficulty.

- using peer review or consultants to provide external critical challenge to existing procedures. For example:
  - Aspire Housing engaged HouseMark to train, advise and facilitate its own staff to work with tenants on a series of process reviews and to re-engineer its procedures, including rent enquiries and low level debt recovery, in preparation for the introduction of a customer service centre.
5.6 Organisational arrangements

Within the sector, trends for and against specialist income management teams or generic housing staff come and go. Each landlord will want to find the arrangement that works best for them, and which is most cost-effective as well as providing the best service to tenants.

Understanding costs of the current service, and how those costs are made up (staff, back office support, legal fees, debt recovery costs, etc) is a good starting point. This can then be set against performance and customer satisfaction with the service. By drawing correlations between these three, judgements and evidence-based decisions can be made as to whether different organisational arrangements for income management might be more appropriate, or whether making limited changes to the existing model could assist performance and cost improvement.

In all cases, looking at what other social landlords are doing, particularly those high performing/low cost organisations, can be invaluable and avoid the need to ‘reinvent the wheel’.

6. How HouseMark and the CIH can help

6.1 Understanding your tenants and how they will be affected by benefit changes

HouseMark’s tenant insight service can help you understand the needs and behaviours of your customers, and to analyse the data you already have to create a detailed picture of which groups of tenants are most likely to be in arrears, or to detect particular patterns of behaviour, enabling you to develop new approaches and target effort where it will have most impact.

For more information see www.housemark.co.uk/hm.nsf/all/Tenant+Insight

The CIH has developed an impact calculator to help you assess the likely impact of the changes on your business, and can provide customised support to help you understand the impacts and plan a response to specific issues for your organisation.

For more information see www.cih.org/housingbenefit

6.2 Income and inclusion service

Building on the success of its financial inclusion projects, CIH has launched a new national support service, focusing on income management to help landlords overcome the economic challenges facing the sector. The CIH Income and Inclusion Service is made up of specialists who can provide strategic and operational support for your organisation to help maximise your income collection and improve your tenants’ wellbeing. They provide expert policy advice, support, research and training tailored to the needs of your organisation.

For more information, contact the Income and Inclusion team on 024 7647 2720.
6.3 **Maximising income from service charges**

HouseMark and ConsultCIH have worked together to develop a support service specifically relating to maximising service charge income, and ensuring that costs are apportioned fairly to customers depending on the services that they receive.

For more information see [www.housemark.co.uk/hm.nsf/all/Maximising+income+from+service+charges](http://www.housemark.co.uk/hm.nsf/all/Maximising+income+from+service+charges)

6.4 **Understanding your costs and performance**

HouseMark’s core benchmarking results (both online via the HouseMark website, and our standard hard copy reports, available free of charge for full members) enable you to understand the cost and effectiveness of your rent arrears and collection service and compare it with other landlords. Drilling down further allows you to understand the impact of expenditure such as legal fees and cash collection charges on the overall cost of the service.

Efficiencies achieved in rent arrears and collection can free up resources for investment in advice and financial inclusion services.

For more information see [www.housemark.co.uk/hm.nsf/all/Benchmarking](http://www.housemark.co.uk/hm.nsf/all/Benchmarking). For the name of the benchmarking co-ordinator in your own organisation or for help in interpreting benchmarking reports, contact HouseMark on 024 7647 2707.

6.5 **Training your staff**

The CIH offers a range of training courses on housing benefit and income management and can offer in-house training to meet your specific requirements.

For more information see [www.cih.org/services/training](http://www.cih.org/services/training)

6.6 **Good practice**

HouseMark’s online knowledge base gives all HouseMark members access to over a hundred case studies showing how other social landlords deal with income management and financial inclusion. Our online forum is the place to exchange ideas and ask other housing providers how they deal with various issues.

Practice online, CIH’s online good practice resource, provides comprehensive advice, guidance and good practice examples on a whole range of housing topics. It includes a dedicated chapter on rent arrears and other debt.

For more information or to request a free trial, please visit [www.cih.org/practice/online](http://www.cih.org/practice/online).

7. **Conclusion**

For all social landlords, the next few years will provide a set of new challenges in protecting and maximising rental income streams. Many landlords are already reacting and taking steps to address these challenges. Additionally, there is widespread good practice being shared and which many more can benefit from. We hope that this report will provide some insight into action landlords can take to protect their rental income stream, and to help their tenants deal with some of the likely adverse effects on them of the government’s welfare and benefit changes.
Further information

For further information visit our website www.housemark.co.uk or call 024 7646 0500.

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About HouseMark

HouseMark is the leading provider of performance improvement and value for money solutions to the social housing sector and is jointly owned by the Chartered Institute of Housing and the National Housing Federation; two not-for-profit organisations which reinvest their surpluses in the social housing sector.