



EDINBURGH TENANTS  
FEDERATION

# EDINBURGH TENANTS FEDERATION

Edinburgh's Federation of Tenants' and Residents' Associations

## Rent Collection Communication Workshop

**Saturday 1<sup>st</sup> June 2019, Norton Park Conference  
Centre**

### 1.0 Background

Edinburgh Tenants Federation (ETF) and the City of Edinburgh Council (CEC) held a Rent Collection Communication Workshop on Saturday 1<sup>st</sup> June 2019 in the Norton Park Conference Centre. The purpose of the Workshop was to review the letters that CEC communicates with tenants regarding their rent, specifically:

1. What do tenants find easy to understand about the letters?
2. What do tenants find difficult to understand about the letters?
3. What are your suggested improvements to the letters?

Six Tenant Led Inspectors (TLIs) were in attendance including, Maud Wylie, Barbara Stark, Christine Hudson, Jimmy Galloway, Sharon Robertson and John MacLean Abercrombie. There were six CEC tenants present, including James Brouillard, Harry Guntley, Akira Smallwood, Rachel Hg, George Reynolds and Paul Vaughan. Joy Campbell, Senior Housing Development Officer, CEC, Adele Baillie, Housing Development Officer, CEC and Mark Henry, ETF Development Worker were also in attendance.

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Edinburgh Tenants Federation is a Scottish Charitable Incorporated Organisation (SCIO) SC048236, regulated by the Scottish Charity Regulator (OSCR)

## 2.0 Review of Rent Collection Communication letters

<b>Letter 1- Rent and Service Charges</b>	
<b>What do you find easy to understand?</b>	<ul style="list-style-type: none"> <li>• Overall the letter is quite straightforward to understand.</li> </ul>
<b>What do you find difficult to understand?</b>	<ul style="list-style-type: none"> <li>• There needs to be more options in the letter with regards to the different types of support available to tenants if they are experiencing any problems paying their rent;</li> <li>• The letter needs to be clearer about how much rent the tenant needs to pay as the information contained in the letter is quite confusing;</li> <li>• The layout makes it difficult to understand what action the tenant needs to take if any as there is a lot of information contained in the letter.</li> </ul>
<b>What are your suggested improvements?</b>	<ul style="list-style-type: none"> <li>• The letter needs to have a more friendly tone, but still be official. The letter needs to strike the right balance;</li> <li>• Include the following sentence at the beginning of the letter. Underneath Rent and Service Charges 'As you're the tenant, it's your responsibility to pay your rent'.</li> <li>• There needs to be a clear breakdown of how much rent is to be paid and emphasise the fortnightly charge details more in the letter as it is not very clear. Possibly include the weekly rent charge instead;</li> <li>• The letter should welcome new tenants to the area;</li> <li>• Improve the layout of the letter, i.e. use visuals and pictures to explain the information rather than words;</li> <li>• Tenants may not be clear about what is included in the service charges. This should be explained more in the letter;</li> <li>• There needs to be more information in the letter with regards to the different types of support available to tenants.</li> </ul>

Letter 2 – Rent and Service Charges	
<b>What do you find difficult to understand?</b>	<ul style="list-style-type: none"> <li>• The format of the table could be improved as the different amounts are confusing.</li> </ul>
<b>What are your suggested improvements</b>	<ul style="list-style-type: none"> <li>• Breakdown the tenants weekly charge instead of the fortnightly charge in the letter and table as it is quite confusing;</li> <li>• The letter should make it clearer that is the tenant's responsibility. <b>Adele/Joy, is this accurate?</b></li> <li>• The 4<sup>th</sup> paragraph stating 'If you get help to pay your rent through Housing Benefit' is not needed;</li> <li>• Tenants may not be clear about what is included in the service charges. This should be explained more in the letter;</li> <li>• There should be less jargon in the letter;</li> <li>• Improve the layout of the letter, i.e. use visuals and pictures to explain the information rather than words</li> <li>• There needs to be more information in the letter with regards to the different types of support available to tenants;</li> <li>• The 6<sup>th</sup> paragraph, you risk losing your home etc. should be moved to the top of the letter and put in bold.</li> </ul>
Letter 3 – New Rent and Service Charges	
<b>What do you find difficult to understand?</b>	<ul style="list-style-type: none"> <li>• Vulnerable, elderly and disabled tenants may get confused by the rent amount, not realising that a H/B letter will follow on after this letter;</li> <li>• The wording of the letter could be simplified to make it easier for the tenant to understand.</li> </ul>

<b>What are your suggested improvements?</b>	<ul style="list-style-type: none"> <li>• Improve the layout of the letter, i.e. use visuals and pictures to explain the information rather than words;</li> <li>• There should be more contact numbers to help vulnerable tenants, including details of the Income Maximisation Officer;</li> <li>• There could be a breakdown of the insurance charges;</li> <li>• There needs to be more information in the letter with regards to the different types of support available to tenants.</li> </ul>
<b>Letter 4 - Statement of Rent Account</b>	
<b>What do you find difficult to understand?</b>	<ul style="list-style-type: none"> <li>• There are too many numbers contained in the letter. The charges and payment columns are particularly confusing.</li> </ul>
<b>What are your suggested improvements?</b>	<ul style="list-style-type: none"> <li>• The numbers and wording could be spaced out more throughout the letter;</li> <li>• The amount of information the tenant needs to pay could be highlighted better;</li> <li>• Improve the layout of the letter, i.e. use visuals and pictures to explain the information rather than words.</li> </ul>
<b>Letter 5 – Rent Payment Reminder</b>	
<b>What do you find easy to understand?</b>	<ul style="list-style-type: none"> <li>• It is good that information about a range of agencies that can help with financial and benefits advice has been included in the letter.</li> </ul>
<b>What do you find difficult to understand?</b>	<ul style="list-style-type: none"> <li>• Tenants may not know what core furnishing means.</li> </ul>
<b>What are your suggested improvements?</b>	<ul style="list-style-type: none"> <li>• Change the term rent arrears to rent debt;</li> <li>• There should be an explanation of what core furnishing is;</li> </ul>

	<ul style="list-style-type: none"> <li>• Improve the layout of the letter, i.e. use visuals and pictures to explain the information rather than words.</li> <li>• Move the 6<sup>th</sup> paragraph beginning. You risk losing your home' etc... to between Rent Payment Reminder and Rent due for immediate payment at the top of the letter;</li> <li>• Highlight in bold Payment Reminder and Rent due for immediate payment;</li> <li>• Tenants may not be clear about what is included in the service charges. This should be explained in the letter.</li> </ul>
<b>Letter 6 – Final Rent Debt Reminder</b>	
<b>What do you find easy to understand?</b>	<ul style="list-style-type: none"> <li>• It is good that information about a range of agencies that can help with financial and benefits advice has been included in the letter;</li> <li>• The information in the letter is relatively easy to understand.</li> </ul>
<b>What do you find difficult to understand?</b>	<ul style="list-style-type: none"> <li>• The tone in the letter is very threatening;</li> <li>• The information contained in the box is very limited;</li> <li>• Does the full amount of legal costs have to be paid off in one payment or are there other options?</li> </ul>
<b>What are your suggested improvements?</b>	<ul style="list-style-type: none"> <li>• The letter could be toned down. Page 1 of the letter could offer more help but at the same time state that it is the tenant's own responsibility to pay their rent. The letter needs to strike the right balance;</li> <li>• 2<sup>nd</sup> bullet point. If you are unable to pay the full amount should be at the top of the letter;</li> <li>• The 3<sup>rd</sup> bullet point should be highlighted along with other forms of payment;</li> <li>• Improve the layout of the letter, i.e. use visuals and pictures to explain the information rather than words;</li> <li>• Information in the box should be bolder and highlighted;</li> </ul>

	<ul style="list-style-type: none"> <li>• The letter should make it clearer if the £350 legal costs can be paid off in instalments. Tenants will struggle to pay the full amount as a one off payment.</li> <li>• The paragraph about CEC's Insurance Scheme should be expanded upon with more information, including relevant contact details.</li> </ul>
<b>Letter 7 – Court Action for Rent Debt</b>	
<b>What do you find easy to understand?</b>	<ul style="list-style-type: none"> <li>• It is good that information about a range of agencies that can help with financial and benefits advice has been included in the letter;</li> <li>• It is good that the term 'rent arrears' has been changed to 'rent debt'.</li> </ul>
<b>What do you find difficult to understand?</b>	<ul style="list-style-type: none"> <li>• The different costs highlighted throughout the letter is very confusing.</li> </ul>
<b>What are your suggested improvements?</b>	<ul style="list-style-type: none"> <li>• The tone in the letter is very threatening. There may be underlying reasons why the tenant is struggling to pay. Highlight that help is available on the 1<sup>st</sup> page;</li> <li>• There should be a follow up before this letter is sent out. The Housing Officer should discuss problems with the tenant face to face and look at possible solutions;</li> <li>• The 2<sup>nd</sup> paragraph Notice of Proceedings should be highlighted in bold;</li> <li>• The full amount to pay should be highlighted in a different colour. All the costs should be in the same table with explanations for each;</li> <li>• The sentence beginning. You risk losing your home etc. should be at the top of the letter too;</li> <li>• Improve the layout of the letter, i.e. use visuals and pictures to explain the information rather than words;</li> <li>• The paragraph about CEC's Insurance Scheme should be expanded upon with more information, including relevant contact details.</li> </ul>

<p><b>Letter 8 – Rent Debt Due</b></p> <p><b>Debt repayment arrangement</b></p>	
<p><b>What do you find easy to understand?</b></p>	<ul style="list-style-type: none"> <li>• It is good that the term rent arrears has been changed to rent debt;</li> <li>• It is good that information about a range of agencies that can help with financial and benefits advice has been included.</li> </ul>
<p><b>What do you find difficult to understand?</b></p>	<ul style="list-style-type: none"> <li>• Tenants may get confused with the term non-charging fortnights;</li> <li>• The letter states that the rent debt due is £500. However it also states that that the total to be paid is £224.06. The total amount the tenant must pay is confusing;</li> <li>• If the tenant is already in debt, how are they able to afford that the additional £350 of legal fees?</li> </ul>
<p><b>What are your suggested improvements?</b></p>	<ul style="list-style-type: none"> <li>• The letter should be made clearer if the £350 legal costs can be paid off in instalments. Tenants will struggle to pay the full amount as a one off payment.</li> <li>• 1<sup>st</sup> paragraph, beginning, On this occasion should be highlighted to make it clearer and concise to tenants;</li> <li>• Some tenants may confuse the writing in red at the bottom with a final reminder. This sentence should be moved to the top of the letter and be in bold but not red;</li> <li>• The paragraph about CEC’s Insurance Scheme should be expanded upon with more information, including relevant contact details;</li> <li>• Improve the layout of the letter, i.e. use visuals and pictures to explain the information rather than words.</li> </ul>

<b>Letter 9 – Rent Debt Missed Payment Letter</b>	
<b>What do you find easy to understand?</b>	<ul style="list-style-type: none"> <li>• It is good that the term rent arrears has been changed to rent debt;</li> <li>• It is good that information about a range of agencies that can help with financial and benefits advice has been included.</li> </ul>
<b>What do you find difficult to understand?</b>	<ul style="list-style-type: none"> <li>• The total amount to be paid is not clear as there are different figures throughout the letter. The total amount to pay is very confusing.</li> </ul>
<b>What are your suggested improvements?</b>	<ul style="list-style-type: none"> <li>• Make the letter softer so the tenant would be more likely to contact their Patch Officer;</li> <li>• Improve the layout of the letter, i.e. use visuals and pictures to explain the information rather than words;</li> <li>• Information on the Income Maximisation Officers should be included on the front page;</li> <li>• The 5<sup>th</sup> paragraph starting. Rent is your responsibility should be moved to the top of the page;</li> <li>• The paragraph about CEC’s Insurance Scheme should be expanded upon with more information, including relevant contact details.</li> </ul>
<b>Letter 10 – Rent Debt Appointment</b>	
<b>What do you find easy to understand?</b>	<ul style="list-style-type: none"> <li>• It is good that the term rent arrears has been changed to rent debt;</li> <li>• It is good that information about a range of agencies that can help with financial and benefits advice has been included.</li> </ul>
<b>What are your suggested improvements?</b>	<ul style="list-style-type: none"> <li>• Change rent debt appointment to rent appointment;</li> <li>• The paragraph about CEC’s Insurance Scheme should be expanded upon with more information, including relevant contact details;</li> </ul>

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|  | <ul style="list-style-type: none"><li>• The tone of the letter could be softened as the tenant could be more likely to contact the Patch Officer.</li></ul> |
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### 3.0 Next Steps

- Mark to type up report and everyone who attended the workshop will receive a copy;
- Joy Campbell will share the report with senior CEC staff members and work will begin to review the wording of each letter. Then there will be a process to involve Council Communications team in the review but regular updates will be reported to all TLIs on progress;
- The TLIs and the tenants who attended the workshop will be invited back to a future meeting (suggested October?) to discuss the draft amendments to the rent letters.