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***Edinburgh's Federation of Tenants' and Residents'
Associations***

Tenant Led Inspection Report of City of Edinburgh Council's Approach to Rent Collection Communication

Final Draft Report to the City of Edinburgh Council

22nd September 2017



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Part 1 Background and Methodology

1.1 Introduction

This sixth Tenant Led Inspection (TLI) carried out by Edinburgh Tenants Federation (ETF) followed the successful inspections conducted in 2008, 2009, 2011, 2015 and 2016, which were recognised as a model of good practice by the Scottish Housing Regulator.¹

The purpose of this report is to assess the effectiveness of the various communication methods used by the Council when collecting rent. This will include the general communications provided to tenants on their rent payment responsibilities, how they can access support and advice and communications to tenants in rent arrears within the last year.

1.2 Background

Tenant Led Inspections are a form of tenant participation in which tenants are fully involved in scrutinising one aspect of a landlord's service. Tenants inspect the service, test it out and make recommendations on how the service can be improved. The Inspection Team feedback their findings to the landlord with a view to achieving service improvements.

Prior to the inspection taking place the Inspectors undertook a four day training programme. This included:

- Learning how to work as a team including analysing the role and responsibilities of Inspectors.
- Practicing how to observe, listen, record and then analyse findings.
- Opening up and practicing the contents of the inspectors tool kit i.e. how to interview, how to carry out surveys, how to construct and carry out questionnaires.

The Housing (Scotland) Act 2010 created two new fundamental influences in the social housing sector in Scotland. These are:

- Scottish Social Housing Charter and the
- Scottish Housing Regulator (SHR).

The Scottish Social Housing Charter sets out 16 different "outcomes" and "standards" that landlords should be working to achieve. These outcomes and standards are the results that landlords should deliver to their tenants if they are providing a good housing service. This Tenant Led Inspection will look at outcome two "Communication" and outcome fourteen "Rents".

¹ Scottish Housing Regulator *Report on City of Edinburgh Council (2010)*, page 43, 6.17.

In collaboration with the City of Edinburgh Council (CEC), the following were agreed:

- The service area to be inspected would be the CEC's approach to communicating with tenants in regards to rent collection.
- The Inspection Team would produce, in the first instance, a draft report outlining the methods used in the inspection; details of evidence collected; the strengths identified and the recommended areas for improvement.

In carrying out an inspection of the Council's approach to communicating with tenants in regards to rent collection, the Inspectors were seeking answers to a number of questions:

- Are Council communications provided to tenants satisfactory? Are they clear and effective?
- Is the information provided to tenants on support and advice services satisfactory? Is the information clear and effective?
- What is the impact on tenants when they receive a letter from the Council about rent arrears? Are the letters clear and effective?
- What is the purpose of different letters about rent arrears at different stages of arrears?
- What is the impact of other forms of communication e.g. face to face / telephone / emails and social media? What works well? What needs to be improved?

1.3 Methods Used

Inspectors agreed the research methodology with CEC in advance of the inspection.

The methods agreed were:

- Face to face interviews with Council staff to gather their views on rent collection communication methods. The Inspectors set each of the research questions. In terms of selecting staff to be interviewed, CEC spoke to a sample of members of staff and asked if they would be willing to participate in this exercise. Those that were interested were then interviewed by Inspectors.
- A Focus Group to find out if there are any common themes amongst tenants with regards to rent collection communications. The Focus Group was advertised to CEC Tenants' Panel and in ETF's publicity including *Federation Matters* and the e-newsletter. Those tenants that were interested in taking part were then invited to attend a Focus Group discussion.

- Four stories from tenants were collected, highlighting tenant's own experiences of the Council's rent collection communication systems. The stories ensure that tenants' voices are heard and will be included throughout the report.
- A desk top audit of relevant Council policies and procedures.
- A benchmarking exercise to find out what other Councils do in terms of rent communications.

Tenants' experience

"I believe that the letters the Council sends to tenants are very difficult to grasp. The Council should only send one letter with the exact amount that the tenant needs to pay, rather than sending out two separate letters nearly two weeks apart with different amounts in them. Letters contain three pages and a lot of information is irrelevant for tenants. A pie chart contained in the letter showing how tenants' rent money is spent would be easier to understand.

I know of tenants that have received a first letter from the Council regarding rent arrears and been threatened with Court action if they do not pay. This is no way for the Council to approach tenants. The Council needs to have a better understanding of any difficulties or issues that tenants might be facing. Tenants need to know that help is available to them; this is not made clear enough in any Council documentation.

A tenant living in my block had phoned the Housing Office and myself as she was unsure about how much rent she had to pay and it was causing her a great deal of anxiety. She was very confused about the reaction of front line staff in the housing office and felt she wasn't receiving the appropriate help. The tenant's Housing Officer and myself visited her in her home to explain what she needed to pay. This included a step by step guide of what she had to do. After the visit she was a lot calmer and clear about what she had to do.

I believe Housing Officers will make a huge difference to the relationship between Council staff and tenants. However in order for the patch working to work, some staff will need to adopt a more positive attitude and let the tenants know who they are and that they are there to help. I have first-hand experience of some Housing Officers' attitude towards tenants and it makes tenants feel they can't approach the Council.

I am very encouraged that the Council is recognising that some tenants have mental health and literacy problems. I am already seeing a very positive difference in my area."

Part 2 The Inspection

The Inspection fieldwork took place between 27th April 2017 and 15th June 2017.

2.1 Interviews with Housing Officers

Inspectors interviewed four Housing Officers (one from each locality) using a set questionnaire. Locality working was introduced to Edinburgh in early 2017 with the aim of improving outcomes for individuals and improving partnership working and information exchange within the public sector and with voluntary sector organisations. Housing Officers are working in patches in each of the localities and each Housing Officer has a patch of 200 tenants. There are four localities: North West, North East, South West and South East.

2.1.1 Methods of Communication

The Housing Officers were asked how the Council communicates with tenants about their rent. The Housing Officers advised this was done in a number of ways:

- Letters (generic from the contact centre) and manual (from the Housing Office).
- Emails (if tenant has an email address). Phone calls.
- Face to face contact.
- Texting (if appropriate).

2.1.2 The Role of Housing Officers

The Housing Officers were asked about their role in communicating with tenants about their rent. Key themes emerging included:

- To see if tenants need any help.
- To ask why tenants have not paid their rent and give advice on how to resolve any problems.
- To help tenants engage with the Council if they are experiencing any problems with rent.

2.1.3 Communicating with tenants about their rent

The Inspectors were keen to find out what the Housing Officers are trying to achieve when they communicate with tenants about their rent. A key theme identified by Housing Officers across the city was:

- Building relationships between the Housing Officer and tenants.

Additional answers from Housing Officers included:

- “Build up a good relationship to start with, so the tenants feel comfortable talking to me, are able to phone me for advice and there is no ‘fear factor’ for tenants.”

- “To find out if there are any underlying causes why tenants have got into difficulties paying their rent, i.e. health issues or job losses.”
- “The Housing Officer should be seen as the main point of contact instead of the tenants going through many different channels within the Council.”
- “Ensuring tenants pay their rent and guide younger tenants to help budget for their needs.”
- “Help tenants to fill in benefit forms.”

2.1.4 Effective communication methods

The Housing Officers were asked what forms of communication have been the most effective. Key themes emerging included:

- Communication works well if it is centered on the tenant’s preferred method of communication.
- Face to face contact is the most effective, as it builds the trust and it puts a face to the name.
- People in full time employment prefer to be contacted via email.

An additional thought from one Housing Officer was:

- “It depends on each tenant’s individual circumstances and I believe that all communication methods have some form of effectiveness. Some like letters whilst others prefer texts or phone calls.”

2.1.5 Problems or issues arising

The Housing Officers were asked what problems or issues have been caused by communications. Key themes emerging included:

- Tenants can be quite abusive when they are unsure about the content of letters sent by the Council.
- The generic wording in letters sent to tenants can be quite frightening for tenants. (Examples given were using the words “arrears” and “Court action”). The wording in letters needs to be changed.
- Communicating with tenants where English is not their first language.

2.1.6 Working with tenants that have poor literacy, English as a second language and mental ill health

The Inspectors were keen to find out what experiences Housing Officers have had in communicating with tenants who are experiencing:

- Poor literacy.
- English as a second language.

- Mental ill health.

Key themes that emerged from working with tenants with poor literacy included:

- Offer support and help, which includes arranging a home visit and leave an appointment card.
- Discreetly ask if it would be faster for Housing Officers to fill in any relevant forms.

Key themes that emerged from working with tenants whose second language is English included:

- Phone google translate or get in touch with a family member who may be able to translate.
- Arrange for Translation Interpretation Services if necessary.

Key themes that emerged from working with tenants with mental ill health included:

- Be very careful about how you speak to the tenant.
- Don't be patronising.
- Visit them to ensure they are ok.
- Make them feel comfortable.
- Make sure they're ok and ask how they would like to be contacted if they need Council support.

2.1.7 What has been done differently?

The Housing Officers were asked what they have done differently for tenants with poor literacy, English as a second language and mental ill health. Key themes that emerged included:

- Visit and/or call the tenants and work hard to gain trust and understanding of any complex needs they may have.
- Use plain language and demonstrate that help and support can be offered.
- Be patient and understanding to tenants' needs.

An additional thought from a Housing Officer was:

- "I deal with any issues on a case by case basis and I spend as much time as is needed for each case."

2.1.8 Main obstacles to good communication with tenants

The Housing Officers were asked what they think are the main obstacles to good communication with tenants. Key themes that emerged included:

- Lack of engagement between the Council and tenants. The Council needs to be as adaptable as possible to resolve any issues tenants have.

- When tenants don't keep their contact details up to date, i.e. phone numbers and emails.
- When tenants don't respond to letters or attend any meetings, despite letters and face to face contact between Housing Officers and Council tenants.
- Rent statements sent to tenants could be simplified as some tenants often misunderstand them and phone Housing Offices in a panic.

2.1.9 Trainings or Briefings

The Housing Officers were asked if they had been given any training or briefings in the last year which included what or how you should be communicating with tenants. Answers from Housing Officers included:

- "I have had generic training since November and a meeting was held in December re the new patch working system coming into place. I have had training on repairs and rent communication."
- "I have had generic training, including how to deal with vulnerable tenants."
- "There has been no specific training and staff have good communication skills and can ask work mates for help."

2.1.10 Positive stories

The Inspectors were keen to find out if the Housing Officers had any positive stories to share about rent communication. Answers from Housing Officers included:

- "A tenant had a small amount of arrears and the Housing Officer spoke to them and it was resolved. The Housing Officer was moving to another area and the tenant wanted to move to the same area as the Housing Officer because of the good relationship between them so the Housing Officer would still be dealing with the tenant."
- "One tenant got all their Housing Benefit back."
- "It feels good to slow down or stop evictions."

Recommendations:

1. Face to face communication between the Housing Officer and the tenant should be encouraged where appropriate.
2. Ongoing training for the Housing Officer role is required (i.e. people skills, communication skills and all aspects of Housing Officers' roles).
3. Rent Statements could be simplified so that tenants can understand them better.
4. More specific training could be given to Housing Officers to help them to better communicate with tenants with mental ill health about their rent.
5. At the first point of communication, offer the tenant their preferred method of communication. Where the tenant's first language is not English, offer interpretation and translation services.

2.2 Interviews with Housing Team Leaders

Inspectors interviewed four Housing Team Leaders, (one from each locality) using a set questionnaire.

2.2.1 Role of Housing Team Leaders

The Housing Team Leaders were asked what their role is in communicating with tenants about their rent. Key themes that emerged included:

- To oversee the work of the Housing Officers.
- To support Housing Officers to set up a plan to communicate with tenants.

Additional answers from two Housing Team Leaders included:

- "The Housing Officer is the first person to deal with any rent collection communications. I support the Housing Officers where necessary."
- "My team are in contact with tenants every day. We find out what tenants preferred methods of contact are when they are signing the missive. Each tenant has a different preferred way of how they would like to be communicated, e.g. letters and face to face contact."

2.2.2 Communicating with tenants about their rent

The Housing Team Leaders were asked what they are trying to achieve when communicating with tenants about their rent. Key themes that emerged included:

- Look at ways to stop ‘them’ and ‘us’ when talking about the relationship between tenants and Council staff.
- Collect rent from tenants. However other issues can be resolved by ensuring that adequate support for tenants is available when required.
- Ensure that tenants pay their rent, but inform them that help is available when they are in difficulties.

An additional thought from a Housing Team Leader was:

- “To give information of rent increases yearly and payment methods available to them. To get the vital message across to tenants to pay their rent and the Council are not the ‘bad guys’ and genuinely want to help them. We want to have good communication with tenants so if there’s any issues e.g. ill health or job losses etc., we can ensure they receive the support they are entitled to. If tenants don’t pay their rent it can result in court action.”

2.2.3 Effective communication methods

The Housing Team Leaders were asked what communication methods have been the most effective. A key theme that emerged was:

- Face to face contact is effective as it allows Council staff to build up a rapport with tenants – it allows Council staff to get to know tenants as people and vice versa.

An additional thought from a Housing Team Leader was:

- “This is a difficult question as it depends on the individual needs of tenants. Phone calls, texts and home visits have proven to be effective in different circumstances.”

2.2.4 Problems or issues arising

The Housing Team Leaders were asked what problems or issues have been caused by communications. Key themes that emerged included:

- Some tenants do not engage with written communications and do not understand letters.
- Inflexibility in automatically generated letters do not take into account tenants individual circumstances.
- The timing of letters may cause undue stress on tenants.
- Information in letters needs to be easier for tenants to understand.

Additional answers included:

- “Some tenants are sent letters regarding their rent and they stick them in the bin. Hopefully the new Housing Officers will help solve this problem. However it depends on the situation.”
- “Some tenants have little understanding of the letters sent by the Council and the letters don’t take into account tenants own personal circumstances.”
- “The generic communications, i.e. rent increase letters to tenants who already receive housing benefit. The first set of letters don’t have any information about their housing benefit and the information is only included in the letters that arrive a few days later. This causes undue stress and worry to tenants who will call our office as the letters are not clear. Legislation letters sent out regarding eviction have a negative impact on tenants and wording in all communications needs to be changed.”

2.2.5 Discretion

The team leaders were asked if they can exercise any discretion with tenants regarding their rent communications. Answers included:

- “Legally we have some letters that we need to send out as these are generic. However we try and tailor to tenant’s individual needs. For example a personal letter, phone call or visiting the tenant is often more effective to earn their trust.”
- “We monitor this on a case by case basis.”
- “It depends on the personal circumstances of the tenant.”

2.2.6 Working with tenants that have poor literacy, English as a second language and mental ill health

The Inspectors were keen to find out what experiences the Housing Team Leaders have had in communicating with tenants who are experiencing:

- Poor literacy.
- English as a second language.
- Mental ill health.

Answers from working with tenants with poor literacy included:

- “We come across this every day. However tenants will still be sent generic letters that mean nothing to them, so face to face contact is needed to explain the letters and get help from other agencies.”
- “We often offer tenants help to fill in any forms as Edinburgh has the highest illiteracy rate in the country”.

Answers from working with tenants whose second language is English included:

- “If we are given advance notice, we can ensure letters *etc.* are translated into their native language.”
- “If we visit them we call the language line and pass the phone back and forth between us to communicate with them. We are also able to provide a translator.”

Answers from working with tenants with mental ill health included:

- “We come across this a lot but they still receive the generic letters. We try to help them with home visits and where possible a social worker will accompany us. The Council needs to be more sensitive to tenants with mental health issues, including how they want to be engaged with and the support they need.”

2.2.7 What has been done differently?

The Housing Team Leaders were asked what they have done differently for tenants with poor literacy, English as a second language and mental ill health. A key theme that emerged was:

- Wider support is required in order to facilitate improved communication around rent.

An additional answer from a Housing Team Leader was:

- “We monitor this on a case by case basis.”

2.2.8 Patch working

The Team Leaders were asked how the new patch working system is going to help with regards to rent collection. Key themes that emerged included:

- Once all the relevant staff are in place the system should work.
- It will ensure Council staff have more contact on an individual basis with tenants and highlight any problems they may have.
- There will be more face to face contact between Council staff and tenants which should be encouraged.

An additional answer from a Housing Team Leader was:

- “It’s a good thing as each officer has around 200 tenants and they will be trying to build trust with the tenants. Patch workers will be dealing with rents and other departments e.g. repairs and estates issues. When trust is built they will come forward more to their patch worker and we can move forward.”

Tenants' experiences

"I don't understand the Council's rent collection communication letters and I find some of them very threatening. I normally receive a first letter from the Council stating that I have to pay the full amount of rent. This leads to me phoning the Housing Office to explain that I am on Housing Benefit. I am then informed that a second letter will be sent to me with the correct amount that I have to pay. This process initially caused me a great deal of anxiety. There is too much irrelevant information in the letters. There should be one letter stating exactly how much a tenant has to pay. The letter could also include a pie chart detailing how tenants' rent money is spent as many tenants are unclear about this and pie charts are easy to understand.

I know of tenants living in my area that are confused and a bit scared whenever they receive a letter from the Council regarding rent and some have contacted me directly. However I believe that the patch working will make a difference as it will allow the worker to get to know the tenant better and develop a working relationship.

I do not have access to the computer or the internet, so relevant telephone numbers should be updated as a matter of urgency."

2.2.9 Positive stories

The Team Leaders were asked if they had any positive stories about rent communication. Answers included:

- "Changes to the way benefits were given out. Staff would speak to tenants who had been affected by recent changes. The teams worked extra hours to help tenants and found that some tenants weren't claiming the benefits they were entitled to. We ensured that the tenants received the benefits they needed."
- "I have one tenant who will only speak to me as I know how his illness works and he trusts me."
- "During a coffee morning which was held last week, some issues were discussed and have since been addressed."
- "We have had a number of good outcomes to stop tenants from being evicted."

Recommendations

6. More specific training could be given to Housing Team Leaders to help them to better communicate with tenants with mental ill health about their rent.
7. The communication between the Council and tenants needs to be flexible to take into account tenants' own personal circumstances and preferred communication methods.
8. The Council should publicise more effectively that help is available to tenants who experience rent difficulties.
9. The Council need to take into account that some tenants don't have any access to a computer or knowledge of the internet.

2.3 Interview with Housing Operations Manager

Inspectors interviewed one Housing Operation Manager from one locality.

2.3.1 Role of Housing Operations Manager

The Housing Operation Manager was asked about their role in communicating with tenants about their rent. Key themes that emerged included:

- The Housing Operation Manager's role is not direct contact with tenants, although their name is on the letter.
- Most of the communication is done by the Housing Officers. If the Housing Officer has to ask advice on certain matters which arise through a tenant, the Housing Operations Manager can assist to help with any complaints or requests.

2.3.2 Communicating with tenants about their rent

The Housing Operations Manager was asked what they are trying to achieve when communicating with tenants about their rent. Key themes that emerged included:

- The Housing Operations Manager is trying to ensure the correct procedures are followed.
- It is important to reinforce the message to tenants about paying their rent, to ensure the tenant is supported by other agencies and that any complaints or queries are resolved.

2.3.3 Effective communication methods

The Housing Operations Manager was asked which communications have been the most effective. A theme that emerged was:

- The website can be seen immediately and can keep tenants up to date with rent payment dates. The website gives help and advice to tenants and can signpost tenants to other agencies that can help.

2.3.4 Problems or issues arising

The Housing Operations Manager was asked what problems or issues have been caused by communications. The answer given was:

- “When tenants ignore any letters sent by the Council, it can become a big issue which then leads to more strongly worded letters which can cause more fear and anxiety for tenants.”

2.3.5 Discretion

The Housing Operations Manager was asked what discretion can be exercised when communicating with tenants about their rent. The answer given was:

- “Some individuals may need more help than others. Discretion is used when personal circumstances determine that the tenant needs it.”

2.3.6 Working with tenants that have poor literacy, English as a second language and mental ill health

The Inspectors were keen to find out what experiences the Housing Operations Manager has had in communicating with tenants who are experiencing:

- Poor literacy.
- English as a second language.
- Mental ill health.

The answer for working with tenants with poor literacy was:

- “These are delicate subjects and I have had a lot of experience with each as I have worked with the Council for 28 years. I have supported tenants with poor literacy problems to fill in forms, explain what each of the rent letters mean and tried to stop the fear factor for tenants.”

The answer for working with tenants whose second language is English was:

- “We use Google to help translate into their language or ask a translator to help.”

The answer for working with tenants with mental ill health was:
“We have their Social Worker, Doctor or Councillor on hand if needed. It is important to keep them calm and ensure they are comfortable.”

2.3.7 What has been done differently?

The Housing Operations Manager was asked if anything has been done differently for tenants with poor literacy, English as a second language and mental ill health. The answer was:

- “The Council does everything to try and help them and at the same time break down the barriers that arise whilst dealing with them.”

2.3.8 Main obstacles to good communication

The Housing Operations Manager was asked what the main obstacles to good communication with tenants are. The answer was:

- “The main obstacle is the reluctance of tenants to open the door and getting tenants to engage with the Council.”

2.3.9 Training/Briefings

The Housing Operations Manager was asked if they had any training or briefings in the last year which included what or how you should be communicating with tenants about rent. Answers included:

- “I have received the appropriate training as per my new position in the Council.”
- “Myself and the other Housing Operation Managers have provided training to Council staff on the generic role of Housing Officers.”

2.3.10 Positive stories

The Housing Operations Manager was asked if they had any positive stories about rent communication. The answer was:

- “Over the last year the performance of identifying tenants in rent arrears has been far more positive and tenants are far more willing to engage with the Council regarding any problems they may have.”

Recommendation

10. The Housing Operations Manager should monitor and regularly review rent communication training for all housing staff.

Tenants experience

“It is far too difficult to understand the rent collection communication letters, in particular for new tenants and pensioners. Sending out letters in quick succession with different amounts that tenants have to pay can cause anxiety. A pensioner living in the same area as me was sent a letter from the Council stating that he owed rent. However the information contained in the letter was incorrect but the pensioner still panicked. These examples are not just restricted to my area as I know this is happening all across the city.

I don't think any of the rent collection communication methods work effectively. I often pay my rent over the phone but I am being constantly transferred to the wrong department within the Council. I often help pensioners living in my area to pay their rent as they don't have access to the internet. The Council needs to take into account tenants that don't have access to the internet.

The Council recently attended a number of roadshows in my area which was encouraging. Four events were held in my area on the one day. The aim of the events were for the Council to introduce themselves and tenants could notify them of any problems they have, including rent problems. I know of a number of tenants in my area that will not open their door to any Council officials but will open the door to me. Furthermore some tenants will stick Council correspondence straight in the bin. The Council needs to adopt a more sympathetic and understanding approach to tenants, including offering assistance if tenants are experiencing any problems paying their rent. The patch working is a step in the right direction as it will allow officers to get to know their tenants better.”

2.4 Interview with Senior Housing Development Officer

Inspectors interviewed one Senior Housing Development Officer.

2.4.1 Role of Senior Housing Development Officer

The Officer was asked what their role is in communicating with tenants about their rent. Key themes that emerged included:

- One of the main roles is to provide housing options advice to tenants based on their income

- Discuss relevant correspondence with tenants, in particular rent payments.
- The Housing Officer would pay a visit to the tenant at a very early stage. If the tenant lives in a high rise flat, then the Housing Officer would liaise closely with the Concierge if it was necessary.
- If the tenant is experiencing any difficulties the Housing Officer would liaise with external agencies such as social work. An internal team within the Council would deal with Universal Credit.
-

An additional answer included:

- “The tenant’s rent account is set up along with an accompanying letter from the Council. The tenant’s Housing Officer would explain to the tenant if they are in arrears, they would receive a phone call asking why they missed a rent payment.”

2.4.2 Effective communication methods

The Officer was asked what communications have been the most effective. Answers included:

- “A phone call seems to work well.”
- “Some areas have surgeries once a week.”
- “Tenants have the option of having information in another language or Braille. However they have to ask for it.”

2.4.3 Least effective Communication methods

The Officer was asked what communications have been the least effective. Answers included:

- “Letters are the least effective.”
- “The tenants’ rent statements are not clear enough.”

2.4.4 Training provided

The Officer was asked what type of training they have provided to staff on rent collection communication in the past. The answer was:

- “Training has been provided to staff to enable them to work with tenants who are struggling to pay rent.”

2.4.5 Differences/improvements

The Officer was asked if there had been any differences/improvements as a result of this training. The answer was:

- “Some tenants had not made arrangements to pay their rent arrears. However it is important we monitor cases like this for a few months with team leaders keeping an eye on them.”

2.4.6 Evening and weekend contact with tenants

The Officer was asked if there would be any benefit in having evening and weekend contact with tenants. The answer was:

- “Some areas have this ongoing and contact on Saturday mornings could be possible.”

2.4.7 Council rent communications

The Officer was asked what they would change about the way the Council communicates with tenants about rents. Key themes that emerged included:

- The Council’s rent statements are not clear enough.
- The Council needs to communicate more with tenants by using social media and be more transparent about information.

2.4.8 Positive stories

The Officer was asked if they had any positive stories about rent collection communication. Key themes that emerged included:

- Housing Officers are working hard to get to know and understand their tenants better.
- Communicating face to face is one of the most effective forms of communication.

Recommendations

11. The Council should make it clearer to tenants that information/letters are available in Braille or another language.
12. The Council should use more social media methods including Facebook and Twitter to communicate with tenants on all aspects of rent collection communication.

2.5 Focus Group

Six Council tenants took part in a Focus Group session. The purpose of the study was to get tenants views on the different ways the Council communicates with tenants about rent collection.

Tenants in the Focus Group were asked how easy it is to understand rent collection communication letters. Answers given included:

- “Tenants find it difficult to understand rent collection communication letters, especially if they receive housing benefit.”
- “The first letters sent by the Council are not clear enough when it comes to explaining that a future letter will have the new rent amount and the relevant housing benefit applied. This will show the true amount that a tenant has to pay.”
- “It’s rather baffling as I receive a one to three page document then I have to wait on another letter to see how much I have to pay.”
- “Less paperwork equals less of a fear factor.”
- “Many tenants are reluctant to discuss any rent arrears problems they may have.”
- “Letters need to be written more clearly and simplified.”

The Focus Group looked at what works well about the way the Council communicates with tenants about rent collection. Answers given included:

- “Tenants are encouraged by the new patch working system which will allow tenants to get to know their Housing Officers better.”
- “The Council needs to ensure that Housing Officers get involved with tenants, including holding face to face meetings when they see a different pattern in the way the tenant pays or misses a rent payment. This could possibly be as a result of a job loss or illness. Housing Officers getting to know their tenants could reduce problems relating to rent payment.”
- “I can pay easily enough at my local housing office and use the phone if I have any queries.”

Tenants were asked what could be improved about the way the Council communicates about rent collection. Answers given included:

- “The Council needs to look into the problems regarding non-payment of rent. Problems of tenants not paying rent could be as a result of literacy or mental ill health.”
- “The Council could simply send out one letter saying how much money I have to pay and include a pie chart detailing where my rent money goes.”
- “Ensure all rent communications including letters are updated to include phone numbers.”
- “Make rent letters less threatening to tenants.”
- “The new Housing Officers need to work with other agencies including the National Health Service and Social Work to identify any problems.”

More face to face contact with tenants rather than sending letters is essential too.”

The Focus Group looked at how they think people feel when they receive a letter from the Council regarding rent. Answers given included:

- “Many tenants panic when letters arrive from the Council about rent, whether it is about arrears or communication. This could be as a result of jargon; letters need to be in plain English with less complicated wording.”
- “Confused and a bit scared when they receive a letter regarding the full amount they have to pay.”
- “People feel that letters are very threatening and many tenants simply don’t open them. Some tenants can’t read or write and depend on other people helping them.”

Tenants were asked how the Council could communicate better in a way that would make them more comfortable. Answers given included:

- “Face to face contact would be helpful as a tenant has to feel they can talk freely and be able to build up trust with the Housing Officer.”
- “If the Council were to take the time to visit tenants then there would be a better understanding of their issues and needs.”
- “Just one letter saying how much an individual has to pay and a pie chart detailing how tenant’s rent money is spent.”

Tenants were asked if they have any positive stories regarding rent collection communication. Answers given included:

- “I regularly explain the content of letters to vulnerable tenants and ensure their problems are addressed.”
- “None, enough said.”

Recommendations

13. The Council should reword rent collection communication letters so they are less intimidating to tenants.
14. The Council should simplify the process when sending letters to Council tenants regarding rent collection communication.
15. All Housing Officers need to work with other agencies including the National Health Service and Social Work to identify any problems relating to rent collection communication, where the tenant grants permission for this to happen.

Tenant's experience

For highly literate people rent letters may be comprehensible but are unnecessarily wordy, technical and would hardly be approved by the Plain English Campaign. For less literate tenants, for those who are stressed/anxious and consequently less able to concentrate and certainly for those whose first language is not English, these letters are not easy to understand at all.

When the Council communicates with tenants about their rent all I have heard are negative experiences. To be fair this does not necessarily mean nothing is working well – people tend to be more vocal about things that are going wrong – but I have not heard praise about any aspect of the procedure.

I believe a friendlier and less formal tone in early letters emphasising the help that is available and the Council's keenness to help is required. If things are not resolved the Council should offer a personal call or visit rather than continuing to send ever more threatening and hostile "warning" letters. If writing letters is going to resolve the situation they are going to do so early on. If arrears continue to accrue then this suggests the letters are not working and human intervention by a friendly and reassuring, but professional, person is more likely to secure results and to reduce distress and anxiety amongst tenants.

I have had people approach me in considerable distress after receiving a letter notifying them of pending court proceedings. They did not understand the letter and thought there was nothing they could do and that they had lost their accommodation."

2.6 Desk Top Audit

The purpose of the desk top audit was to:

- Look at the letters, including rent statements provided by the Council to tenants to find out if the information is easy for tenants to understand;
- Look at the documentation provided to tenants to see if anything can be improved.

The Inspectors have made specific recommendations relating to the letters. These are:

1. The term 'Rent Arrears' may cause a sense of worry for some tenants; a better term is 'Rent Debt' and this should be included in each of the letters.
2. Each of the manual letters should be more personalised and should include the contact details of the tenant's Housing Officer. This would allow the Housing Officer and tenant to build up a relationship and there could be trust between both parties.

3. The letters, where relevant, should ask if there is a particular reason why the tenant has missed a rent payment. This may encourage the tenant to be more open about any problems they may have and this would again add a personal touch.
4. Each of the letters should be updated and have the new contact details for the Area Offices as a result of the move to the four localities.
5. There was uncertainty if the Specialist Advice Information contained in each of the letters was up to date. This should be updated where necessary.
6. The letters need to be simplified, in plain English with no jargon, less threatening and include clearer information about how the Council can help and the steps the tenant can take to resolve any issues they may have.
7. The Inspectors thought the following letters in particular were threatening as it contained language which could cause alarm for some tenants and did not make it clear about how the Council can help tenants in difficulties:
 - Small balance letter.
 - Rent arrears automated letter.
 - Rent arrears missed payment.
 - Pre notice of proceedings.
8. The small balance letter in particular was very complicated and would be confusing for many tenants.
9. It is always the tenant's responsibility to arrange to pay their own rent for their own tenancy. This should be made clearer in each of the letters.
10. In the court letters, the Council had exhausted all options in terms of trying to contact the tenant and making necessary arrangements. The Inspectors did not have any additional suggestions to amend the court letters other than the ones already identified in the desk top audit, which are:
 - Rent arrears should be changed to rent debt.
 - The Specialist Advice Information should be up to date.
 - The letters should be in plain English with no jargon.

Recommendations

16. The Council should improve the signposting options to other agencies which are available to all tenants (i.e. the Advice Partnership) in terms of supporting tenants in rent collection communication.
17. Change the term 'rent arrears' to 'rent debt'.
18. Each of the letters should include up to date contact details of the tenant's Housing Officer.
19. Each of the letters should be in plain English with no jargon and personalised.
20. The letters should be updated as a result of the move to the four localities.
21. Each of the letters should state more clearly that it is the tenants' responsibility to arrange to pay rent for their own home.
22. The Inspectors would like to meet with Council staff to discuss the rent collection communication letters in more detail.

2.7 Benchmarking Exercise

The purpose of the benchmarking exercise was to:

- Look at the practice of two local authorities in Scotland regarding rent collection communication with tenants.
- Identify any examples of good practice.

The Inspectors chose two Councils for the benchmarking exercise. Two Inspectors looked at various paperwork provided by staff at each local authority. These were:

- Letters.
- Leaflets.
- Information packs provided to tenants.
- Information on their websites.

The findings were as follows:

Council A

- Council A use simple leaflets and letters in plain English that clearly explain the responsibilities of the tenant in how their rent is paid. Rent has to be paid fortnightly and payment should be made in advance of the first Monday of each rent period. Any rent not paid on time puts the tenant in debt.

- The leaflets and letters clearly state how the tenant can prevent rent debt. The information provided to tenants clearly explains in a non-threatening way how to contact their Rent Income Office for help. This includes ensuring all benefits are being received, help to fill in forms and referring to other agencies if there is multiple debts. If full payment cannot be paid in regards to rent debt an affordable payment plan can be set up. Council A provides up to date information to tenants including Rent Income Offices and advice agencies.
- The leaflets and letters inform tenants of the different methods on how they can pay rent in a simple way that is easy to understand.
- The leaflets and letters clearly state what happens if tenants do not pay their rent and this is done in a clear simple stage by stage recovery process which, is in six easy to read, numbered stages.
- The information provided to tenants clearly states that if evicted then the tenant will not automatically be rehoused. The information explains the legislation on being rehoused, which is easy to understand. Finally it advises of the different agencies who can help. The leaflet lists seven agencies and all the information is up to date.
- Council A inform tenants of what their rents are paying for in an easy to understand way, e.g. if tenants do not pay their rent then it is not possible for them to have new kitchens and bathrooms installed.
- Council A also offers different payment dates either monthly or fortnightly as tenants are paid at different times in the month and this ensures they are not in debt.
- Council A makes it clear that leaflets are available in audiotape, Braille and the tenant's own language if their first language is not English.

Council B

- Council B would appear to have very little easy to understand communication with their tenants regarding rent collection.
- The letters and leaflets issued to tenants are intimidating and frightening to read, especially if tenants have literacy problems, mental ill health or if English is not their first language.
- There is very little advice on either the leaflets or the letters on how tenants can get the necessary help to ensure they are in receipt of the correct benefits.
- Members of a family aged sixteen and over are issued with court papers telling them that they are being evicted along with their parents. The Inspectors are concerned that tenants have very little knowledge of what is included in the court papers given to them.
- The advice given to tenants is very limited, including access to advice shops and how they can access the necessary help.

Conclusion

From the research carried out, the Tenant Led inspectors were of the view that Council A had excellent written communication with tenants. The information provided by Council A is in simple, plain English which is easy to understand. The Inspectors believe that the following lessons could be learned by the City of Edinburgh Council.

- a) The amount of rent collection communication letters that the Council sends out is excessive. There are seven letters sent out by the Council. This is too many and the process could be simplified.
- b) The City of Edinburgh Council should make it clear to tenants that information is available in Braille and/or another language if the tenants' first language is not English.
- c) The City of Edinburgh Council should ensure that correspondence sent out to tenants includes up to date information.
- d) The City of Edinburgh Council letters and leaflets are rather complicated for tenants with literacy difficulties, where English is not their first language and mental ill health to understand.

This information has been fed back to Councils A and B out of courtesy.

Recommendation

23. The City of Edinburgh Council rent collection communications should take into account tenants with literacy difficulties, where English is not their first language and mental ill health.

Part 3 Conclusion and Recommendations

3.1 Conclusion

In conclusion, the Tenant Led Inspectors found there were a number of strengths and weaknesses relating to the Council's approach to rent collection communication. A summary of these is included in Appendix One of the report.

This report has identified a number of equality and diversity issues which are a basic human right. These are: the Council needing to be more sensitive to tenants with mental ill health, literacy issues, and where English is not their first language, information should be included in Braille and in different formats. Tenants still receive the generic letters which can cause panic. The communication between the Council and tenants needs to be flexible to take into account tenants' own personal circumstances and preferred communication methods. At the same time, where possible face to face communication between the Housing Officer and tenants should be encouraged, as it builds trust and rapport. This will also be helpful to tenants who experience literacy, mental health or language difficulties. It should be noted that the tenants and staff interviewed during the inspection were greatly encouraged by the move to the patch working system. One tenant who told their story noted that the Council is recognising that literacy and mental ill health are issues and are taking the necessary steps to address this.

Concerns were raised regarding the wording of rent letters and the rent statement which can be very confusing to tenants and can cause anxiety. It was noted through interviews with Council staff and the Focus Group that tenants that are on housing benefit have great difficulty in understanding letters especially as two separate letters are sent. Letters need to be in plain English with no jargon which will allow tenants to understand the content more easily. The tone of the letters should be looked at as some were quite threatening for tenants, in particular the small balance letters, the rent arrears automated letter, rent arrears missed payment and pre notice of proceedings.

The Council should consider changing the term 'rent arrears' to 'rent debt.' The Council's letters should be more personalised and include the Housing Officers contact details, which could help build up a rapport between the Housing Officer and tenant. The letters should be updated to take into account the new localities system, including where tenants can access specialist information. The Inspectors appreciate that it is the tenant's own responsibility to pay rent for their own home and this should be made clearer on the letters, however the letters should also say help is available if required.

There needs to be more working between agencies such as Social Work and the NHS, where tenants grant permission for this to happen. This will ensure that tenants receive the necessary support in communicating about rents. Tenants are encouraged that the new patch working system could reduce problems relating to rent payment.

3.2 Thanks

The Tenant Led Inspectors found the inspection to be very enjoyable and invaluable and would like to thank all the City of Edinburgh Council staff who assisted during the inspection. The Inspectors who took part in this inspection are all volunteers and City of Edinburgh Council tenants. They have a particular interest in rent collection and undertook an intensive learning programme prior to the inspection. ETF would like to thank the Inspectors for the hundreds of hours of work that has gone into making this inspection a success.

3.3 Recommendations

1. Face to face communication between the Housing Officer and the tenant should be encouraged where appropriate.
2. Ongoing training for the Housing Officer role is required (i.e. people skills, communication skills and all aspects of Housing Officers' roles).
3. Rent Statements could be simplified so that tenants can understand them better.
4. More specific training could be given to Housing Officers to help them to better communicate with tenants with mental ill health about their rent.
5. At the first point of communication, offer the tenant their preferred method of communication. Where the tenant's first language is not English, offer interpretation and translation services.
6. More specific training could be given to Housing Team Leaders to help them to better communicate with tenants with mental ill health about their rent.
7. The communication between the Council and tenants needs to be flexible to take into account tenants' own personal circumstances and preferred communication methods.
8. The Council should publicise more effectively that help is available to tenants who experience rent difficulties.
9. The Council need to take into account that some tenants don't have any access to a computer or knowledge of the internet.
10. The Housing Operations Manager should monitor and regularly review rent communication training for all housing staff.

11. The Council should make it clearer to tenants that information/letters are available in Braille or another language.
12. The Council should use more social media methods including Facebook and Twitter to communicate with tenants on all aspects of rent collection communication.
13. The Council should reword rent collection communication letters so they are less intimidating to tenants.
14. The Council should simplify the process when sending letters to Council tenants regarding rent collection communication.
15. All Housing Officers need to work with other agencies including the National Health Service and Social Work to identify any problems relating to rent collection communication, where the tenant grants permission for this to happen.
16. The Council should improve the signposting options to other agencies which are available to all tenants (i.e. the Advice Partnership) in terms of supporting tenants in rent collection communication.
17. Change the term 'rent arrears' to 'rent debt'.
18. Each of the letters should include up to date contact details of the tenant's Housing Officer.
19. Each of the letters should be in plain English with no jargon and personalised.
20. The letters should be updated as a result of the move to the four localities.
21. Each of the letters should state more clearly that it is the tenants' responsibility to arrange to pay rent for their own home.
22. The Inspectors would like to meet with Council staff to discuss the rent collection communication letters in more detail.
23. The City of Edinburgh Council rent collection communications should take into account tenants with literacy difficulties, where English is not their first language and mental ill health.

Appendix 1

Strengths and Weaknesses of the City of Edinburgh Council's Approach to Rent Collection Communication

Strengths	Weaknesses
<ul style="list-style-type: none"> Some Housing Officers have built up good relationships with their tenants with regards to rent collection communication. 	<ul style="list-style-type: none"> There still needs to be more trust and relationship building between the City of Edinburgh Council and tenants regarding rent collection communication.
<ul style="list-style-type: none"> Some Housing Officers have particularly good communication skills in rent collection. 	<ul style="list-style-type: none"> There needs to be better communication between the Council and tenants regarding rent collection communication, i.e. Patch Working and Housing Officers are one and the same.
<ul style="list-style-type: none"> The City of Edinburgh Council appear willing to look at new ideas and the recommendations made by the TLIs. 	<ul style="list-style-type: none"> The wording in rent collection communication correspondence is difficult for tenants to understand.
<ul style="list-style-type: none"> The City of Edinburgh Council is trying to establish a suitable rent collection communication system for tenants during this difficult transition period. 	<ul style="list-style-type: none"> Resolving issues for tenants in rent collection is a very lengthy process, especially when there is a change of circumstances for tenants.

Appendix 2

Housing Officer Questions

1. How does the Council communicate with your tenants about their rent?
2. What is your role in communicating with tenants about their rent?
3. What are you trying to achieve when you communicate with tenants about their rent?
4. Which communications have been most effective?
5. What problems or issues have been caused by communications?
6. What experience do you have working with tenants who have:
 - a. Poor literacy?
 - b. English as a second language?
 - c. Mental health issues?
7. What have you done differently for those tenants?
8. What do you think are the main obstacles to good communication with tenants?
9. Have you had any training or briefings in the last year which included what or how you should be communicating with tenants about rent?
10. Do you have any positive stories about rent communication?

Appendix 3

Housing Team Leader Questions

1. What is your role in communicating with tenants about their rent?
2. What are you trying to achieve when you communicate with tenants about their rent?
3. Which communications have been most effective?
4. Which problems or issues have been caused by communications?
5. What discretion can you exercise in communicating with tenants about rent?
6. What experience do you have working with tenants who have:
 - a. Poor literacy?
 - b. English as a second language?
 - c. Mental health issues?
7. What have you done differently for those tenants?
8. How do you think the new patch working system is going to help with regards to rent collection?
9. Do you have any positive stories about rent communication?

Appendix 4

Housing Operations Managers Questions

1. What is your role in communicating with tenants about their rent?
2. What are you trying to achieve when you communicate with tenants about their rent?
3. Which communications have been most effective?
4. Which problems or issues have been caused by communications?
5. What discretion can you exercise in communicating with tenants about rent?
6. What experience do you have working with tenants who have:
 - a. Poor literacy?
 - b. English as a second language?
 - c. Mental health issues?
7. What have you done differently for those tenants?
8. What do you think are the main obstacles to good communication with tenants?
9. Have you had any training or briefings in the last year which included what or how you should be communicating with tenants about rent?
10. Have you provided any training or briefings on these issues to your own staff in the last year?
11. Do you have any positive stories about rent communication?

Appendix 5 Senior Housing Development Officer Questions

1. What is your role in communicating with tenants about their rent?
2. What is the Council's main objective when communicating with tenants about their rent?
3. Which communications have been the most effective?
4. What communications have been the least effective?
5. What type of training have you provided to staff on rent collection communication in the past?
6. Has there been any differences/improvements as a result of this training?
7. Tell us about contact methods with tenants. Is there enough personal contact (telephone, interviews and home visits) and are those contact methods suitable for tenants?
8. Would there be any benefits in having evenings and weekend contact with tenants?
9. What would you change about the way the Council communicates about rents if you could?
10. Do you have any positive stories about rent collection communication?