



PRIORITY DEBT PLAN

WILLIAMSBURGH
HOUSING ASSOCIATION LTD



Vision & Mission



Vision

To be a leading and innovative provider of quality homes and housing services.

Mission

We are committed to preventing tenancy debt occurring, providing advice and assistance when it does to maximise the tenants' income and reduce any rent owed to the Association.



WILLIAMSBURGH
HOUSING ASSOCIATION LTD

Williamsburgh Housing aims to:

- Prevent tenants getting into arrears
- Minimise the amount of arrears owed by tenants
- Ensure that tenants have the information, support and advice they need to maximise their income and prevent or minimise debt
- Treat all customers fairly and equally
- Promote our services on social media and in our newsletter
- Be polite and courteous at all times
- Provide a high quality, value for money
- Be accessible, accountable, and to listen and respond to our customers needs

The objectives that Williamsburgh will seek to achieve in meeting its aims are:

- To maximise rental income by preventing arrears occurring and minimising the amount owed by individual tenants
- To provide Benefit Advice at all stages throughout the tenancy
- To provide support in relation to energy and meters
- To signpost tenants to relevant external agencies
- To inform tenants that they are in arrears within two weeks of the last action taken
- To record all discussions about arrears
- Monitor our targets and report on performance
- To regularly survey the service through customer satisfaction monitoring
- To have professional staff dealing with arrears
- To promote payment by direct debit and make paying rent as simple as possible
- To regularly analyse the causes of rent arrears to ensure that services are relevant and effective
- To only use eviction if all other methods of recovery have failed and the customer persists in the non-payment of rent
- Be easy to contact and quick to respond, and to be transparent

Preventative Work

Proactive work takes place at the following:

At offer stage

Following acceptance of offer

Rent for the property is included in the written offer, together with confirmation of what should be paid should the offer be accepted.

Customer will be contacted by a member of the rents team to discuss circumstances, payment of rent and to offer a benefit check to be undertaken.

At sign up stage

Following the sign up

The customer is verbally advised of the duty to pay rent, given the various payment methods including the promotion of direct debit payment. The customer is also given a new tenant pack. Included in this is details of how to pay your rent, and the consequences of non-payment.

If the customer is in receipt of benefits, a benefit check and assistance to complete Universal Credit/Housing Benefit will be offered and provided by our Benefits Adviser.

Contact will be made by the Tenancy Support Assistant to offer advice and sign post in relation energy and meters.

Preventative Work

Creation of the account

A letter is issued to all new tenants to remind them of their duty.

Information

Information and telephone numbers are provided in correspondence. Early contact information will be displayed on our website

Statements

Rent statements are issued biannually in February and September and are in addition to the rent increase notifications

Visits

Visits, telephone calls, appointments and additional investigations are used wherever applicable, At the settling in visit, the payment of rent will be discussed in addition to other tenancy responsibilities.

Recovery Process

This is done in line with Departmental policy and procedures.

Targets

Targets are set annually for current rent arrears. These are monitored on a weekly basis and will be reviewed during that year.

Overall targets will be set, together with targets for individuals.

Individuals' targets will be discussed and monitored at one 2 one meetings

Key performance indicators are monitored and reported to our Board on a quarterly basis.

Monitoring & Controls

Arrears levels are monitored on a weekly basis and 'hot spots' identified and analysed.

The process monitors arrears on a fortnightly basis and highlights the next action to be taken. The decision to 'move cases on' is taken by officers in line with procedures. Full payment of the outstanding balance will be requested in the first instance on all occasions.

Contact

We will use various methods of contact including, text, email, telephone, Teams, Zoom, Near Me and written. Direct telephone line numbers and corporate e-mail address will be stated on all correspondence. Methods of payment will be included on correspondence. Home visits will be undertaken when necessary.

Staff Training

We will ensure that all staff are fully trained in all areas through in-house and external courses.

We will conduct regular one to one meetings and discuss personal development.

We will provide refresher training as determined via the personal development process.

Debt Awareness

There are advice services available that will help with maximising income and debt awareness.

Customers will be signposted accordingly by staff and details will also be given on correspondence and information leaflets.

Liaison with External Partners

We will liaise with external partners as and when necessary, including Housing Benefit, DWP and Citizens Advice Scotland, support providers.

Corporate Working

We will ensure a corporate approach to the recovery process.