



RENT COLLECTION SURVEY 2008

OVERVIEW

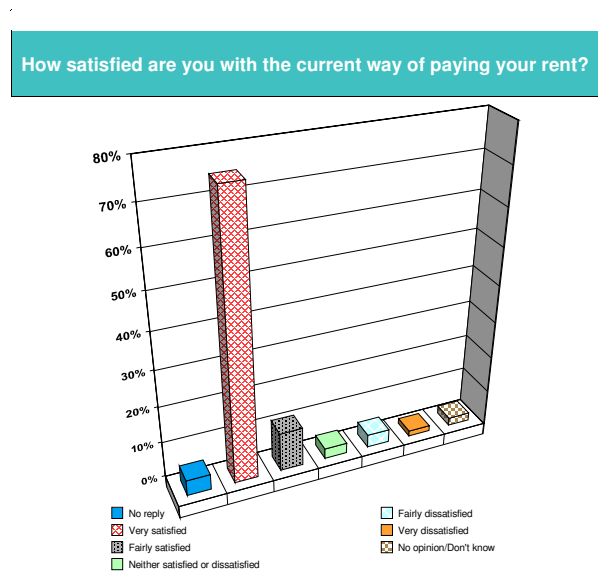
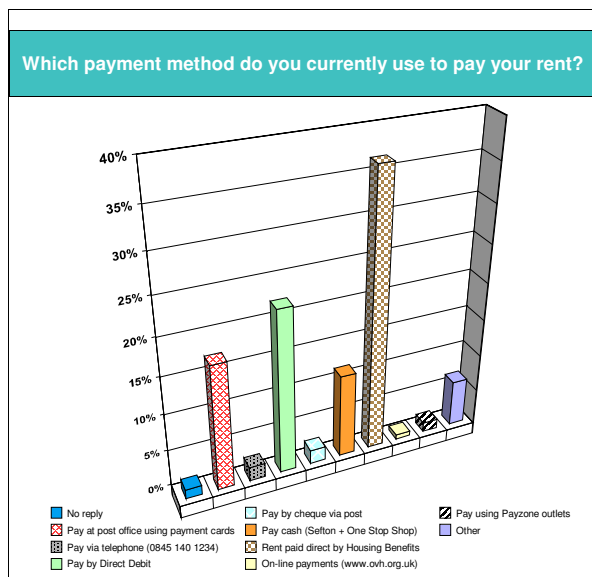
This survey, undertaken during March and April of 2008, was sent by post to members of One Vision Housing's Customer Consultation Panel to ascertain satisfaction with, and how tenants are using the Income Management service. Of the 350 people (approximately) who are part of the Customer Consultation Panel, and asked to complete a survey, 139 were returned which resulted in a 40% response rate. The results, from the ten questions that we asked, are displayed below in the form of graphs.

Headline figures indicate that, as expected, a large number (36%) of the respondents pay their rent using benefits. Of those who do use other methods available to pay their rent, 86% are satisfied with the methods that are available. Results, however, do show that both payment by phone and online need to be publicized to increase customer awareness of these options. Results also show that the work of the Welfare Benefits Team also needs to be publicized to raise their profile.

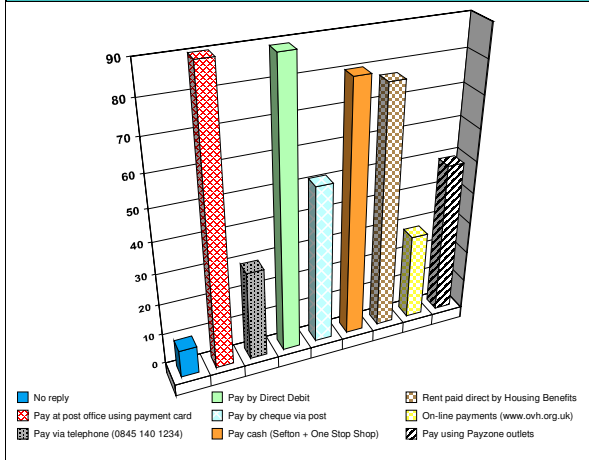
The new quarterly rent statements have proven a success, as they are now easier to understand (82%). The proposals to move the Direct Debit payments to two monthly payment dates, and the two rent-free weeks to the start of the financial year, have both received positive feedback.

Finally, further individual feedback and suggestions for improvement from respondents are included within this report, under Customer Comments.

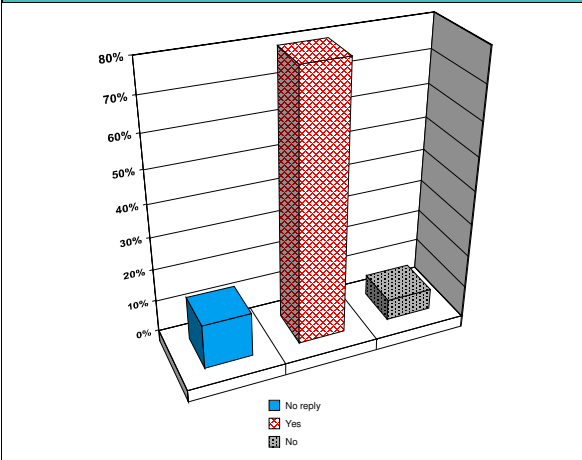
RESULTS



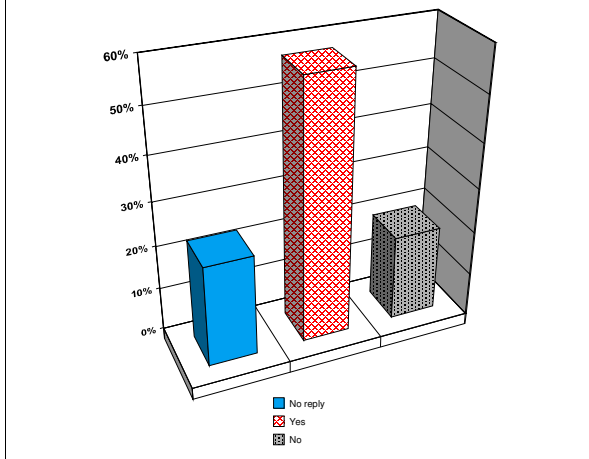
Were you aware of the other methods available to pay your rent?



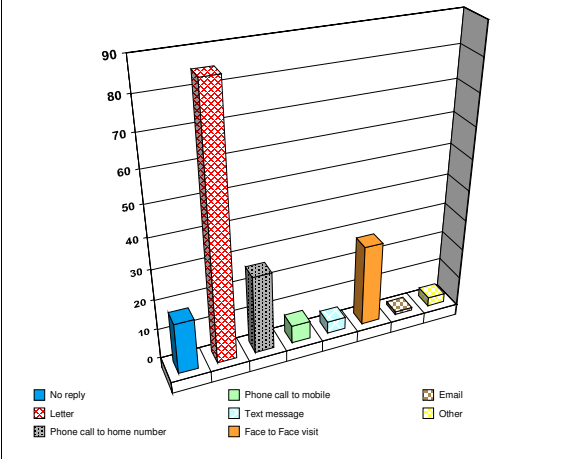
For those tenants not in arrears they currently enjoy 4 payment free weeks under OVH's 48 week rent year arrangement. We are considering moving one of the 'payment free' weeks, from March to the start of the financial year in April.



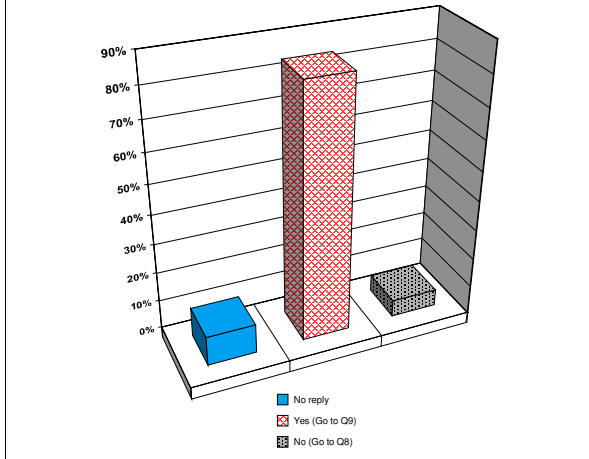
To assist in streamlining our services we are also considering moving Direct Debit payments to two monthly payment dates.



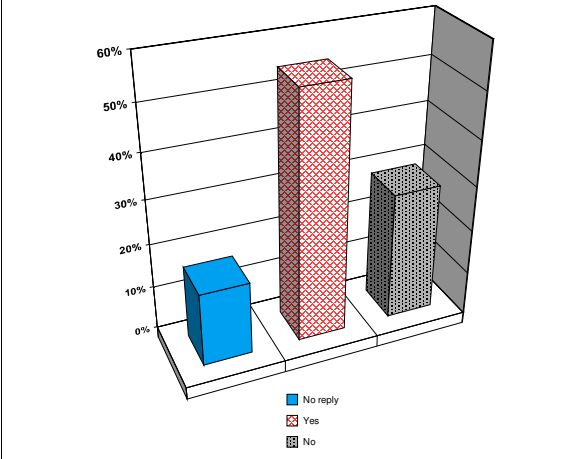
If your account went in to arrears, how would you prefer us to contact you to discuss paying your arrears?



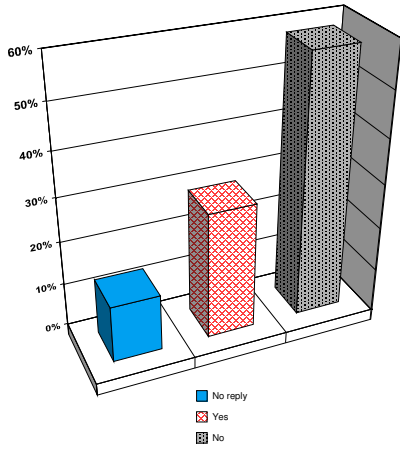
All tenants receive a quarterly rent statement that has recently been redesigned to make it clearer and easier to understand. Do you find the new format easier to understand?



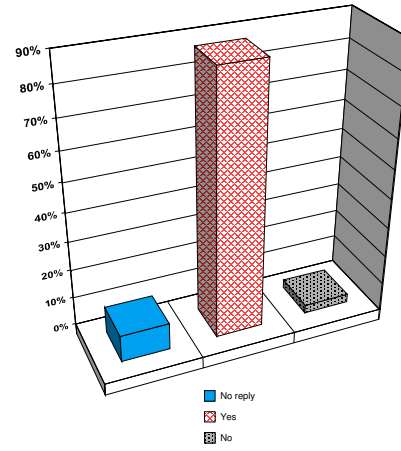
Would an incentive/reward scheme (Prize draw for those with no arrears) increase your willingness to pay your rent and have a clear rent account?



Were you aware that OVH provides specialist welfare benefits advice service to assist tenants with money matters?



Are you kept informed, in advance, of changes to your rent charges?



CUSTOMER COMMENTS

As well as asking tenants to give their feedback on the service provided by One Vision Housing, regarding the payment of their rent, there was also an option, following a number of the questions, which requested some written responses from the tenant. These comments are included, in their entirety, below.

“Which payment method do you currently use to pay your rent?” Other options offered by customers:

- Standing Order.
- Did pay by standing order but I'm now paying as above (by Direct Debit).
- Standing order.
- In receipt of full housing benefit.
- My rent card has a 'post office' logo. Can I use it at payzone outlets?
- Pay by cheque via post, Will change to Direct Debit from April 08.
- By cheque at Sefton One Stop Shop.
- Part of rent paid Direct Debit & other half paid by housing benefit
- Housing Office in Southport.
- I'm in the process of changing to direct debit.

“How satisfied are you with the current way of paying your rent?” Other options offered by customers:

- Consult the tenant before instigating eviction procedures, some backlogs cannot be shifted by a tenant, it took me 6 weeks.
- Keep office open.
- Better facilities and a list of outlets would be helpful.
- More outlets for paying as some areas have few pay points and not suitable for some elderly.
- Rent cards marked clearly in credit or arrears yearly.
- Have more pay zone's. Can't pay rent at pay points.

“For those tenants not in arrears they currently enjoy 4 payment free weeks under OVH's 48 week rent year arrangement. We are considering moving one of the 'payment free' weeks, from March to the start of the financial year in April. This would assist you in keeping a clear rent account free of arrears for the rest of the financial year. Would you be in favour of this move?” Customers who answered 'No' were asked to explain why:

- Do not see the point in having payment free weeks.

- It does not make that much difference and is helpful.
- Does not matter to me pay direct debit monthly. Do not get any weeks free.
- There is no reason for tenants not to pay their rent on time except for illness. The last two weeks in March is ideal it gives you a fresh start.
- Happy with present arrangement.
- I'm happy with the way it is now. It's only being moved for OVH benefit only.

“To assist in streamlining our services we are also considering moving Direct Debit payments to two monthly payment dates. In addition we are considering moving to a 10 month payment cycle between April and January, with two non-payment 'rent free' months in February and March. Monthly payers would then pay 10 equal installments throughout the year similar to arrangements with Council Tax. Would you be in favour of this move?” Customers who answered 'No' were asked to explain why:

- People enjoy having the 2 weeks free period over the Xmas & new year holiday period.
- The larger payments drawn over 10 monthly cycle would make the payments difficult to manage.
- Tenants on limited income may not be able to afford to have 2 months deductions made from their accounts.
- Being on a fixed income my budget will not stretch to a larger monthly rent for 10 months before reaching the two rent-free months.
- Because payment would be in advance and leave people short of cash & start a debt cycle.
- Happy with present method.
- Leave things as they are.
- I get paid weekly and like to pay my rent weekly.
- Hate Direct Debit.
- I only pay Council tax by direct debit.
- On a fixed income only get paid once a month my rent would go up.
- Better financially to pay every month.
- Don't pay direct debit.
- Income is on a monthly basis. Would not wish to have two monthly payments debited at the same time.
- Don't have direct debits.
- Don't do direct debit, rent paid by housing benefit.
- If we paid by 10 monthly payments, we would pay more each month than if we paid by twelve.
- I don't pay by direct debit and never will.

- Quite a lot of tenants would find it hard to find the extra money each month as some are already struggling with the new rent increase, or will be.
- I prefer it to stay as it is. I budget weekly for rent, bills etc.
- I am not sure whether, if the service was put into action, I would have two months rent taken in advance in the 1st instance.
- If on a strict budget you could not afford extras payments to get two free months.
- It would be better to have the non-payments in December & January because it helps out over Christmas.

“All tenants receive a quarterly rent statement that has recently been redesigned to make it clearer and easier to understand. Do you find the new format easier to understand?” Customers who answered 'No' were asked to explain why:

- Because I am on benefits I find it difficult to work out what my weekly payment will be. If it actually said at the bottom of the letter 'you pay this each week' it would be very much easier.
- I just found the old design easier but everything takes time to adjust when things have been changed.
- Do not appear to be in the system currently.
- Because rent rebate is paid in arrears and supporting people pay in arrears the statement always shows me in arrears when I am not - it would be better if the rent applicable to my home was shown at the end of each month when all payments have been received.
- I can only remember getting one statement at the end of the financial year and as I pay by direct debit I cannot reconcile the figures clearly.
- I felt the old statements were very easy to understand.
- I am in receipt of housing benefit and as they pay some in arrears and some in advance I am never sure where they are up to but I do know where I am up to as I pay my top up every two weeks when I get paid so I know I am straight.
- Still find it difficult to understand.
- It is too long. I recently found I owed 2 wks rent and this was from last march. I had to go the office to find out when this had happened.
- I find it totally confusing, just rows & rows of figures. I am by no means stupid but it seems very complicated.
- Format is easy to read. But why is it so far behind? Can't it be more up to date when we receive it?