

Accreditation news

Issue 5, January 2018

It's been a busy year (for everyone) and landlords continue to face some really significant challenges, like re-evaluating the way in which they work in the light of the terrible Grenfell Tower tragedy and responding to the continued roll out of Universal Credit. In the light of this, HQN is also reviewing all of its accreditation frameworks to make sure that they stay relevant, and provide a really useful tool to help teams to develop and improve their services, and to stay ahead of the field..

Despite these challenges, accredited organisations continue to drive forward improvements that help their customers and ensure that they make best use of the resources they have at their disposal, and we continue to be approached by a range of landlords from across the country that are interested in applying for our rigorous accreditation process. Not everyone get through to the final stages at first go, but the strongest candidates do and we're delighted to be able to welcome some new organisations to this sector leading group:

- Regenda Homes (part of the Regenda Group) achieved income accreditation in August 2017
- Sovini Property Services (part of the Sovini Group) achieved both contractor and gas accreditation in November 2017
- Inquilab Housing Association achieved income accreditation in November 2017.

At the same time, other teams were re-evaluated through the re-accreditation process, and showed that they have been able to sustain the same high level of performance and service quality. They will now hold the award for a further three years. Our sincere congratulations go to:

- LB Camden Council
- Calico Homes
- Walsall Housing Group
- Halton Housing Trust

A full list of all accredited organisations (some holding multiple accreditations) will be published in The Governor during December 2017, and we will continue to use every opportunity to promote the success of our accreditation holders. If you have any ideas about future events or briefings, that could be used to showcase your team's best practice, do get in touch with Anna (anna.pattison@hqnetwork.co.uk) so that we can talk to you further.

One of the aims of accreditation is to help share best practice by bringing together some of the best in sector. We've been talking to some of our income accreditation holders about their experience of the accreditation process and the challenges they face and four teams have kindly agreed to prepare a brief article for inclusion in this newsletter, to share their experiences. (please feel free to share this with your income colleagues). We're hoping to develop this over the next few months, to provide opportunities for other accreditation holders to talk about their work. We really hope that you find this useful!

Income Accreditation – striving to deliver the best



- whg is one of the West Midlands' leading and most successful providers of high quality homes. Owning and managing around 20,000 properties across 16 local authority areas, we provide affordable, good quality homes and community-based services to the local community. Since forming in 2003, we've invested over £400m in our homes and developed a range of services
- We aim to deliver high quality homes and services for our customers, and delivering on our promises is at the heart of our service offer. We have a strong commitment to quality and aim to deliver a strong business, fit for today and prepared for tomorrow. These were driving factors in our decision to seek external accreditation for our income collection service; to demonstrate that the service has been scrutinised by a reputable and independent organisation and found to meet exacting standards is a measure of confidence that customers, clients and partners recognise and trust
- We first received accreditation in 2014 and were found to continue to meet the standards at our annual assessments over the next three years. We successfully bid for a further three years accreditation this year and were awarded it in July. We have continued to improve the service since the original accreditation, building on partnerships, expanding our offer to customers and strengthening value for money

- We have made use of customer insight and data profiling to inform service design and delivery, working with tenancy sustainability and impact planning tools from Experian and Policy in Practice. This data is helping to identify target groups for money advice and employment and training support, which underpins our behavioural change campaign, 'Rent First'. In this campaign, we are working with customers to move their payments in advance to prepare for Universal Credit. In partnership with Accord Group, whg has received £3.9m from the Big Lottery and European Social Fund, to deliver Black Country Click Start a financial and digital inclusion project. whg has also secured funding for three additional money advisors who are working with customers affected by welfare reform
- Our biggest improvement to income management though is the ongoing workflow development. This is increasing efficiency through greater automation of routine tasks, including payment processing. This methodology has helped us to reduce the number of staged recovery actions and has moved us away from chasing balances. We now focus on whether customers have managed or unmanaged payments. Other system changes have included the introduction of any day paperless Direct Debits, with over 60% of customers paying by this our preferred payment method. Performance has improved year on year, with rent collection rates increasing from 98.6% to 100.74%, current tenant and former tenant arrears decreasing from 2.25% to 1.87% and 1.1% to 0.86% respectively, between 2012 and 2017
- One of the biggest challenges we have faced in the housing sector was the 1% annual rent reduction, which resulted in an organisational restructure. As part of the restructure, we re-aligned our in-house money advice service, forming two sub-teams; one sitting within Income Collection, dealing with reactive and crisis cases; the other assigned to Tenancy Services, focusing on proactive, preventative action to sustain tenancies
- Since the original accreditation we have been focusing more on sustaining tenancies which can be a challenging when chasing debt, particularly where customers are affected by reduction in and changes to their benefits. As a result we have updated our policies dealing with income collection and allocations, incorporating measures to minimise the impact of welfare reform, including the use of Ground 8 for mandatory possession where appropriate, and have developed a range of tenancy management policies. We have strengthened our pre tenancy work to include training for customers and sustainability assessments including affordability and support needs. Our 'sustaining tenancies strategy' is in development and our welfare reform action plan in progress

- To ensure a one team approach, we have set up a multi-disciplinary Welfare Reform Champions Group, with members drawn from across whg's teams. Our Health and Wellbeing Team has recruited Energy Champions to address fuel poverty through energy advice and broader support on health, employment and training and debt issues. We have also implemented the Fuel Good project, in partnership with Co-op Energy. This will result in us being registered as an energy provider, approved by OfGem which should result in one of the ten lowest energy tariffs in the UK. Externally we have set up Walsall Welfare Reform Group with other registered providers, to deliver consistent services in Walsall and to develop the relationship with the DWP
- One of our more innovative responses to the challenge of welfare reform was to commission Jesta Minute Community Theatre Group to produce short plays and films. These films are now used to educate colleagues, partners and customers. The films can be viewed on whg's YouTube page
- https://www.youtube.com/watch?v=l2Pfs_hXimw
- <https://www.youtube.com/watch?v=Nn9Ai32uJRU>
- The accreditation award and annual assessments have given us an opportunity to reflect on and celebrate our achievements over the past few years and to focus on what else can be improved. Our key areas of focus for the next few years are our continued work around mitigating the impact of welfare reform, including supporting customers to improve their digital footprint and get them on the right step to employment. We will continue to develop and implement workflow, and once fully implemented will review colleague resources to ensure the service remains fit for purpose. We have started to roll out mobile working devices to colleagues and the longer term goal is to have more colleagues out on the patch working with customers to sustain their tenancies. This will involve a range of electronic forms being developed, linking into income collection workflow, enabling more holistic tenancy visits and the introduction of tenancy audits. The other change to systems and our customer approach is the channel shift agenda; a customer portal is currently in development which will allow customers to manage their rent accounts online, report repairs and raise general queries, with further self service planned for the future
- For further information please contact Sarah Johnson, Income and Residential Property Manager or Jaz Kaur, Income and Financial Inclusion Manager sarah.johnson@whgrp.co.uk jaz.kaur@whgrp.co.uk.



Mark Walker (Optivo Housing Group)

Why we decided to apply for accreditation

We decided to restructure our income service in 2012. Previous to 2012 we had five different income teams regionally. All teams were trying to work the same way but invariably working different ways because of regional differences. Performance was good in some areas and not so good in other areas.

We restructured and went for a centralised, specialist Income set up but with a local feel. A kind of best of both worlds approach. The centralised team would be the heart-beat in terms of contact and consistency and then a small band of local visiting income officers regionally would support residents in their own homes for anyone needing a face to face visit. We also revaluated our Financial Inclusion approach with dedicated Financial Inclusion Officers supporting the Income set-up.

This essentially gave us the best possible platform for Welfare Reform with hot issues like the Bedroom Tax and Benefit Cap (and introduction of UC) starting in April 2013. Restructure wasn't plain sailing initially as we lost a lot of experienced staff due to not wanting to relocate to our new centralised team. We recruited new staff not based on experience but based on the characteristics we were looking for in an income structure (solution focused, great communicators, determined, positive and enthusiastic).

After about 12 months we really felt we'd turned a big corner. The new structure was starting to reap benefits with arrears reducing for 250k plus our Financial Inclusion Team sourcing over £2m for residents in income maximisation.

Going for the accreditation was about giving that extra confidence to our executive team and strategic board that we had our fingers on the pulse with Welfare Reform. It was essentially a rubber-stamp for all of the hard work we'd put in.

What have been the successes and the challenges?

Arrears fell by around £500k between the accreditation and 2016. We reduced our arrears year on year over four years and arrears fell to their lowest position ever.

We've been particularly proud of the arrears work we've done on new tenancies especially those aged between 0-6 months old.

We've got better year on year in terms of how we conduct sign up and ensuring accounts get off to a flying start.

Evictions have reduced year on year too. In 2013, we'd evicted 62 households for eviction. By last year it was just 40. We've also reduced the number of court hearings year on year since 2013. So not only are we sustaining more tenancies we've reduced the organisations cost of legal action.

The pace of Universal Credit has really hit – but in a positive way. We've over 1,500 UC cases now. 1,400 in the last 12 months. In certain areas we've been adding 50 a month. Although arrears for UC claimants are three times worse than normal arrears, we've started to see a reduction in debt. Arrears comparable to this time last year we've seen a gradual reduction as does comparisons to as little as three months ago.

We've put a good, solid action plan together on UC and looked at what practically we can do to support each resident. I wouldn't say we've got a big magic wand but we're starting to get a really good feel as to how best we can support a resident through Universal Credit. We've got a positive mindset on dealing with Universal Credit.

We've risk scored every resident too and placed them into different risk segments. The idea around this is that we can focus our resources more efficiently. We can use automation and technology to focus on our low risk residents which frees up capacity to concentrate efforts on residents who are high risk or who are regular non –engagers and payers.

We've used technology at the fore-front of our collections strategy. Each mobile officer has an iPad so they are able to update systems whilst they are in people's homes. We also use Apps so there is a consistent service. We use SMS texts as a tool to contact residents. We send around 1,500 texts each month – this is a great way to drive up connections. Invariably residents will phone in immediately. The number of inbound calls we receive now out-weighs the number of outbound calls we make. We see inbound calls like gold-dust.

We've also developed MyAccount which is our Customer Portal. This allows residents to look at their rent statement online (like online banking). We regularly receive 7,000 hits each month so we've less residents ringing in to check their balance or ask for a rent statement.

How have the accreditation annual assessments helped?

It's given us a great rubber-stamp each year of how we're doing as a team. When we submit our report detailing improvements it's an excellent opportunity to evaluate the year and put things down on paper. We see it as a positive challenge so we don't stand still. I feel the accreditation prompts us to continually make improvements whether that be big projects or small incremental improvements.

We enjoy the actual assessment day as it gives staff within the team and outside of the team a chance to have honest conversations with the assessor about the Income collections department. I like the fact Income officers can be honest and upfront with what works and what doesn't.

The spot checks on new tenancies keeps us on our toes. This year the assessor did checks on Universal Credit accounts. So it was a wonderful opportunity to show the assessor the intensity of the increased contact. It also gave me confidence that teams are doing what we expect of them, eg, early intervention, consistent contact, providing good support.

I also get the chance annually to meet up with other Accredited organisations to share best practice and ideas.

Key areas of focus for the next few years

We're going through a merger as I write this. So the next year will be focused on being one organisation and Executive Teams will be putting together new structures.

A key focus will be to review our systems in order to check they are fit for purpose. Universal Credit means we're having to think differently so a review of systems and how we case manage cases will be at the fore-front of what we do.

We will continually look at technology to be smarter and sharper. I would envisage using Artificial Intelligence so we know even more about our residents. We will also look at how residents can self-serve even more so it frees officers up for more risky cases.

Universal Credit caseloads will increase. We expect to have well over 20,000 residents on UC by 2021. The good thing is we're learning quickly and we've given ourselves a good platform to succeed.



Nottingham City Homes

Nottingham City Homes is an ALMO formed in 2005 with approximately 26,000 tenancies and 1,400 leaseholders. We have had a specialist rents team in place since 2007 and we have always had a strong emphasis on financial inclusion. In addition to two income teams we have a Tenancy Sustainment Team offering help with money management and access to welfare benefits.

We took the decision in 2011 to apply for accreditation with HQN after looking at the feedback from other organisations that had been through the process and seeing how they had benefitted. Initially we had a series of meetings with members of HQN and visited another housing association that had recently been accredited. We saw that the accreditation process would put our income services to the test by applying an objective, rigorous and challenging scrutiny process. We decided that this would be the best way for us to ensure that our service was of the highest quality and providing the best possible outcomes for our customers.

The accreditation gave us reassurance but also made recommendations that we have been able to act upon to improve our service going forward. We were the first ALMO to gain accreditation when we received the award in 2012. The process was hard work but definitely worth the effort put in as it allowed us to thoroughly examine our service and build on the positives whilst at the same time address some of the areas that required development. The independent analysis and accreditation of the income service also gave reassurance to our board.

The annual re-inspection process is extremely useful as a way of checking that our processes and policies are relevant and fit for purpose. We learn about best practice across the sector and this ensures that we are operating as effectively as possible. The annual meeting for all accredited organisations is also really useful as a networking opportunity and a chance to share good practice.

With the current challenge of the Welfare Reform measures we are adapting our service to ensure that we are operating effectively and protecting the income stream of the Company. The full digital roll out of Universal Credit is due to happen in Nottingham in June 2018, therefore a large part of our work currently is focussed on preparing our residents for this. We are looking at improved technological solutions to assist our income collection and a triage system to effectively direct customers to the appropriate support from our Tenancy Sustainment Team.

Regenda Homes

Regenda Homes' accreditation experience



At Regenda, it was all celebrations with a sense of pride, as our Financial Inclusion (FI) team received a recognised mark of excellence, the HQN Income Management Accreditation.

Who are we?

The Regenda Group is a great quality, innovative housing business, creating the homes people need. We operate in more than 30 local authority areas in the North West. With around 13,000 properties, we have something for everyone, from modern city centre apartments and suburban family homes to supported housing for older people.

Why did we apply for accreditation?

We have always aimed at delivering first class customer service that offers great value for money. Our FI goals are to maximise income, minimise arrears, support customers and help them sustain their tenancies. So as part of our continuous improvement strategy and to ensure that we are responding with confidence to the increasingly challenging financial environment in which we operate, we decided to use independent external accreditation to strategically assess the quality of our FI service. We wanted to make sure that we are operating an efficient, effective and economic service as well as to challenge and scrutinise our approach in preparing for and mitigating the impact of welfare reform on the business and our customers.

Experiencing the accreditation assessment

Our accreditation journey started in April 2016. There was an air of excitement within our FI team and throughout the organisation once we decided we were going to submit a bid for accreditation – a detailed self-assessment on how we met the accreditation standards, fully backed up with evidence. We found the bidding process extremely useful because it helped us to undertake a ‘reality check’ of our processes and to identify areas we needed to focus upon to improve our performance.

Following our bid, we were visited in June, 2017 by an HQN Lead Assessor over two days, to verify the information we have provided and to evaluate our performance against the accreditation standards. To receive the HNQ Income Management accreditation all standards must to be met, covering the following six modules:

- Customers and communities: customer focus, response to local priorities and access to relevant services, including money advice and help with preparing for welfare reform
- Income collection: collection and accounting of rent, service charges and other housing-related income
- Arrears management: prevention and recovery of current/former tenant rent arrears and other debt, including incentives for payment and measures to prevent eviction and abandonment due to rent arrears
- Welfare Reform: including the administration of Housing Benefit (HB) and Universal Credit (UC) and partnerships with benefit providers, preparation for welfare reform and management of changes to the benefit system

- Financial wellbeing: measures to address financial exclusion in the community and to support the financial wellbeing of residents. This includes helping customers to maximise their income through access to money management and welfare benefit advice
- Value for money: strategies to achieve effectiveness, efficiency and economy of services.

Over the two-day site visit the Assessor met with our officers, residents and partner organisations and we were delighted by the enthusiastic response from all participants.

The Assessor noted:

'I was really impressed with the attitude of everyone who I met during my visit. There is a very positive, collegiate and mutually supportive atmosphere. Everyone was enthusiastic about the accreditation and spoke passionately about their work.'

The good news about our accreditation experience, was that guidance and support were at hand from our HQN specialist/lead assessor, who provided practical tips and ideas throughout the process.

Following a strong big and rigorous assessment of our FI service, we were delighted to receive a very positive report and recommendation to the Accreditation Panel to award us accreditation. We were thrilled when HQN announced that we have earned accreditation in August, placing us amongst less than 3% of top registered providers who have achieved accreditation in the country.

It takes a great deal of hard work and determination to earn accreditation. We are very proud of what we have achieved, meeting high quality standards of excellence, which commits us to delivering continuous improvement over the next three years of accreditation. The process has really helped us to learn and improve and we are now ready to focus on planning and preparing for the next wave of welfare reform, especially as we support our customers with the rollout of the Universal Credit full service (Digital Service).

And finally

It's been great working with you all over the past twelve months. We've all learnt a lot from you, and we've constantly been surprised by the pace of change in the sector – it's really been inspirational. We look forward to seeing you all again in 2018 – Merry Christmas and all the very best for the New Year from the accreditation team at HQN.