



# We're Listening

Paying rent and our approach to rent arrears

**Livv**  
housing group

## Who did we talk to?

We wanted to review our income maximisation policy and improve our service around rent and rent arrears.

In November 2023 we invited customers who had experience of being in rent arrears to attend a focus group in Southdene Community Centre. We supported with travel costs where needed to ensure customers from across Knowsley could attend.

## What did you tell us?

We held an open conversation to find out what customers thought about information they received, payment options, communication and the support we provide.

Customers told us:

### About information:

- they felt that more information should be provided at the start of their tenancy
- they needed more advice about Universal Credit and Housing Benefit.

### About payments:

- they understood rent payment methods
- they didn't always understand the options available if they experienced arrears.

### About contact from us:

- they felt that door knocking and multiple letters resulted in panic
- reading difficulties were an issue for some
- multiple letters were sometimes received
- letters were sometimes received for 'low levels' of arrears or missed payments
- face to face contact was preferred, but at pre-arranged times
- text messages or WhatsApp messages would be welcomed, in addition to phone calls.

### About contacting us:

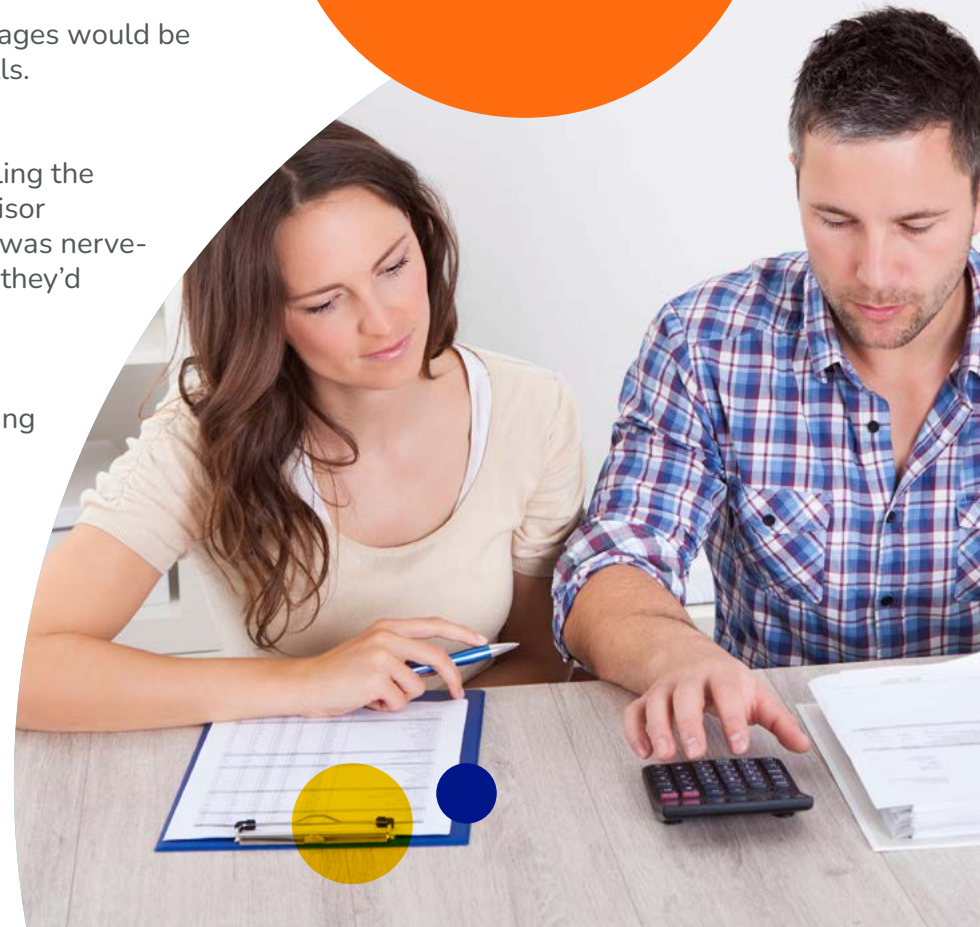
- they generally felt comfortable calling the contact centre or their housing advisor
- the first contact about rent arrears was nerve-racking, but they felt better once they'd spoken to someone.

### About contacting others:

- they experienced difficulties speaking to Universal Credit (DWP).

### About Support:

- there should be more in our letters about support available
- the cost of living continued to impact them
- once accessed, the welfare team provided useful support
- more contact from their housing advisors would be useful.





## What are we doing?

We've used the information from the focus groups to review our policy and plan some improvements.

We're:

- producing a new customer handbook that will include detail about paying rent and rent-based advice
- developing more support around Housing Benefit, Universal Credit and benefit transition
- reviewing the wording and frequency of letters to reduce distress, encourage communication and increase uptake of support
- changing the first stages of formal action to four weeks in arrears or an arrears balance for more than eight consecutive weeks (this was formerly when £150 in debt)
- moving our resources and responsibilities into one income team for consistency in approach and increasing the number of advisors who can support customers with rent
- introducing a case management approach so that we can hold quality conversations to understand customers circumstances and build relationships
- providing more telephone, WhatsApp and face to face-based support
- increasing the number of housing advisors to improve customer service
- reducing the size of our geographies (the number of homes that each housing advisor looks after).

## Thank you

We'd like to thank all the customers who took the time to talk with us.

Your voice matters!

