

# Gloucester City Homes



## Income Management Strategy 2010-2013 (2011 update)



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### Bengali

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### Gujarati

જો તમને આ દસ્તાવેજ બીજી ભાષા અથવા રચનામાં જોઈતો હોય, અથવા જો તમને ઇન્ટરપ્રિટરની સેવાઓ જોઈતી હોય તો, કૃપા કરી અમારો સંપર્ક સાધો.

### Polish

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### Urdu

یہ دستاویز اگر آپ کو کسی دیگر زبان یا دیگر شکل میں درکار ہو، یا اگر آپ کو ترجمان کی خدمات چاہئیں تو برائے مہربانی ہم سے رابطہ کیجئے۔

[Translation reads: If you would like this document in another language or format or require the services of a translator, please contact us.]

STATUS (Draft / Approved / Updated / Archived)	REFERENCE
<b>APPROVED</b>	\\Gloscitys89\filestore\06_ Policies_ &_ Procedures\06 Current GCH Policies & Procedures\18 Strategies\05 Income management\2010-2011\Income Management Strategy 2010 2013.doc
<p>Important Notice: Printed paper copies of this procedure are <b>uncontrolled</b>. The current version of this procedure is available on the Intranet</p>	

**Documentation Master Sheet**  
**Amendments to this Document are Detailed Below**

Version Number	Date Amended	Comments	Date Approved	Author	Approved By
01	15-01-2007	Comments by GCC Head of Benefits	21-02-2007	LB	Services & Operations Committee
02	27-03-2008	Updated name of Gloucester Partnership/Sustainable Community Strategy	27-03-2008	SC	AG
03	17-04-2008	Full review of the Strategy and integration of Income Strategy	21-05-2008	SC	Services & Operations Committee
04	06-04-2009	Full review of Strategy and targets	18-05-2009	AG	Customer Forum
05	19-05-2009	Amendments following Customer Forum	10-06-2009	AG	Board
06	15-06-2010	Full review of strategy for 2010-2013	07-07-2010	SC	Board
07	14-07-2011	Full review of strategy with revision of targets	14-07-2011  11-01-2012	SC	Customer Forum review group  Board

**Summary of most recent changes:**

This version contains a summary of progress in 2010-2011 and revised targets for 2011-2013 reflecting external factors, e.g. Welfare Reform.



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## EXECUTIVE SUMMARY

We have developed a specialist team to manage our income services. The team provides a focussed approach to income collection linked to intensive partnership working to provide support packages to residents in order to sustain tenancies and create a better quality of life for our residents.

The aims of the income management strategy are to:

- Sustain tenancies through a variety of support mechanisms and signposting
- Focus on a preventative approach to minimise the accrual of debt
- Maximise income for our residents
- Maintain or improve revenues
- Improve financial capability of our residents
- Supporting affordable warmth and fuel poverty (through the Asset Management Strategy)
- Promote debt awareness, access to debt advice services and training
- Promote a partnership and multi-agency approach to income management
- Involve our customers in developing and monitoring the service
- Provide a service that represents value for money to our customers
- Maximise access to Housing Benefit and other welfare benefits

The Strategy is supported by our **All of us Together Strategy** which sets out our strategic aims on Community Cohesion, Equalities, Financial Inclusion and Worklessness. More broadly, there are also links into our Asset Management and Environmental Strategies.

In meeting the above aims, we recognise that working in partnership with key agencies is fundamental. The preventative and sustainable approach to arrears recovery supports our vision of sustainable tenancies and creating strong and successful communities. Please see [Appendix B](#) below for our key partnerships

Our achievements for 2010-2011 are shown in [Section 4](#) below.

Delivering the Strategy is shown in [Section 5](#); this focuses on a number of key areas including:

- Managing the collection of income and arrears
- Sustaining Tenancies
- Arrears Prevention
- Financial Inclusion

- Quality Assurance:
- Financial Inclusion
- Quality Assurance:
- Policy Development and Review
- Customer Access
- Effective Performance Management Systems
- Accessible and cost effective payment methods

Our service improvement targets for 2010-2013 are shown in [Appendix A](#) below, together with a comprehensive list of our partners who support the Strategy, shown in [Appendix B](#). An in- depth analysis of both the City and Gloucester City Homes communities is shown in [Appendix C](#) including deprivation details and claimants on housing benefit. There are however some stark facts relating to our residents:

The Indices of Deprivation 2010 has identified eight lower super output areas (these are usually small neighbourhood areas smaller than wards) in Gloucestershire that appear in the national top 10% of those most deprived across all areas of deprivation, five of these are in Gloucester and in areas of the city where our residents live: - Podsmead, Matson and Robinswood, Westgate (2), Kingsholm. The area of Podsmead ranks the highest of those in Gloucestershire and is the nationally the 809 most deprived neighbourhood out of 32482 overall.

Gloucester's employment market has been particularly challenged over the last 12 months, with higher levels of unemployment concentrated in the urban areas of Gloucester and Cheltenham. Unemployment across Gloucestershire is currently at 2.4% (the UK average is 3.7%) although Gloucester's average unemployment rate remains the worst in the County at 3.3% the highest deprivation remain the worst effected: -

	<b>2010</b>	<b>2011</b>
Kingsholm and Wotton	4.9%	4.9%
Moreland	5.5%	5.0%
Barton and Tredworth	6.1 %	6.2%
Matson and Robinswood	6.5 %	5.4%
Podsmead	7.0 %	6.0%
Westgate	8.8 %	7.7%

Our housing benefit claim profile shows:

<b>Housing Benefit Statistics</b>	<b>2010-2011</b>		<b>2011-2012</b>	
	<b>4535</b>	<b>%</b>	<b>4513</b>	<b>%</b>
Tenants in receipt of Housing Benefit	3246	71.6	3233	71.6
Pensioners in receipt of Housing Benefit	1465	32.3	1432	31.7
Claiming 100% benefit as Income Support or Job Seekers Allowance claimants (Working Age)	1312	28.9	1116	24.7
Claiming 100% benefit as Pension Credit claimants (Pension Age)	1072	23.6	1262	28.0
Claiming incapacity benefit (known as Employment and Support Allowance from 1st October 2008)	252	5.6	299	6.6

## 1 INTRODUCTION

Our Income Management Strategy outlines the scope and delivery of our Income Management Service 2010-2013.

In consultation with our residents about the delivery of our services, we have developed a specialist team to manage our income services in 2005. The team provides a focussed approach to income collection linked to intensive partnership working to provide support packages to residents in order to sustain tenancies and create a better quality of life for our residents.

Our team is responsible for collecting rent, leasehold service charges, former tenant arrears, garage rents and rechargeable repairs. Income management is a key priority and enables us to provide high quality services and also support the priorities of our residents. It is also a key performance indicator, enabling us to benchmark with other top performing providers.

We have had tremendous success in the collection of rents and are one of the top-performing organisation's in the Country, where many come to learn about how we deliver excellent results. Delivering excellent performance will become a greater challenge due to current economic conditions and the impacts on our residents, as they sadly have fewer opportunities. Our key challenge will be to sustain tenancies and maintain our income streams that in the least maintain services.

We consult extensively with our residents to understand the impact our service has within our communities. We provide financial inclusion and worklessness advice as an essential part of our income recovery strategy. We encourage vibrant successful communities and ensure that our communities are not disadvantaged by tenure and deprivation.

Our Strategy, supported by others, ensures that our recovery actions our fair and balanced, taking into account individual circumstances and having regard to the wider context of national and regional economic conditions and contribute to community regeneration of our estates.



**Tim Dare, Chair  
Gloucester City Homes**

## 2 AIMS OF THE INCOME MANAGEMENT STRATEGY

The aims of the income management strategy are to:

- Sustain tenancies through a variety of support mechanisms and signposting
- Focus on a preventative approach to minimise the accrual of debt
- Maximise income for our residents
- Maintain or improve revenues
- Improve the financial capability of our residents
- Supporting affordable warmth and fuel poverty (through the Asset Management Strategy)
- Promote debt awareness, access to debt advice services and training
- Promote a partnership and multi-agency approach to income management
- Involve our customers in developing and monitoring the service
- Provide a service that represents value for money to our customers
- Maximise access to Housing Benefit and other welfare benefits

Our approach to delivering the strategy can be summarised as follows:

- Carry out pre-tenancy interviews to ensure that tenancies are sustainable
- Ensure that tenants are referred and supported at the outset of their tenancy
- Carry out benefit assessments or refer to specialist agencies to maximise income
- Minimise the use of legal action
- Take a holistic approach to rent arrears management
- Ensure that eviction is the action of last resort
- Communicate with our customers to promote awareness of initiatives
- Contribute to wider aspirations of our customers for education and employment opportunities
- Refer where there are problems with debt and money management

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### 2.1 Supporting Strategies

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The Strategy is supported by our **All of us Together Strategy** which sets out our strategic aims on Community Cohesion, Equalities, Financial Inclusion and

Worklessness. More broadly, there are also links into our Asset Management and Environmental Strategies

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## 2.2 Our Partnerships

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In meeting the above aims, we recognise that working in partnership with key agencies is fundamental. The preventative and sustainable approach to arrears recovery supports our vision of sustainable tenancies and creating strong and successful communities. Please see **Appendix B** below for our key partnerships.

## **3 SCOPE OF THE INCOME MANAGEMENT STRATEGY**

This strategy encompasses a wide range of income recovery activities undertaken by Gloucester City Homes.

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### **3.1 Rent Arrears**

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This is the recovery of outstanding arrears from properties rented on a periodic tenancy or through shared ownership. We aim to maximise recovery of these arrears through prevention, support and legal action will only be a remedy of last resort.

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### **3.2 Former Tenant Arrears**

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Former tenant arrears occur when a tenancy comes to an end with a debt outstanding. It is the duty of the tenant to pay this debt and if they leave without providing an address then we will endeavour to trace them and reclaim the money.

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### **3.3 Leasehold Service Charges**

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Service charges for leaseholders are the sums of money due under the terms of the lease for repairs and improvements to the common parts or building. We also collect money on behalf of the City Council for the buildings insurance on our leasehold properties. We can also provide additional services for our leaseholders such as gas servicing, repairs and decent homes improvements and the management of these charges and recovery are undertaken within the Income Management Team.

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### **3.4 Rechargeable Repairs**

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We will charge tenants who damage or leave their property in poor condition. We will ensure that recovery of a rechargeable repair charge is undertaken within the wider context of Income Recovery where balancing multiple debts may be an issue.

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### 3.5 **Garage Rents**

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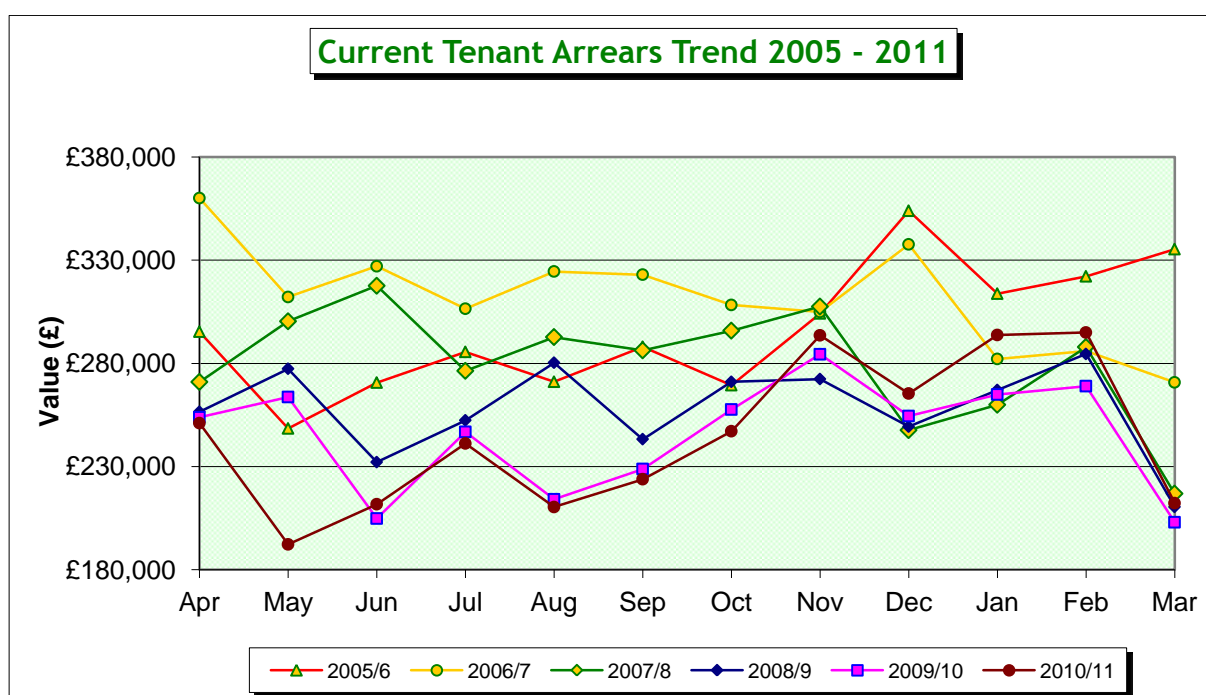
We collect rents for both garage and parking spaces on behalf of the City Council. The collection differs from current arrears because the occupation of the garage or space is allowed under licence.

## 4 ACHIEVEMENTS OF THE STRATEGY

### 4.1 GCH Income Management Strategy - Key areas of success 2010-2011

#### Income Management Performance

- We have continued to provide top quartile performance



- We have decreased the number of evictions carried out in 2010-2011 to 3 from 6 in 2009-2010
- We collected over 98% of the leasehold service charges due for the 2008-2009
- We have implemented a new rechargeable repairs recovery process and have recovered over £10,000 during 2010-2011
- Former tenant arrears, we have collected over £55,000
- We have increased the number and value of electronic payments to 6,189 transactions and £971,951

## Advice and Support

- We have provided to all our customers an extensive range of Financial Services Authority (FSA) leaflets
- In partnership with the Gloucester Credit Union, we have carried out a promotion of their services and supported the Credit Union to expand and become the Gloucestershire Credit Union
- We have worked with Gloucester City Council and funded a welfare benefits take-up campaign, which has raised over £200,000 in additional benefits for our tenants in the last financial year
- We have produced an environmental strategy that seeks to minimise fuel poverty and promote affordable warmth and carried out Best Energy Deal training for front line staff
- We seek to sustain tenancies through risk assessments and referrals for support and advice at the beginning of all tenancies. For all new tenants to social housing we offer a programme of visits throughout the first year of their tenancy.

## Initiatives to Improve Opportunities for Tenants

- We are working with many agencies to provide tenant training to improve confidence and employability and with our repairs and Decent Homes partners providing job preparation training, work placements, traineeships and apprenticeships for Tenants
- We have continued to develop the Archouse computer system to provide efficient and cost effective recovery of service charges and to increase the number of services and range of information accessible to tenants and leaseholders on the Internet.

## Training of Staff and Partners

- We have carried out training for our staff on welfare benefits, housing law and FSA training about managing personal finances. The income management team undergo regular training on basic welfare benefits and housing law to ensure that they are able to provide tenants with up to date information and advice.
- All the Community Scheme Managers have received updated training about the welfare benefits available for older people.
- Gloucester City Homes continues to develop its relationship with Gloucester City Council's Housing Benefit Department through a programme of job shadowing and verification training.
- We have carried out training through partners to increase financial capability and provide support to our residents to manage their finances effectively.



## 5 DELIVERING THE STRATEGY

### 5.1 Managing the collection of income and arrears

We recognise that income management recovery will have an impact on the lives of our customers and tenants. Failure to recover income due to us and the Council could have a serious impact on our ability to provide services but also on the sustainability of the Housing Revenue Account.

#### **Monitoring of income recovery targets is linked to the following:**

- Rent arrears levels
- Rent collection costs including court costs and efficient collection methods
- Number of tenants on Housing Benefit
- Service charge levels
- Garage arrears
- Rechargeable Repairs
- Former tenant arrears
- Sustaining and Supporting tenancies
- Number of evictions and court actions as a result of rent arrears
- Abandoned property and failed tenancy rates
- Tenancy turnover
- Void costs
- Cases of homelessness and repeat homelessness
- Benefit take-up and unclaimed benefit
- Benefit fraud and overpayment recovery
- Levels of customer satisfaction
- Efficiency savings
- Shared ownership arrears

All of our targets for 2010 - 2013 are shown in the Action Plan in Appendix A at the end of this Strategy.

### 5.2 Sustaining Tenancies

We provide £10,000 funding to Gloucester City Council Welfare Rights Team to provide benefit advice to our customers. The provision of services is determined by

an annual Service Level Agreement (SLA). In 2010-2011 this service provided our tenants with additional income totalling over £200,000.

We are a member of the Gloucestershire Benefit Advice Forum and Gloucestershire Financial Inclusion and Capability Forum which is for Landlords and agencies to come together and share good practice and awareness of current issues.

We take a holistic approach to ensuring our tenancies are sustainable. Effective income management is an important aspect of enabling tenants to sustain their tenancy. Our approach is to tackle the causes of debt and financial exclusion as a means of identifying those at greatest risk, to ensure that tenancies are sustained through effective tenancy management and support strategies.

We operate within a formal SLA with the Council on how we work together to process applications for housing benefit efficiently and effectively, and deal with any potential management issues. We have agreed a localised lettings policy to assist the Council to fulfil their responsibilities in relation to homeless households.

We provide a tenant, leasehold and shared ownership handbooks and information packs, which include key information for customers, and we complete a housing benefit application form with the tenant at the pre tenancy interview.

We interview all new and existing tenants before the tenancy sign-up to ensure that the property is affordable and sustainable. We carry out a risk assessment to determine support needs and provide a referral for support, money advice or welfare rights advice to ensure that the tenancy does not end prematurely.

Our commitment to the long-term sustainability of tenancies ensures we carry out an interview of all tenants four weeks after a new tenancy has commenced. We take a holistic approach to creating successful tenancies and have regard to costs that are incurred when setting up a new home that makes tenants vulnerable to high cost or illegal borrowing.

There is also a protocol for care leavers and young people. We are able to demonstrate strong partnership links working with a range of agencies including GL Communities, the police, homelessness, youth offending team, Together in Matson, Connexions, and Community Counts to ensure fair representation and service take up to promote tenancy management to diverse groups and create community sustainability and cohesion.

Six properties have been decorated and furnished and are now being utilised as Temporary Homelessness Accommodation as an alternative to bed and breakfast whilst the determination is completed. We also manage short term homeless units at Caridas House and Park Road.

We work in partnership with the Council in the prevention of Homelessness and in the development of a protocol. We have a support agreement with Knightstone, Rethink and Guidepost to provide a support package for vulnerable new tenants to enable them to sustain their tenancy. A key worker is allocated and a relationship is established to address:

- Financial capability and budgeting
- Assistance with debt advice

- Basic life skills to ensure independence. For example, the ability to live alone and be able to put together a shopping list.

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### 5.3 Arrears Prevention

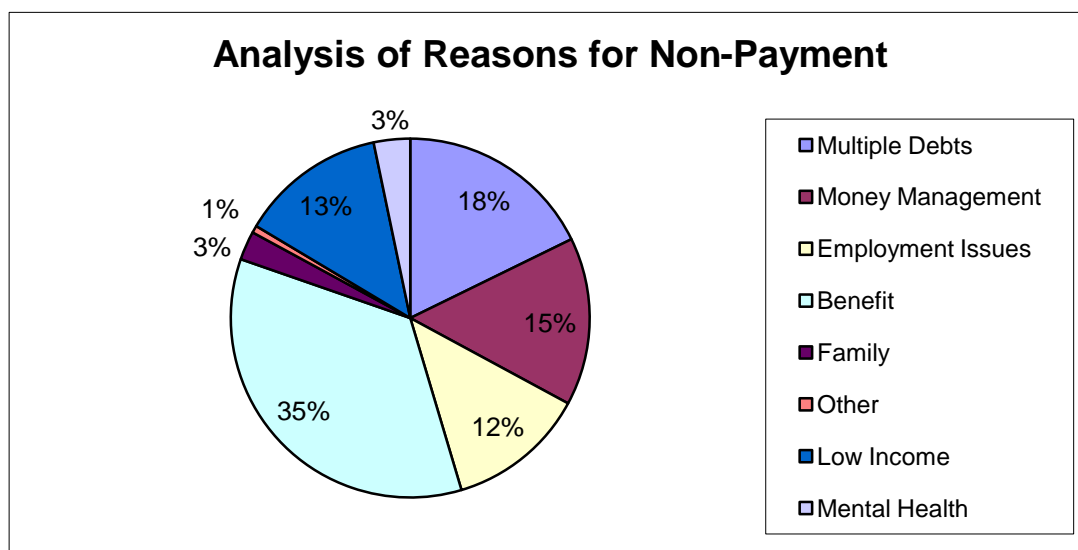
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Arrears and variable payment patterns are often an indicator of wider financial difficulties. Our arrears management practices based are based on early intervention and prevention so that we can break the cycle of financial exclusion and debt.

We have a proactive approach to arrears prevention which:

- Focuses on arrears prevention and intervention at the earliest opportunity
- Makes effective use of all available approaches to rent arrears or service charge debt, using eviction only as a last resort
- Demonstrates a commitment to the government's three key financial inclusion priorities
  - Advice: access to free face-to-face money advice.
  - Banking: access to bank accounts and savings schemes.
  - Credit: access to affordable credit.
- Procedures that highlight key referral trigger points for money advice
- Offer a range of free and accessible payment options
- Complies with legislative and statutory requirements, including the pre-action protocol introduced in October 2006, which includes:
  - Contacting the Tenant as soon as arrears occur.
  - Promotion of referral for debt advice for assistance from local debt agencies.
  - Issue of regular quarterly rent statement.
  - Issue of information in a format to meet the tenant's needs. For example, an audio tape of the rent statement where the tenant cannot read or has sight difficulties.
  - Where the tenant is in receipt of Income Support or job seekers allowance, arrangements are made for direct payment from benefits.
  - Assistance with claims for Housing Benefit and liaison with the Benefits service, with tenants consent.
  - Where the tenant has demonstrated that all evidence has been submitted and there has been a reasonable expectation that benefit will be applicable, court proceedings will not commence
  - Contact with the Tenant prior to any issue of proceedings
  - Breach of any agreement will be notified to the tenant immediately.
  - Notify tenants whose Housing Benefit is subject to review
  - Legal action and eviction are the last resort

- We work with agencies and partners to support our policies on Debt Counselling, Money Advice, Corporate Debt and Housing Benefit
- We have undertaken a survey to understand why our customers are in debt:



## 5.4 Financial Inclusion

The detail and delivery of our Financial Inclusion activities are shown in our **All of us Together Strategy** which should be read in conjunction with this strategy.

We have a strong focus on Financial Inclusion and a long-standing and successful strategy to guide delivery. The financial exclusion picture for Gloucestershire is; 590,000 population, 255,000 households, 17,700 have no bank account, 22,420 are borrowing from doorstep lenders and 68,850 households have no savings.

Financial exclusion can be described as:

**“The inability to access financial services, such as a bank account, in an appropriate form”**

We are able to help residents to access accounts and affordable credit options by signposting them to mainstream financial institutions that can offer a basic account. We trained a group of tenant representatives to hold financial information for their community.

We seek to widen the choice of options for residents in relation to bank accounts and access to affordable credit, and provide alternatives to expensive doorstep or illegal lenders and contribute to the long-term economic sustainability of the community. We continue to campaign to raise awareness about the trap of borrowing from unscrupulous loan sharks, and continue to provide guidance and support to release tenants from burdensome, worrying debt.

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## 5.5 Welfare Reform

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The Welfare Reform Act 2011 will have a major impact on the future of arrears recovery and the service provided to customers. Migration to Universal Credit begins in 2013 and is due to end in 2017; administration will be through the Department of Work and Pensions. It is an amalgamation of 10 benefits and will be paid monthly to customers in a lump sum payment. Under-occupation of housing for working age claimants will now carry a financial penalty for those in receipt of benefits, customers will lose around 13% of their housing entitlement a week from 2013 for one room and 23% for two rooms.

There will be a cap on total household benefit income for couples, lone parent households, and for single person households. The Department for Work and Pension's Policy Simulation Model, suggests that overall around 50,000 households will have their benefits reduced. Broadly this policy will affect large families who are out of work, in the most part with three or more children, or households in high rent areas receiving large Housing Benefit payments.

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## 5.1 Quality Assurance

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We achieved ISO 9001 in December 2006 (re-accredited in September 2011), and are able to demonstrate a commitment to quality procedures at all levels, which are continually reviewed and updated so that they are fit for purpose and subject to continuous improvement.

We are a learning organisation and work with other ALMO's to secure best practice, which provides better outcomes for tenants and leaseholders. For example, the income management team has visited other housing organisations to improve service delivery, and we learn from our customer feedback and research best practice.

We achieved Investors In People status in November 2006 and Investors in People Gold March 2009. Our formal appraisal system clearly identifies the training and development needs of individuals and teams to meet the business objectives of the company and outcomes for tenants. For example, debt management training or softer skills such as customer care training. We ensure that our staff have access to relevant training to provide an excellent service.

Independent performance and service feedback is provided by the Your Views Count Cards and reported quarterly to improve service access, delivery and performance. We measure the satisfaction with visits, advice and the new tenancy visits. We also carry out regular mystery shopping of the service using trained tenant inspectors to test the service.

We also regularly carry out an audit of the Income Management Service. The audit examines how we recover arrears against our procedures and the guidelines provided by the City Council.

Our Tenants, Leaseholders and Shared Owners Handbooks provide full customer information about the service standards that have been developed by customers, to enable feedback on the quality of service.

We have a strong commitment to ensure our services offer value for money and quality for our customers. We benchmark our income management services against others to make sure that we are competitive across all areas of our business. We are a member of the Housemark Benchmarking Group and carry out regular assessments of our services to identify savings and more cost effective means of delivering services.

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## 5.2 Policy Development and Review

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Working with our residents, we have developed our Income Management Policy and Procedures, which includes a policy statement and detailed procedures, the actions required at each stage of the income management process together with the relevant communications and actions to be taken at each stage.

The Income Manager reviews the policy half-yearly to reflect changes in legislation, company policy or actions taken as a result of service improvement review or customer feedback.

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## 5.3 Customer Access

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Our service standards for income management have been designed and agreed with our tenants and leaseholders and issued with the Tenants' Handbook, which also includes all relevant information about rent arrears. Information is shown on the reverse of rent arrears notices showing help and advice and is also provided with the rent statements and service charge bills. The standards are available in leaflet form.

We actively promote the most cost effective payment methods across all our income generation activities. We have identified the costs associated with our transactions and actively promote the most cost effective methods to our customers and reward customers who choose the cheaper payment methods through prize draws.

Rent Type of Payment	Cost of Transaction	Additional Costs
Post Office	£0.48	
Pay Point	£0.40	
Cashiers	£2.20	
Hosted Payments	£0.32	Credit Card surcharge of 1.8% of the amount paid charged to the customer. Additional £0.18 paid for each debit card transaction
Direct Debit	£0.20	
Rechargeable Repairs Post office or Paypoint	£0.46	
Cash at Gloucester City Homes	£0.00	

All of our communications are in plain English and also meet the diverse needs of our tenants with 24/7 web access to e-payments and customer information. We will translate any key documents for our customers and have access to Language Line for telephone and face to face translation services.

We have increased our opening hours to make GCH as accessible as possible to our customers.

We actively promote our income services and the help available to residents through our quarterly Tenant Times magazine and also through GCHTV (available through Freeview, SKY and Virgin)

We also promote debt advice and income management awareness through regular targeted campaigns and newsletters.

Home visits are provided to tenants and leaseholders to give support and signposting to help with income arrears issues and seek to recover payments in negotiation with the resident.

Our focus on prevention of rent arrears provides opportunities for savings within the Income Management Team. We actively seek to minimise legal action and have renegotiated our legal costs so they represent better value for money. We have halved our eviction rates over the last two years. As government figures indicate the costs of eviction average £3000 plus the costs of recovering a former tenant debt, this represents a significant non-cashable saving of approximately £25,000 per year.

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## 5.4 Effective Performance Management Systems

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We have a performance management system which identifies high-level performance and can drill down to an individual case-by-case basis. Individual and team performance is monitored through the line manager, at OMT and EMT, with a high level review at board level on a quarterly basis. The client team also review performance and this is reported into the Council's democratic process.

There are a number of key and local indicators reported including:

Previously BV066a.	% Of rent collected to rent owed
Previously BV066b.	% Tenants > 7wks gross arrears
Previously BV066c.	% Possession notices served
Previously BV066d.	% of Tenants evicted for arrears
LPI	Number of Suspended Possession Orders obtained
LPI	New accounts with no debt at 3 months
LPI	GCH current tenant rent arrears as % of rent due
LPI	GCH proportion of rent collected excl arrears bf
LPI	GCH % tenants satisfied with arrears recovery process
LPI	GCH former tenant cash collected
LPI	GCH leaseholder service charges collected as % of charges due, including arrears brought forward
LPI	GCH number of tenants in fuel poverty

## 6 UNDERSTANDING OUR COMMUNITIES

More detail is shown in [Appendix C – Understanding our Communities](#)

We currently hold diversity data on over 90% of our customers and we are working to ensure that we use the information gathered to develop, improve and drive service delivery. The data covers age, ethnicity, disability, gender, sexual orientation and faith. GCH maintains monitoring Data on the composition of our workforce, Board members, partners and applicants in a broad range of categories as recommended by the CRE (now E&HRC), by gender, ethnicity, religion, disability, age and sexuality.

This information is also compared to the 2001 census data for the Gloucester district to identify how GCH and our partner / contractor profiles compare and what impact current and projected profiles may have on our future customer base. Statistical information on the diversity of our customer base and how it compares with the Gloucester District is provided to both the Management Team and the Board via annual reports and Members Information Sheets.

All managers and staff have access to customer diversity information through the Orchard system and are provided with regularly briefings and information on how this is changing and compares with the community as a whole. In June 2010 we will be implementing the new 'Customer knowledge' module from Orchard which will make this information more accessible for staff and greatly improve our reporting capabilities and quality

We use our database so that we can provide equal access to our services, promote financial inclusion and seek to avoid discrimination against any individual or community.

## 7 MONITORING AND REVIEW

Progress against targets in this strategy will be monitored quarterly by our Customer Forum (Scrutiny Panel) and Board as part of a report to our Delivery Plan.

The strategy will be formally reviewed and updated every 3 years in consultation with our residents and stakeholders.

APPENDIX A Gloucester City Homes Income Management Targets 2010-2013

Action	Responsibility	Core Value and KLOE	Target Date
<p>Profiling of Customers Develop profiling of tenants Develop targeted campaigns Focus resources to support disadvantaged groups</p> <p><b>Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work</b></p>	Income Manager	Hsg Income Mgt	<p>Complete</p> <p>We have completed a comprehensive profiling exercise.</p> <p>We have profiled customers by family type and types of legal action.</p> <p>We have profiled customers to understand why arrears have arisen and provided targeted campaigns and information.</p>

Action	Responsibility	Core Value and KLOE	Target Date
<p>Undertake a feasibility study in respect of delivering an in-house benefits and debt advice resource. Consider enhancing the existing services and identify whether this represents value for money Explore funding for additional posts Work with the CAB to develop provision Continue to work with GCC to expand services and manage benefits advice Develop in-house resources to provide basic debt and money advice Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work</p>	Income Manager	Quality KLOE4 Hsg Income Mgt	<p>Complete.</p> <p>We fund the GCC Welfare Rights Team to provide a service to customers and monitor this through an SLA.</p> <p>We now provide an in-house surgery in conjunction with the CAB to offer greater accessibility to advice for customers.</p> <p>The services we currently fund represent VFM and a level of service that would be prohibitively expensive to provide through direct employment.</p>
<p>Investigate savings schemes linked to rents and Homebuy as a way of sustaining tenancies and meeting future aspirations</p> <p><b>Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work</b></p>	Income Manager	Hsg Income Mgt	2011-2012

Action	Responsibility	Core Value and KLOE	Target Date
<p>Investigate opportunities to promote value for money</p> <p>Review service delivery</p> <p><b>Strategic Aim: To deliver value for money and maximise the use of all of our resources</b></p>	Income Manager	Quality KLOE4 Hsg Income Mgt	2011-2012
<p>Review IT to provide a more streamlined service.</p> <p><b>Strategic Aim: To deliver value for money and maximise the use of all of our resources</b></p>	Income Manager	Quality KLOE4 Hsg Income Mgt	2012-2013
<p>Monitor existing arrangements with money advice agencies to provide a regular surgery at GCH for existing and potential new tenants.</p> <p><b>Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work</b></p>	Income Manager	Hsg Income Mgt	Continuous Review

Action	Responsibility	Core Value and KLOE	Target Date
<p>Ensure welfare benefits advice is targeted to those tenants most in need of financial support.</p> <p><b>Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work</b></p>	Income Manager	Hsg Income Mgt	Continuous Review
<p>Promote access to funding for those claimants on income support to help them set up home</p> <p><b>Strategic Aim: To deliver value for money and maximise the use of all of our resources</b></p>	Income Manager	Hsg Income Mgt	Continuous Review
<p>Promote access to funding for emergencies and disasters.</p> <p><b>Strategic Aim: To deliver value for money and maximise the use of all of our resources</b></p>	Income Manager	Hsg Income Mgt	Continuous Review
<p>Maximise income through non rental streams</p> <p>Ensure that rechargeable repairs are correctly charged</p> <p>Investigate the provision of services to the wider community to generate additional income</p>	Income Manager	Quality KLOE4 Hsg Income Mgt	Continuous review

Action	Responsibility	Core Value and KLOE	Target Date
<p>Understand the impact of the Welfare Reform Act on income collection</p> <p>Publicise the implications to customers.</p> <p>Undertake activities that will support customers to sustain their tenancies and maximise their income.</p> <p><b>Strategic Aim: To deliver value for money and maximise the use of all of our resources</b></p>	Income Manager	Hsg Income Mgt	2012-2013
<p>Work through the environmental strategy to deliver existing affordable warmth targets and generate greater energy efficient savings for our tenants</p> <p><b>Strategic Aim: To be responsible towards our environment to protect it for future generations</b></p>	Environmental Champion	Hsg Income Mgt	Continuous Review
<p><b>Outcome for Tenants:</b></p> <ol style="list-style-type: none"> <li>1. Accessible and targeted services to low income customers</li> <li>2. Greater access to financial services and support mechanisms</li> <li>3. Increases in incomes to tenants homes and families</li> <li>4. Improved quality of life for tenants having minimum debt or being debt free and choice on lending opportunities.</li> </ol>			

## APPENDIX B Supporting Gloucester - We are in it together

Gloucester City Homes recognises the importance of working with key strategic partners on a multi-agency basis to deliver successful and vibrant communities. GCH believes that it is essential that the approach to Social and Community Cohesion within Gloucester is developed and owned by all local agencies and organisations. For example, GCH is working closely within the Gloucester City Employment Plan to ensure that the opportunities emerging from the regeneration of the City is accessible to GCH residents and the community at large.

There are a number of key partners that GCH works with to deliver our Community Cohesion Strategy

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### Gloucester City Council

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Our partnership with Gloucester City Council is a key priority in terms of meeting their strategic needs and building a better Gloucester. In developing our Delivery Plan we work to deliver the Council's strategic aims in terms of their corporate plan "Building a better Gloucester" - which has four aims:

- 1. Put Gloucester on the map**  
Make Gloucester a locally, nationally and internationally respected and recognised city.
- 2. A thriving 21st century city**  
Progress key regeneration schemes with relevant partners.
- 3. A city with strong and cohesive communities**  
Involve local people and encourage ownership and pride in the locality.
- 4. The city council is a top performing organisation**  
Make efficient and effective use of our resources, deliver our promises, and provide quality and value for money.

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## Housing Benefit Services at Gloucester City Council

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The already close working relationship with the Housing Benefit and Welfare Rights Team was formalised through a service level agreement, which is reviewed annually. The purpose of this agreement is to provide framework for the local negotiation of the service levels and standards, which are to be achieved by both/all parties in the processing and administration of the Housing and Council Tax Benefit Scheme for GCH tenants. We contribute to the cost of the Welfare Rights Service and use the team to provide specialist benefit advice and training.

The two responsibilities between the teams are:

Gloucester City Council administers Housing and Council Tax Benefit in accordance with the Housing and Council Tax Benefit Regulations and will treat applications from all customers with equal priority in both the private and social landlord sectors. The benefits service provides excellent e-facilities, which include an e-form, Web-calculator, access for tenants to see their own benefit details on-line, downloadable claim forms and electronic change of circumstance reporting.

The Welfare rights team provide a specialist benefit and welfare rights service for our tenants. We agree an annual plan for the service to include training, awareness events and targets for additional income for our tenants. The outcomes for the service are reported to GCH quarterly with an annual report to be provided after year-end. The Welfare Rights Team

Gloucester City Homes will support and co-operate with Gloucester City Council in its endeavours to provide a good benefits service. GCH front-line officers are trained to the standards within the Benefit Verification Standard to ensure effective benefit application submissions, which comply with the law and speed up the claim process.

Performance is monitored at operational management level through quarterly meetings and evaluated strategically at Head of Service and Director level.

In 2010-2011, GCH will provide £10,000 in funding to part sponsor a welfare benefits campaign co-ordinator to promote benefits for all residents in the City. The officer also actively undertakes pro-active support for tenants.

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## Advice Agencies

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The delivery of good quality money and debt advice is an essential building block to improve an individual's financial literacy and capability.

GCH works with a range of partners who provide independent money advice and debt counselling services to our tenants. These support those who have low incomes or debt problems.

GCH works with the following agencies:

- CAB Money Advice Service
- Gloucester Law Centre
- GL Communities
- Shelter
- The Councils Corporate Debt Team in Revenues Services
- Housing Benefit Service
- The Credit Union
- Welfare Rights Team
- The Illegal Money Lending Team

These agencies provide a range of support

- Debt and/or money advice
- Information
- Welfare benefit take-up
- Specialist expertise
- Advocacy and Representation

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## Corporate Debt Scheme

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Gloucester City Homes is a key partner within the City Council's Corporate Debt Scheme, which helps people who have Council rent arrears of £500 or above and who owe other debts to the Council - like council tax and benefit overpayments. The scheme aims to reduce poverty and associated stress experienced by people with multiple debts. We also abide by the City Council's Anti-Poverty Strategy and contribute to its overall targets and aspirations.

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## Gloucestershire Credit Union

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We carry out active promotion of Gloucestershire Credit Union for our tenants and residents within the City. We promote sustainable borrowing and encourage our customers to engage with the credit union as an alternative to high cost weekly borrowing schemes and mainstream financial institutions. We understand that often new tenants are particularly vulnerable to high cost borrowing and we promote the credit union to ensure that high cost borrowing does not affect the sustainability of the new tenancy. We look to opportunities to strengthen the performance of credit unions locally and regionally.

We have recently become a collection point for the Gloucestershire Credit Union and collect savings and sign new members into the credit union.

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## Gloucester Partnership

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Gloucester City Homes is represented on the Executive Board of the Local Strategic Partnership – the Gloucester Partnership that brings a range of influential organisations together to work on a multi- agency basis.

In January 2008, the Gloucester Partnership launched the **Sustainable Community Strategy** for 2008- 2018. The strategy takes into account the changed context for partnership working; to recognise and celebrate all the improvements that have been achieved; and to make the most of the future opportunities available to the city

The Strategy is aligned with the **Gloucestershire Sustainable Community Strategy** and its delivery mechanism, the **Gloucestershire Local Area Agreement (LAA)**.

The strategy has 4 aims:

- Aim 1** A place where the future matters
- Aim 2** A place where all communities matter and where people want to live
- Aim 3** A place where all people matter and we 'narrow the gap' in health, poverty and social exclusion
- Aim 4** A place that thrives

All of the aims apply therefore to building successful communities that work and thrive together and live in harmony.

The Sustainable Community Strategy for Gloucester City 2008 - 2018 endorses the Equalities Statement in the Local Area Agreement and is committed to the following principles and process:

### Principles

- Supporting and celebrating the diversity in Gloucester's many communities of place and communities of interest.
- Engaging with and addressing the needs of Gloucester's most disadvantaged and excluded communities.
- Promoting community cohesion across all communities.
- Promoting equality of opportunity for all groups and individuals across the six equality strands of age, disability, gender, race, religion or belief and sexual orientation.

### Process

- Working with the voluntary and community sector to engage socially excluded communities to highlight the needs of disadvantaged groups and identify outcomes and delivery mechanisms to address inequality.
- Using equality impact assessments for all major projects.
- Engaging stakeholders in the process of proofing the Sustainable Community Strategy in terms of equalities and community cohesion.
- Identifying and seeking to address any issues arising from this proofing process."

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## The City Employment & Skills Plan (CESP)

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There are obvious advantages of working on a multi agency basis within the partnership to deliver community cohesion and successful communities. For example, GCH is working with the Learning and Skills Council, who have developed the City Employment & Skills Plan.

The City Employment and Skills Plan (CESP) is a major strategic framework developed to connect local people and businesses to the new employment and

investment opportunities emerging within Gloucester as a result of significant regeneration taking place across the City. It is positioned by the Gloucester Partnership and key stakeholders as the primary delivery vehicle for jobs, skills development and aftercare support in the City and has an important role in ensuring that activity at the local level is effectively planned, funded and co-ordinated and maximises the benefits to Gloucester's residents.

### The CESP strategic objectives are:

- To improve economic activity rates by increasing engagement with workless residents and improving access to training and employability support, vacancies and work
- To improve the basic employability and occupational skills of those not in work and those in low skilled occupations to improve their employment prospects, ensuring that employment and training programmes are appropriately coordinated
- To engage with employers to encourage them to recruit workless residents and to train and retain people in work
- To provide more effective and integrated support for existing and new employers in order to support workforce development to address key skills shortages and gaps and develop the higher level skills essential for growth and competitiveness

Gloucester City Homes is a member of the CESP Neighbourhood Working Group and will work with partners in co-ordinating its work on community engagement to support local residents' access support to improve their skills and progress into sustainable employment.

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## Gloucestershire Strategic Partnership

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As a key partner of the Gloucester Partnership, we are able to influence and contribute to the targets and key themes of the 5 other Local Authorities of the [Gloucestershire Strategic Partnership](#) – the countywide Local Strategic Partnership (County LSP).

Each of Gloucestershire's six districts has their own local strategic partnership. These bring together partners from the public, private and voluntary & community sectors to deliver their respective Community Strategies. The [Gloucestershire Strategic Partnership \(GSP\)](#) is a 'partnership of partnerships', providing the framework within which other partnerships operate.

It has three main roles:

1. Develop a long-term vision for Gloucestershire
2. Develop an effective [Sustainable Community Strategy for Gloucestershire](#)
3. Provide a forum for exploring new and emerging issues and to recommend ways for taking these forward (or not)

Gloucester City Homes will work through the Gloucester Partnership both through the Executive Board and via direct targets contained within the sustainable community strategy.

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## Gloucestershire Local Area Agreement

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The Local Area Agreement is an agreement between Government and the key statutory agencies in Gloucestershire to deliver actions, many by single agencies, to improve life across Gloucestershire. The Local Area Agreement and Strategy are linked as:

- The vision and aims for Gloucester draws on the vision for the county;
- Some actions provide a local perspective on those in the Local Area Agreement;
- Many of the targets are similar.

The [Gloucestershire LAA](#) is an agreement between the Government and key strategic partners (a partnership of local public and voluntary organisations) led by Gloucestershire County Council through the Gloucestershire Conference. It sets out how local partners will use a range of government funding streams to deliver real improvements in outcomes for local people. Through the Gloucester Partnership, GCH directly contributes to the LAA's five 'blocks' or targets, which are shown below. The development of each block has been led by a countywide thematic partnership. The five blocks and the partnerships leading their development are:

1. Safer and Stronger Communities - Gloucestershire Safer & Stronger Communities Partnership
2. Healthier Communities and Older People - Gloucestershire Health & Community Well being Partnership
3. Children and Young People - Gloucestershire Children & Young People's Strategic Partnership
4. Economic Development and Enterprise - Gloucestershire First
5. Natural & Built Environment - Environment Partnership

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## Local Neighbourhood Projects and Agencies

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At a neighbourhood level, we work closely with Neighbourhood Partnerships and Neighbourhood Projects to tackle issues of local concern, for example, working with the Matson community and with local agencies to tackle anti-social behaviour on the largest of our estates, which suffers the highest degree of ASB. A key initiative is our work with young people to identify existing ASB and to deliver diversionary activities, which reduce and prevent ASB re-occurring in the future and to provide opportunities to engage with us and develop new skills. For example, through the provision of Website design skills and the development of a youth page on our Website.

GCH recognises the importance of supporting and working with local Neighbourhood Projects and Community Agencies as they are the lifeblood of support to local residents and are in the heart of the community. GCH has funded two local projects that support our [resident involvement strategy](#) and [communication strategy](#) and work closely with us to meet agreed targets. We also work with local advice agencies and voluntary groups to ensure effective outcomes and sign posting for tenants.

## APPENDIX C Understanding our Communities

### Understanding the Gloucester City Community

#### Population trends:

Gloucester covers an area of approximately 5 square miles and is the administrative centre for the prosperous county of Gloucestershire. Gloucester has a relatively high population density – it is estimated that there are 119,700 people (consisting of over 48,000 households) living in the City. It is anticipated that there will be a 29 % increase in the number of households within Gloucester by 2033 requiring homes for an estimated 154,300 people.

The estimated increase can be broken down as follows; with our older population (65+) increasing by 80.7% and reaching an estimated total of 30,900, the number of children and young people (0-19 years) increasing by 16.1 % to 36,000 and the number of working age people (20-64) projected to increase by 22.1% to 87,400. Within Gloucestershire, Gloucester will see the highest projected growth, of more than a quarter between now and 2033 than any of the other districts. Despite the increase in over 50's, Gloucester will continue to be the youngest district in the County with the number of older people accounting for only 18.8% of its population in 2033.

Projection figures for Gloucestershire as a whole reveal some significant changes in the ways residents will be living over the next couple of decades. The number of one-person households is projected to surge by 47,000 to a total of 129,100 in 2033, equivalent to an increase of 57%. By 2026, the number of one-person households will exceed the number of married couple households to become the most common household type in the County, accounting for 40% of all households compared to 25% at present. Detailed analysis reveals that by 2026, about half of all one-person households will comprise a lone-pensioner. The number of cohabiting couple households is also expected to rise significantly, by 14,400 (or a 50% increase), while that of married couple households predicted to remain broadly static. The Projection suggests that the number of lone-parent households in the County will, perhaps unexpectedly, only have a moderate increase, by 800, between 2009 and 2033. This represents a small increase of 6.7%. However, the prevailing image of single parents being young and immature unmarried females might be about to change. The forecast suggests that the majority of the increase in single-parenthood is due to an increasing number of 35-39 year-olds becoming single parents, as divorce is projected to rise.

Gloucester residents aged between 50 years and the State Retirement Age are much more likely to be working than not working, with 81,1% in employment. Indeed, around 6% of Gloucester residents, who have passed the State Retirement Age continue in employment. Older Workers are more likely to be self-employed, or to be working for small employers (i.e. with less than 10 employees). Older Workers are also more likely than younger workers to be working part-time, or to be employed on temporary contracts.

Current population statistics (2009) estimate that 88% of the city's population is White/British with the Asian community being the largest minority group at 3.2% following by white/other (which includes Eastern Europeans at 2 %).

Approximately 6% of Gloucester's households are overcrowded (2001 Census) but this varies considerably between wards, with 21.6% of Westgate's households being overcrowded. 40% of households in Gloucester have someone with limiting long-term illnesses.

### Deprivation:

There are around 44,000 Gloucestershire residents who live in neighbourhoods that experience significant deprivation, 29,943 of these residents live in Gloucester and the majority within GCH neighbourhoods. Statistics show that on average residents of these deprived areas are much more likely to be classified as a low-birth weight baby, to become a victim of a crime or a young offender, to be admitted to hospital in an emergency, to suffer from coronary, pulmonary and mental health conditions, to do less well academically and to become long term unemployed.

The Indices of Deprivation 2010 are national measures based on 37 indicators, which highlight characteristics of deprivation such as unemployment, low income, crime and poor access to education and health services. The revised indices offer an in-depth approach to pinpointing small pockets of deprivation. They are based on data from 2008. The indices are a key measure used by Central Government to help target policies and funding to improve the quality of life in disadvantaged communities. The headline measure is the Index of Multiple Deprivation. This can be analysed in more depth by looking the seven component domains of:

- Income
- Employment
- Health deprivation and disability
- Education, skills and training deprivation
- Barriers to Housing and Services
- Crime
- Living Environment

The indices use Lower Super Output Areas (LSOA) rather than wards. These are small geographical units covering between 1,000 and 3,000 people and provide a more in-depth appreciation of variations in deprivation at a local level. In Gloucestershire there are 367 LSOAs compared to 142 wards. This helps service providers to identify the small pockets of deprivation that exist alongside some of the less deprived areas.

The Indices of Deprivation 2010 has identified eight super output areas in Gloucestershire that appear in the national top 10% of those most deprived across all areas of deprivation, five of these are in Gloucester and in areas of the city where our Residents live: - Podsmead, Matson and Robinswood, Westgate (2), Kingsholm and Wotton. An area of Podsmead ranks the highest of those in Gloucestershire. All seven LSOA's in Barton and Tredworth also rank in the top 10 most deprived in Gloucestershire alongside two in Barnwood and Coney Hill, three in Moreland and one in Tuffley. In addition, Gloucester has the following deprivation statistics:-:

- National top 10% for Income deprivation includes areas of: - Podsmead, Matson and Robinswood, Moreland and Tuffley. (previously this statistic included an area or Barton and Tredworth and now includes an area of Moreland)
- National top 10% for Employment deprivation includes areas of: Podsmead, Westgate (2), Matson and Robinswood, Kingsholm and Wotton (there has been no change in this statistic since 2007)
- National top 10% for Education and skills deprivation includes areas of: Podsmead, Tuffley, Barnwood/ Coney Hill (2) Moreland and Matson & Robinswood (2) ( the area in Moreland is a new addition to this statistic)
- National top 10% for Living environment deprivation includes: areas of - Barton and Tredworth (7), Moreland (4), Westgate (2), Matson and Robinswood (3), Kingsholm and Wotton and Barnwood and Coney Hill ( the area in Barnwood and Coney hill is a new addition to this statistic))
- National top 10% for high levels of crime and disorder includes areas of: Westgate (3), Matson and Robinswood (3), Podsmead, Barton and Tredworth (5), Barnwood and Coney hill (2), Kingsholm and Moreland (3). (Areas in Barnwood and Coney Hill and Kingsholm are new additions to this statistic since 2007)
- National top 10% for high levels of health deprivation and disability (this is a new indicator for 2010) includes areas of: Barnwood and Coney Hill, Barton and Tredworth (4), Kingsholm and Wotton (3), Matson and Robinswood (4), Tuffley, Moreland (2), Podsmead and Westgate (2).
- Interestingly there are no GCH neighbourhoods featuring within the national or county top 10% for barriers to Housing and Services.  
(\* the figures in brackets indicate the number of affected LSOA's in that area)

There is a high demand for social housing within the City, with over 5,500 applicants on the waiting list and around 800 social housing Residents on the transfer list. The housing of families remains a high priority for the Council and the shortage of family housing is now acute.

## Employment Market

### Within the County as a whole

The impact of the recent recession appears to have been less severe in terms of employment and unemployment levels in Gloucestershire as a whole than expected, especially when based on the outcomes of previous recessions. This has been partly the result of the relatively high levels of profitability in the County prior the recession. Across the County unemployment claimant count levels have decreased with the count being 14.6% lower in May 2011 than at the same point in the previous year.

The claimant rate in Gloucestershire was 2.4 % in May 2011. Whilst the UK and South West rate decreased to 3.7% and 2.5% respectively. Gloucestershire's rate was still 0.1% lower than the South West average of 2.5%, and 1.3% lower than the UK average of 3.7%.

The average claimant rate for Gloucestershire is currently 2.4% previously the rate had been consistently higher than the South West average, until November 2010, when it fell below the South West rate, it has also been persistently lower by approximately 1.3% against the UK average during the same period.

Looking forward the number of jobs in Gloucestershire is projected to grow for the rest of this decade, but not as quickly as projected growth in our workforce. However, this growth in job numbers may well be inhibited by public spending cuts. Research in South-West suggests that each 100 public sector jobs lost will cost approximately 60 jobs lost elsewhere – through reduced consumer demand, and in the public service supply-chain. The Gloucestershire labour market shows a high degree of self-containment, with the large majority of County jobs filled by County residents, and the large majority of County workers working within the County. Gloucestershire is less subject, therefore, to economic conditions outside the County, and well-placed to deliver on sustainable (i.e. low carbon) employment.

As a whole Gloucestershire's workforce is highly-skilled and well-trained. Skills shortages exist, but are less of an issue here than in comparable areas. However, there is a developing concern about the high level of unemployment amongst younger workers, combined with relatively low levels of participation and declining achievement in Further Education in Gloucestershire. Our skilled workforce is ageing and retiring.

Self-employment is strong in Gloucestershire. Gloucestershire's 'survival rate' for new enterprises is high at one year and five years. Whilst Gloucestershire has a relatively high 'birth rate' for new businesses annual numbers have been falling since 2004. GVA relatively high compared to similar areas £11,500 million in 2007 Major growth areas have been, and are forecast to continue to be, the service sector and knowledge economy. Business Services and Finance sector accounted for a third of County GVA in 2007. Gloucestershire's economy underpinned by healthy diversity – strong in manufacturing and advanced engineering for example. The care sector is anticipated to grow with ageing population. Out-of-work welfare dependency growing for last 5 years, but lower and slower than South-West and National growth.

## **Gloucester**

The current claim rate in Gloucester is 3.5% and is higher than the current County average of 2.4% with the highest claiming ward being Westgate at 7.7 %. Gloucester has seen a reduction in claimants of 0.6 % compared with figures for May 2010 and an increase of 0.2% compared with figures fro December 2010

Despite this small overall reduction, Gloucester's employment market continues to be challenged with higher levels of unemployment concentrated in the urban areas of Gloucester and Cheltenham. Unemployment across Gloucester is currently 0.2% higher than the UK average and 1.1% higher than the County average, with six of the most deprived areas of the City lying above this average:

Areas	2011	2010	2009
Kingsholm & Wotton	4.9	4.9	4.7
Moreland	5	5.5	5.8
Barton & Tredworth	6.2	6.1	6.6
Matson & Robinswood	5.4	6.5	6.6
Podsmead	6	7.0	7.5
Westgate	7.7	8.8	8.9

These wards also show high levels of limiting long-term illness and low rates of educational attainment with 11% of the Gloucester population being identified as having no skills at NVQ level 1 and above. A study was undertaken in Westgate in order to assess training and employment needs and demands. The Westgate Ward is the most deprived ward in Gloucestershire, it has super-output areas (Gloucester Park and Lower Westgate) that rank as the most deprived in terms of employment, health and crime and disorder. In addition, the Westgate ward has the highest unemployment rates, proportion of local people with health problems and no educational qualifications and learning needs in Gloucestershire, for instance, young adults (16 to 19) are twice as likely as their county peers to be 'Not in Education, Employment or Training' (NEET), and to be identified as having 'Outstanding Social, Economic or Emotional Issues'.

The following training needs were identified during the survey:

Craft/Technical skills	Numeracy
Computer literacy skills	Specific manual skills
Customer handling skills	Care skills
Literacy skills	Commercial driving skills
Communication skills	Management skills
Technical	Computer skills
Administration	

At the end of May 2011 there were 586 (4.2%) young people aged 16 – 18 Not in Employment, Education or Training across Gloucestershire. 195 of these were Gloucester residents, equating to 4.6% of 16 – 18 year olds.

### Understanding the Gloucester City Homes Community

We manage and maintain the whole of Gloucester City Council's housing, currently 4,521 rented homes (as shown in the following two tables), 257 leasehold flats, 56 shared ownership properties, 590 garages and 75 parking spaces. There are 14 sheltered or semi-sheltered schemes.

In addition, we also manage and maintain: Caridas House and 27 Park Road - 23 short term flats for homeless people and families, 10 Community Scheme Manager's offices, 3 offices for Residents groups, The Matson "One Stop Plus" Office; and all the land identified as "Housing Land" by the City Council.

We currently hold diversity data on over 91% of our Residents and we are working to ensure that we use the information gathered to develop, improve and drive service delivery. The data covers age, ethnicity, disability, gender, sexual orientation and faith. GCH maintains monitoring Data on the composition of our workforce, Board members,

partners and applicants in a broad range of categories as recommended by the CRE (now E&HRC), by gender, ethnicity, religion, disability, age and sexuality. This information is also compared to the 2001 census data for the Gloucester district to identify how GCH and our partner / contractor profiles compare and what impact current and projected profiles may have on our future customer base. Statistical information on the diversity of our customer base and how it compares with the Gloucester District is provided to both the Management Team and the Board via annual reports and Members Information Sheets. All managers and staff have access to customer diversity information through the Orchard system and are provided with regularly briefings and information on how this is changing and compares with the community as a whole. In 2010 we implemented our new 'Customer knowledge' module from Orchard which has made this information more accessible for staff and has greatly improved our reporting capabilities and quality of customer care.

Our customer profile informs us that 79.95 % of our Residents are White British, with 9.34% from other ethnic groups. The predominant religion is Christian with 43.24% of Residents identifying themselves as Christian compared with 1.15% as Muslim. 32.10% of our Residents are over 65 and 4.17 % are under 25. 27% of our Residents have some form of disability, with 23.39% having specific mobility difficulties. Comparatively 16.9% of the City population suffers from long term limiting illness with 7% of the economically active population having long-term illness.

A number of Residents have tended to refuse to answer the question on sexuality (16.64%). Of those who responded, 50.64% have identified themselves as heterosexual, 1.42% as non-heterosexual. The information is being used to develop and implement action plans to improve service delivery by focusing on identified residents needs such as communication and access to services and to ensure we do not discriminate.

### Housing Benefit Claims

In terms of claiming Housing Benefit, the following table shows a comparison for the last three years showing the impact of the economic situation on claimant changes:

Housing Benefit Statistics	2009-2010		2010-2011		2011-2012	
	4585	%	4535	%	4513	%
Available Dwellings	4585	%	4535	%	4513	%
All tenants in receipt of some Housing Benefit	3144	68.6	3246	71.6	3233	71.6
Pensioners in receipt of some Housing Benefit	1455	31.7	1465	32.3	1432	31.7
Tenants claiming 100% benefit as Income Support or Job Seekers Allowance claimants (Working Age)	976	21.3	1312	28.9	1116	24.7
Tenants claiming 100% benefit as Pension Credit claimants (Pension Age)	1045	22.8	1072	23.6	1262	28.0
Tenants claiming incapacity benefit (known as Employment and Support Allowance from 1st October 2008)	210	4.6	252	5.6	299	6.6

## APPENDIX D Research and Key Documents

**The strategy is supported by key documents and these are shown below:**

Document	Date of Issue
All of Us Together Strategy	June 2010
Refreshing your website for the recession: a good practice resource Source: Improvement and Development Agency	April 2009
Tackling Worklessness: A toolkit Source: CIH	April 2009
Housing Benefit Memorandum of Understanding	April 2009
GCH Environmental Strategy	July 2010
Housing Benefit Service Level Agreement 2008-2010	April 2008
Future funding of Matson and Coney Hill Neighbourhood projects	April 2008
A guide to financial capability for social housing tenants - CIH and NHF	March 2008
Social Exclusion and Community Cohesion – Housemark	March 2008
Income Management – Revised Policy and Procedure	19-12-2007
Ends and Means: The future role of Social Housing in England	June 2007
Gloucester City Homes Business Plan 2011-2016	13-07-2011
CIH Good Practice Briefing	30-11-2006
House mark - Compendium of Good Practice in preventing and managing rent arrears	31-10-2006
Guide on Effective Rent Arrears Management	17-08-2006
Strategy and action plan to combat debt problems (DTI and DWP).	2004
White Paper on consumer credit; Department of Trade and Industry	2003
Corporate Debt Policy	01-04-2001

