

Income Management Focus Group Minutes

Held at Westgate Community Room on 12 February 2008

Customer Attendees

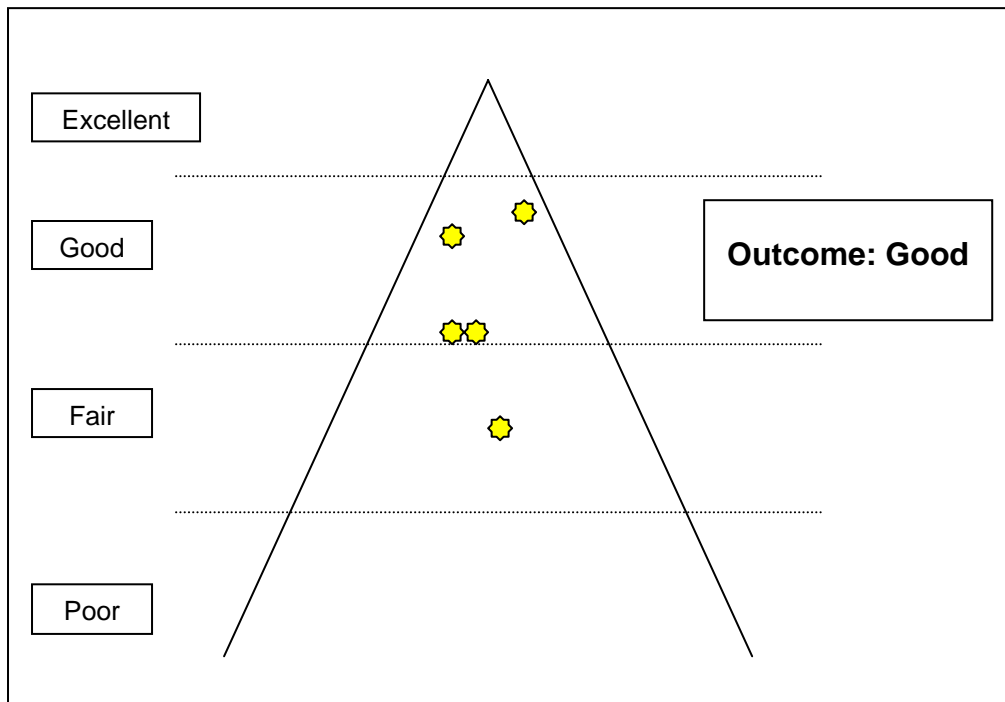
There were 9 attendees: 2 males and 7 females; middle age and older age groups; white ethnic group; tenancies ranging from 2 months to 25 years; and from a variety of areas including Kingsholm, Westgate, and Podsmead.

Gloucester City Homes Attendees

Name	Company Position	Telephone	Email
Sam Chambers	Income Manager	01452 396544	sam.chambers@gloscityhomes.co.uk
Philip Amos	Resident Involvement Officer	01452 396080	philip.amos@gloscityhomes.co.uk

Overall Satisfaction

The group were asked to indicate on a mountain how well they thought GCH were currently performing in regards to managing rent arrears.



Suggestions for Service Excellence

The group was split into two and asked to write down their ideas for an excellent income management service. Each person then had three votes to select their top choices. The results are as follows:

Suggestion	Number of votes
Treat people as people / personal approach	11
Listen to what is said and react with understanding	5
Don't let arrears build up too far in the first place	4
Good communication between staff	4
Staff members should know their job	3
Talk to customers face to face	2
Letters should be in basic language	2
Help customers to claim benefits	2
Regular contact with customers	1
Collect rent from the right person	0

Template Arrears Letters

Template arrears letters were distributed to the group to comment on. Feedback is as follows:

Positive

- Polite
- Clear
- Straight to the point
- Business-like
- No spelling mistakes

Negative

- May be perceived as too harsh if the recipient is vulnerable e.g. if poor health.

Suggestions for Improvements

- Offer to have personal chat face to face.
- Include “if you are having problems contact us immediately”.
- Include “if you have paid in the last 7 days please ignore this letter”.

Other

- **Christmas Campaign:** the group were asked if they were of the recent postcard Christmas campaign to encourage those in arrears to pay their rent. Most of the attendees were aware of the campaign and all were in favour that this should be continued.
- **Credit Union:** the group were asked if they were aware of the existence of the Credit Union. Most were not aware of the organisation and suggested that more publicity, e.g. leaflets, was needed to advertise the service.
- **Basic bank accounts:** the group were asked if they were aware of publicity for bank basic accounts. The feedback was similar to that of the Credit Union: none were aware of the publicity and proposed a wider scale publicity campaign.

Appendix

Following the meeting the group were sent a selection of Service Standards for Income Management to provide feedback on. 4 forms were returned and the results are as follows.

Service Standard: We will always give you at least four weeks' notice of any change to your rent or other charges.

- All agreed this standard should be retained. Comments included:
- "Maybe a little longer in cases of illness or in hospital"

Service Standard: Payment options available.

- All agreed there is an adequate choice for payment.
- There were no comments.

Service Standard: We will send you a statement of your account every 3 months, showing you the rent payable, your payments and any amounts in credit or arrears.

- Three out of four supported this Standard. Comments included:
- "I think a constant reminder will help"
- "The problem with 3 months is unless you tell the tenant they are already 3 months in arrears before they get the statement"

Service Standard: (Where appropriate) We will do our best to ensure that debt-counselling partner agencies contact you within 3 working days (1 working day if urgent) to agree a convenient time to meet.

- All agreed this standard should be retained. Comments included:
- "I think a face to face meeting will help."

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