

Increasing Challenges

Scottish landlords face a number of increasing business challenges:

- The recession is increasing unemployment and broader indebtedness amongst their tenants, many of who may previously have been consistent and prompt payers of rent.
- An increasing percentage of people have poor financial management skills, and are vulnerable to debt and tenancy failure. Many have a range of complex needs.
- These trends increase the business risks relating to rent arrears, and rates of tenancy failure. The two issues are often linked.
- The absorption of Supporting People funding within local authorities mainstream budgets has seen some



homelessness prevention and tenancy sustainment services struggle for funding, whilst all services now face increased pressure to justify their effectiveness and the value for money they provide.

- There is an increased focus across the public sector on achieving national and local outcomes for the reduction of poverty that will require cooperation between housing organisations, local authorities and other agencies.
- There is a growing recognition that vulnerability to tenancy failure is not only an issue affecting those people already in contact with homelessness services, but can affect other new tenants, and long term tenants affected by sudden life changes and crises.

Opportunities to Respond

Current policy and practice trends present a number of opportunities to respond creatively to these challenges:

- There is an improving understanding of the factors driving rent arrears; for example the relationship with other tenant debts, with benefit under-claiming, and with poor inter agency protocols.
- There is also an improving understanding of the factors driving tenancy non-sustainment, which include; vulnerability



to rent arrears and other debts; the impact of anti social behaviour, where tenants may be perpetrator, victim or both; and low levels of personal resilience and life skills.

- There is a growing realisation that social landlords' tenants are often the same people that other agencies working to tackle poverty and promote social inclusion wish to engage. As such they can be a highly effective route through which other organisations can service users, and have a particular role in delivering earlier intervention- a key part of the Scottish Government's social inclusion agenda.
- There is an increasing body of understanding and good practice relating to the potential impact of financial inclusion, financial capability, life skills, parenting and employability services on rent arrears and tenancy sustainment.

Our Offer to Scottish Social Landlords

Nick Hopkins and Lyn Jardine offer social landlords a range of services focused on developing an effective rent arrears and tenancy sustainment policies and practices that can be tailored precisely to meet their needs. These include:

Diagnostic Analysis:

- We offer both qualitative and quantitative analysis of the problems of rent arrears and tenancy sustainment affecting a landlord's tenants.
- We focus on identifying
 - those that are vulnerable
 - key causes
 - issues affecting the 'hidden vulnerable'
- We review the effectiveness of record keeping relating to tenancy sustainment.

Service and Partnership Review:

- We review the effectiveness of existing arrears management processes.
- We review homelessness prevention/tenancy sustainment services, focusing on

capacity, access, and quality issues.

- We review the effectiveness of partnership working at a strategic level and operational level internally and externally.
- We examine working relationships, cultural issues, and the effectiveness of referral and information sharing procedures.

Forward Planning:

- We support social landlords and their partners to develop an effective response to our findings.
- We involve all stakeholders throughout the process to ensure that they fully own and support the recommendations we make.
- We seek to identify our clients' existing current good practice and build on it.
- We seek to identify more effective ways of working in partnership, new partners, and new sources of long term funding.
- We ensure that all the recommendations we make are realistic, affordable and reflect best practice.
- We support landlords to develop effective procedures for monitoring and evaluating their tenancy sustainment interventions.

Nick and Lyn both have considerable experience in policy development, research and strategic planning as well as strong practitioner backgrounds. Their areas of expertise included the wide range of issues surrounding tenancy sustainment. These include financial inclusion measures (financial capability & management), rent arrears management, tenant engagement, housing support, joint future, equalities and homelessness as well as performance management.

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SUSTAINING TENANCIES THROUGH A RECESSION

Nick Hopkins Consulting and Lyn Jardine Consulting have come together to offer Scottish social landlords a bespoke service aimed at assisting them to meet the increasing challenges they face in managing arrears and promoting tenancy sustainment, and to take advantage of the increasing opportunities to respond creatively to those challenges.
