



Swansea Council Rent Management Strategy 2020 - 2024

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Any words written in **BLUE** are explained in the **WORDS LIST** and in the text.



This is an **easy read** version of Swansea Council's document called

Swansea Council Rent Management Strategy 2020 - 2024



A **Strategy** is a **plan** that tells you **what** we want to do.



The Strategy also has an **Action Plan**.

The **Action Plan** tells you **how** we are going to do it.

The Action Plan is available separately



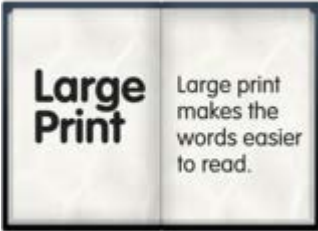
You can get the **full document** on the **internet**

www.swansea.gov.uk/rentsstrategy



If you need this document in **another format**,

For example....



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Monday to Thursday **8.30am – 5pm**
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INTRODUCTION



This Strategy is for people who **rent** their homes from Swansea Council.



Rent means money paid by a tenant to a landlord.

The rent is payment for staying in the home



People who rent their homes are called **tenants**.



Swansea Council is a **landlord**.

A **landlord** owns homes and rents them out.

OUR MAIN AIM

Our main aim is made up of 2 things:



1. Stop **rent arrears**

Rent arrears means rent that the tenant should have paid to the landlord but is still owed



2. Make sure that tenants are able to manage their homes

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WHAT WE DO



Swansea Council owns 13,500 homes in Swansea



All Council tenants pay rent in order to stay in their homes



The Rents Team makes sure that the rent is collected.....



...And helps tenants to manage their rent payments



The most important thing for the Rents Team is to contact tenants early on if they have missed a rent payment



Eviction for rent arrears is a last resort

Eviction means the landlord making a tenant leave their home because the tenant has not kept to the rules



If a tenant cannot pay, the Rents Team will try to help as much as possible

WHAT WE DO (continued)

There are a number of reasons why tenants cannot pay their rent.

For example:



- Losing a job



- Having lots of debts



- Benefit entitlement changing or stopping



- Finding it hard to manage money

WHAT WE DO (continued)

The Rents Team helps tenants in the following ways:



- Arrange for the tenant to pay back what is owed a bit at a time



- Help tenants to get debt and money advice



- Advice about Benefit entitlements



- Help to get a support worker



WHAT WE DO (continued)



We have District Housing Offices where tenants can.....



- Pay rent



- Speak to staff about any problems with their home



- Get advice about rent

THE RENT CHARGE

HOW THE AMOUNT OF RENT IS DECIDED



The Welsh Government tells the Council how to work out how much rent to charge



Llywodraeth Cymru
Welsh Government

The Council **must not** charge more than the amount set by the Welsh Government

WHAT THE RENT PAYS FOR

Money from the rent **can only** be spent on **Council tenants** and **Council homes**

The rent pays for.....



- Staff and District Housing Offices



- Repairs to Council homes



- Improving Council Homes



- Building new Council Homes

THE RENT CHARGE (continued)

WHY THE RENT IS IMPORTANT



The Council has to make sure that **enough money** comes in from the rent **to pay for**:

- good quality homes for tenants
- good quality customer service for tenants



The Rents Team has to make sure that:

- rent is collected on time
- tenants who can't pay on time are helped

THE CHALLENGES

(Things that make it difficult for the Council to collect the rent)



POVERTY- tenants not having enough money to live on



CHANGES TO BENEFITS – lots of benefits have been cut.
The way that some benefits are paid is changing



CONTACTING TENANTS – it can be hard to get in touch with tenants who need help with their rent. Tenants do not always respond to letters, phone calls or visits.
There are lots of reasons for this.

THE CHALLENGES (Continued)

(Things that make it difficult for the Council to collect the rent)



SUPPORT – lots more tenants are needing help



Llywodraeth Cymru
Welsh Government

WELSH GOVERNMENT RULES – The Welsh Government has changed the rules about how much rent the Council can charge



CHANGES BECAUSE OF CORONAVIRUS –

- Less face to face contact with tenants
- Tenants losing their jobs because businesses have had to close. This means that they will have less money and will have to rely on benefits.
- New rules set by the Government about evictions

OUR PRIORITIES

(The most important things to focus on)



Make sure that it is easy and convenient for tenants to pay their rent



Learn how we can improve the way we help tenants who have money worries



Make sure that the number of evictions for rent arrears is as low as possible

OUR OBJECTIVES (in detail)

An **objective** is something that we want to achieve



OBJECTIVE 1

Make sure as much rent as possible is collected

To do this we want to.....



- Make sure that tenants understand that paying the rent is very important



- Make sure that Housing staff can help with questions about rent



- Make sure that there are lots of easy ways to pay the rent



- Make sure that it is easy for Council tenants to find out about their rent and how much to pay



- Make it easier for tenants to get advice and information



OBJECTIVE 2 Stop rent arrears as early as possible

To do this we want to.....



- Prepare tenants for **budgeting** and paying the rent before they move into a Council house

Budgeting means planning how much you spend so that you have enough money to cover all your bills



- Make sure that tenants get advice and support about budgeting so that they don't get into arrears



- Improve the way that the Rents Team contacts tenants



- Make sure that the Rents Team is easy to contact



- Work closely with support workers so that help can be given to tenants who need it



OBJECTIVE 3

Stop rent arrears from increasing and help tenants to manage their homes and prevent eviction

To do this we want to.....



- Change the way that tenants are contacted when they have rent arrears



- Contact tenants as quickly as possible when they miss a rent payment



- Make sure that the Rents Team is firm but fair



- Make sure everything is easy to understand



- Understand why tenants can't pay and try to help as soon as possible



- Make sure we do all we can to keep someone in their home



OBJECTIVE 4

Help tenants to cope with changes to their benefits (e.g. Housing Benefit, Universal Credit)

To do this we want to.....



- Help tenants with their benefits



- Make sure that tenants know about how changes to benefits will affect them



- Help tenants to feel confident to manage their rent and benefit claims online



- Work with other organisations to learn from each other how to do things well

CHECKING WHAT WE HAVE DONE



How will the Council make sure that the Strategy makes a difference?



The Council will check the Action Plan carefully to make sure that we are doing what we have promised



Every year, the Council will write a report on how much work has been done in the Strategy

EQUALITIES










Equality means people being allowed to have the same things and not being left out









The Strategy has been checked to make sure that the Council is going to treat people equally

WORDS LIST

	<p>The Word</p>	<p>What it means</p>
	<p>Strategy</p>	<p>This is a plan telling you what we want to do</p>
	<p>Action Plan</p>	<p>This is a plan telling you how we are going to do things</p>
	<p>Rent</p>	<p>Rent is payment for staying in your home</p>
	<p>Tenant</p>	<p>Someone who pays rent to live in a house</p>
	<p>Landlord</p>	<p>A person or organisation who owns a house and rents it out</p>
	<p>Rent Arrears</p>	<p>Rent arrears is rent that the tenant should have paid but is still owed to the landlord.</p>

WORDS LIST (Continued)

	<p>The Word</p>	<p>What it means</p>
	<p>Eviction</p>	<p>Eviction means the landlord making a tenant leave their home because the tenant has not kept to the rules</p>
	<p>Priorities</p>	<p>Priorities means the most important things</p>
	<p>Objective</p>	<p>Something that we want to achieve</p>
	<p>Budgeting</p>	<p>Budgeting means planning how much you spend so that you have enough money to cover all your bills</p>
	<p>Equality</p>	<p>Equality means people being allowed to have the same things and not being left out</p>