

# Improving Rent Arrears Collection

**Qualitative interviews: Findings**  
**NIHE Research Unit**

**REGIONAL SERVICES**

Research and Market Intelligence

**Background**

**Objectives**

**Sampling**

**Methodology**

**Key findings**

**Conclusions**

**Suggestions**

## Background

Rent arrears owed to the Northern Ireland Housing Executive totalled £12.2 million in 2017/18 and the organisation devotes substantial time and resources each year to collecting arrears and managing tenants who accumulate them.

The process of managing long term arrears through to eviction is costly and difficult and the Housing Executive would prefer to help households sustain their tenancies rather than be forced to seek evictions.

The Housing Executive have been working with Department of Finance's Innovation Lab (iLab) to test the efficacy of the standard 'LT1A' arrears letter against no letter in prompting payment of arrears.

The iLab conducted a second trial of an improved letter and the Housing Executive Research Unit suggested carrying out qualitative research to enrich understanding of the results of the trial and inform development of further trials. This project was led by the iLab and the findings from this research inform a broader project.

### REGIONAL SERVICES

Research and Market Intelligence

# Fieldwork Objectives

## To understand:

- Payment routines;
- What and who influences tenants' decision-making to pay rent;
- Emotions around paying rent;
- Barriers and facilitators to making rent payments;
- Attitudes towards and utility of different forms of communication between Patch Managers and tenants;
- What works best to prompt payment after a tenant goes into arrears;
- How tenants' habits, beliefs and motivations affect whether or not they make or miss a payment; and
- The role that letters and other communication play in encouraging tenants to repay arrears once they have occurred.

*Qualitative research objectives were agreed between the NIHE Research Unit, NIHE Income Collection Policy Unit and the Department of Finance's Innovation Lab.*

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# Sampling

- Dataset received of **545 cases**
- Removed any cases without a contact number (23): **522 cases remaining**
- Dataset by area (%), and took the top 6 areas to use as sample frame:
  - South area*
  - West area*
  - South Down*
  - Lisburn and Castlereagh*
  - Mid and East Antrim*
  - South and East Belfast*
- **330 cases in total** – 15 per trial group were randomly selected to give final sample of **60 tenants**

Group1 – Letter	Group 2 – Letter and Text	Group 3 – Text only	Group 4 – Nothing
5 rural 10 urban	4 rural 11 urban	1 rural 14 urban	5 rural 10 urban

- Sample exhausted halfway through fieldwork – **resampled for groups 1 and 4** at the beginning of September – another 15 for both groups randomly selected.

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# Methodology

- Trial began –**24<sup>th</sup> June** – Research received dataset **24<sup>th</sup> July** – Advance notification letter posted **25<sup>th</sup> July**.
- In depth interviews completed over an 8 week period- fieldwork began **5<sup>th</sup> August** – resampled **3<sup>rd</sup> September**- final interview complete **26<sup>th</sup> September**.
- **19 interviews** complete (resampled at 11 complete to achieve final 8)
- 5 rural & 14 urban

Group1 – Letter	Group 2 – Letter and Text	Group 3 – Text only	Group 4 – Nothing
3 interviews complete	5 interviews complete	4 interviews complete	7 interviews complete

## Analysis

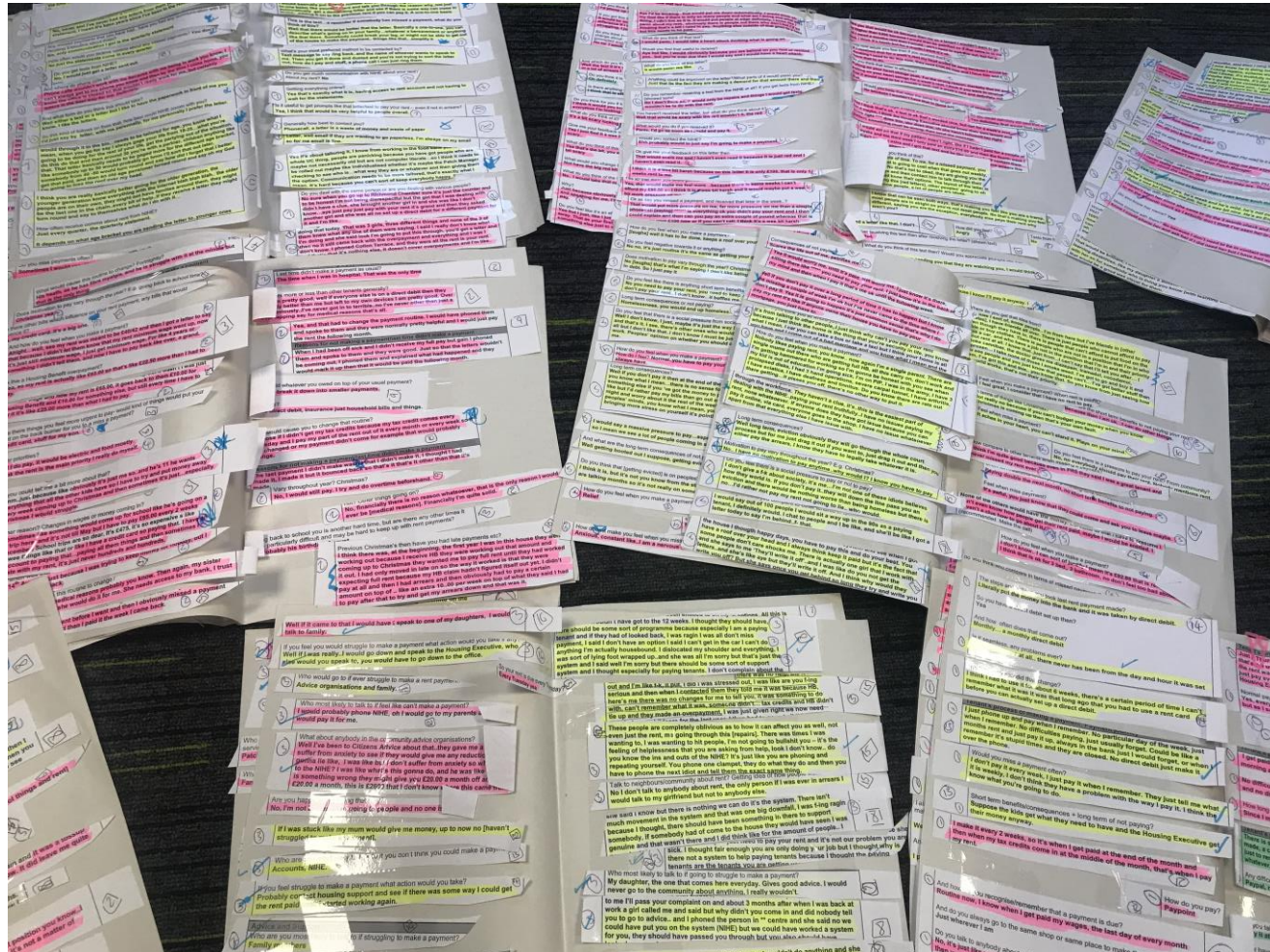
- Transcription of all interviews
- Thematic analysis

## REGIONAL SERVICES

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# Thematic Analysis



# Key Findings

**REGIONAL SERVICES**

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**12** tenants had received an intervention (*were part of groups 1 -3*);

**1 person** reported that they had received the intervention they were supposed to as part of the trial;

**2 tenants** reported that they received **part** of the intervention they were supposed to (*group 2: letter – no text*)

# Themes

**Regular Payment  
Routine**

**Influences on rent  
paying**

**Support**

**Managing money**

**Tenant Perceptions  
of rent paying**

**Intervention  
materials feedback**

**Communication with  
NIHE**

**Patch Managers**

**PayPoint**      **most**  
**common**    **way**    **of**  
**paying**

**For a lot of tenants there was no set routine – tenants are paying when they remember.**

- **Forgetful**

No set shop that tenants go to when paying their rent – just depends where they are and if there is a shop convenient

1 tenant used a standing order

Very limited use of Direct Debits – 2 tenants had a direct debit set up. Some tenants not interested in it as they don't like the idea and others didn't know it was an option/never been offered to them.

## Regular Payment Routine

Tenants paying on the day their benefits or wages are paid to them

2 of the tenants interviewed used AllPay to pay

Older tenants inclined to pay over the phone

Uncertainty around when rent is actually due – specific day of week?

Tenants prefer to pay their rent minimal times in the month – e.g. will pay monthly as only have to make one payment instead of 4 – feels like they are having to pay less

*"Just depends, like this week I was working Monday and Tuesday so I still haven't paid anything this week because yesterday with the doctors and then you coming today so maybe tomorrow..."*

*"I don't pay it every week, I just pay it when I remember. They just tell me what it is weekly, I don't think they have a problem with the way I pay it."*

*"There is sometimes a routine, sometimes there is not. The last payment I made, a couple of weeks ago I paid. I paid cash [PayPoint]...just whatever. Never a specific day, monthly."*

*"No, but I wouldn't want that [direct debit] in case I didn't have the money in my account so I like the wee PayPoint card."*

*"Well it's supposed to be Tuesday, but sometimes I would forget and do it at the weekend."*

*"I pick up the phone, AllPay...there is an App you can use or you can go online AllPay and that does different payments. If you type your amount in, your card is saved. It's done in seconds."*

*"Just depends on where I am or what I'm doing, if I'm near the shop to pay..."*

*"I don't get paid very much do you know what I mean? So that's why I like to pay the rent as soon as I get paid, I know then it's straight out and paid."*

*"Because I get my PIP on that day, my sick pay so then I pay it out of that."*

*"I just phone up and pay when I remember. No particular day of the week, just when I remember. No difficulties paying, just usually forget. Could be like a months rent and just pay it up, always in the bank just would forget, or when I remember it's stupid times and they are closed. No direct debit just make it over the phone."*

*"No there is no set routine to it, truthfully it's just when I feel like, I'll do it less because the less you do it is the less I have to do it so I'd rather do it monthly or fortnightly."*

*"I just login to AllPay, my bank card is saved, type the amount you want to pay in."*

*"Never any problems paying by standing order, been paying it that way always since I moved into this house 5 years ago."*

Busy life- kids off school forget to pay too much going on.

Kids off school – expensive to keep them entertained so harder to keep up with rent

Paying for other big life events - holidays

Other big life expenses:  
car maintenance, insurance  
Credit card bills  
School trips

Things out of tenants' control –  
Payment bouncing  
HMRC issues

Changes in benefits

## **Housing Benefit overpayments**

- £2,000
- £3,500
- £4,000

Health – hospitalised,  
changes in working hours,  
receiving basic sick pay

Lack of understanding/confusion  
around the system

Changes in wages/working hours

## **Christmas**

- Paying less in December and making it up in January
- Missing weeks/paying less
- Christmas very hard time of year

## Influences on rent paying

**Ability to pay depends on what is going on generally in family life – rent comes second to what kids need**

**Anything needed to survive comes before the rent**

An unexpected bill

**Household expenses that tenants would deem to come before their rent payment or would split there rent payment for:**

*Food*

*School uniforms*

*(August/back to school difficult time)*

*Electric*

*Gas*

*School fund*

*Household shopping (some weeks more expensive if need to get cleaning products, washing powder etc.)*

# Influences on rent paying

*"I try and make my payments weekly because at the end of the month to hand out that big lump sum is a wee bit hard for me so I try and pay some weekly and then whatever I haven't paid at the end of the month..."*

*"Suppose the kids get what they need to have and the Housing Executive get their money anyway."*

*"Sometimes I would yeah, like obviously Christmas coming up...if I'm buying something that week then I'll not pay but then the next week, I think my rent is something like £90.00 all in rates and all so then the next week I'll pay £100, or at the end of the month I'll maybe pay £200, it just depends what I have on or if it's...the kids come in and need to go to a school club...it just depends, my family, what I actually need to pay."*

*"Birthdays...and August and then in and around Christmas time."*

*"Like if I need washing powder and stuff that week."*

*"The rent sits about second because my kids are my priorities. So if my kids come in and they want to go on a trip or they need to do something and it's something I feel they are going to be left out or I need to do I would pay that before I pay my rent."*

*"We were in Vegas he wasn't working."*

*"An unexpected bill, my kid he's fulltime with me, I don't get any help from his mother, he hasn't seen her in 3 years so I do everything. So if he needs something or if something goes wrong...I know it's a bit bad but I have a man cave in my garden, the electric went out the other night....so if something comes up your rent goes on the backburner."*

*"If the child needs something or if I need something, if I got sick and I'm off work...I was off for a while with the hand operations last Christmas, but I only get...I end up with statutory sick pay...so I would lose...you have to eat."*

*"Food, electric, gas...any of those, anything you need to survive, the rent is last."*

*"Well food obviously comes before paying rent, if the kids need something, things like that."*

*"I have borderline personality disorder disorder and being forgetful is part of it."*

*"It would just depend on that month if there was something extra to be paid out or if there was a birthday or something...or if I had to go somewhere."*

*"If you wanted to go, ehh I know holiday is a pleasure it's a...you're going on holidays."*

*"If I had something good on the rent would drop down as in I would pay something but I maybe wouldn't pay the full thing and then I'd pay extra then the next month."*

*"My credit card...it's a big one."*

*"Credit card and stuff for my son."*

*"Obviously it's just me...and he's 11 he wants everything that all the other kids have so I have to try and put money away every week coming up to Christmas and then sometimes it's just...especially Christmas I would struggle."*

*"It can be all over the place at times, depends on bills."*

*"Christmas probably it would be harder to pay but emm only because I'm thinking about trying to get the kids Christmas stuff in because I probably can't afford it"*

*"I suppose if I didn't get my tax credits because my tax credits come in every Thursday and I pay part of the rent out of it every month or every week so if that changed or my payment didn't come for example that would probably change things."*

*"The last payment I didn't make wasn't that I didn't make it, I thought I has made it but it bounced back."*

*"Blazer and a pair of shoes for going back to school. That school got their new blazers last year and like £50 a blazer..."*

*"I normally try and pay my car insurance in full so I don't have direct debit every month, I think there might have been one month where I only paid half my rent and used half on the insurance and I phoned them and explained that the rest will be paid."*

*"Yeah, I had to pay less in December and made it up in January."*

*"I just didn't have the money. Just last week. With [daughter] going back to school and we just got some wee things for her."*

*"The reason was because I got behind a wee bit because I was in hospital you see for a good while."*

*"When Christmas comes it's hard like. Very hard."*

*"Unfortunately I would need the car and I would say you know what I will get caught up on the rent in the next couple of months."*



Main source of financial support:  
Family

People confused about where to go for support and what support services are available or 'more hassle than it's worth'

St. Vincent de Paul  
Shoes  
Heating

**Lack of 'human factor' and no support due to all automated letters sent out.**

Citizen's Advice

NIHE making a plan of action, good experience generally

## Support

Who would tenants be most likely to talk to if they were unable to make a payment?  
Patch Manager  
Family  
NIHE Accounts department  
Advice organisations

General feeling that there is no support if tenants are unwell.  
Refused help, tenants feel they are not believed.

**Agreement that staff are 'only doing their job' but there is no system to support tenants.**

**General feeling that although the letter offers support, when support is sought there isn't any there – even when discussion is had around circumstances**

# Support

**Housing**  
Executive

*"If I run out of my credit union I suppose push comes to shove I would have to call on family."*

*"We had to get St. Vincent de Paul out and all to get [the kids] shoes and heating...I had the girls out from NIHE and they were lovely they just went through a wee plan...they were lovely they came to me because I have PTSD so whenever that happened I was really bad, it was awful."*

*"Three months after when I was back at work a girl called me and said why didn't you come in...we could have worked a system for you."*

*"They don't believe you, they think you are lying to them."*

*"I've been to Citizen's Advice...they gave me a letter to say I suffer from anxiety...well I'm not going to lie like, I was like but I don't suffer from anxiety so why am I going to lie to the Housing Executive?"*

*"If I hadn't of had my friends I probably would have had to sacrifice the rent."*

*"Probably contact housing support and see if there was some way I could get the rent paid until I started working again."*

*"Obviously my family."*

*"That time last year when I had difficulties again it was '[tenants name]', what can you do, tell me what you can afford' and I said yes that's great."*

*"Family members"*

*"Accounts department, the Housing Executive."*

*"Why is there not a system to help paying tenants."*

*"The human factor, there is none of that...[it's] just a bit of automated paper, send it out, wee granny gets that and says no no no, then she goes and pays what money she has to buy food and heat because of a letter."*

*"My own daughter, family. I wouldn't tell anyone all about my business."*

*"Probably my dad, I would go to family or phone the Housing Executive and explain but that would be my last resort , I would maybe try my dad."*

*"Well if I was really...I would go down and speak to the Housing Executive, who else would you speak to, you would have to go down to the office"*

*"See when I phoned and I found that, not being rude to anyone in general and the girl was just doing her job, there was no support."*

*"I would probably phone NIHE, oh I would go to my parents and I know they would pay it for me."*

**Boxes in bold are most significant themes**

Paying arrears back in small amounts

**School trips/things kids need or want – pressure to pay but also keep up with rent**

Ways of managing unexpected bills and rent – if need washing machine replaced may sacrifice rent and then play catch up

Using credit card to pay for bills if struggling

**Top priorities:**

**Kids**

**Food shopping/household bills**

**Rent**

Tenants being prepared, saving a little bit, putting small amounts of money away to be prepared

Not spending a lot of money socialising; go to friends' houses instead as have to get rent sorted, kids, food, clothes and heating.

Budgeting – large majority of tenants relayed the importance of budgeting – paying rent and bills and just living on what you have left

## Managing money

'can play the game' – will pay when can, no immediate pressure as won't lose house

Paying slightly extra on top of weekly rent to stay in advance and manage paying less in the future

Tenants who were more open to missing payments and playing catch up all had their own ideas of what was an acceptable level to let the arrears build up to e.g. 2 weeks, 1 month or as much as they want

**Paying less rent due to the time of year:**  
**Christmas**  
**Back to school**  
**Birthdays**  
**Summertime- holidays**

**Rent comes first, would starve if have to**

Building up missed/part payments over the month and clearing final amount with wages at the end of the month

# Managing Money

*"If I don't want to pay it one week...it's charged weekly in arrears on Monday, but I'll let it go for 6 weeks if I want and then wait until my wages come in to pay it."*

*"I think I [am] sitting £74.00 in advance."*

*"I paid a month, 4 weeks and then I paid less than a week because I knew I was in advance so I didn't need to pay you know because I keep it at a balance."*

*"I know I can let this go to £4,000 arrears and then just hit them with, Ill pay you the legally required £5.00 per week off it, I know the system, you can manipulate it, I'm not worried about not paying the rent, I'll not pay it and I'll pay it when I can afford it."*

*"I always like to get my rent paid. It's the main priority. I always get my bills paid first and then work with what I have."*

*"I do my own thing, I've always done my own thing, so I'll pay it when I can."*

*"I'm just old school, I pay my bills you know what I mean. There are no excuses for not paying your bills is there?"*

*"After I paid the big rent for the private house I thought this is such a hard life and see now I've come down here I've thought step back and we do our own wee savings."*

*"Because your rent comes straight out it makes you wise up over Christmas, I would be inclined to miss but if it comes straight out then it's gone you know."*

*"Just make sure your rent is paid, you get your gas and your electric...you buy your food you know what I mean and then there is birthdays and all coming up but you sort of save up, put wee bits away. Doesn't affect rent payments."*

*"The rent is £75 something a week but I just round it up to £76.00, but because they sent me that letter....I wasn't loads in arrears but then I just put it up to £80.00 to try and make it up..what's that like £2.00 something."*

*"I suppose people, some people live from week to week so yea I mean I know in the past when I got Housing Benefit I would have not necessarily put it to the side for my rent that particular week and I would have used it and then built it up."*

*"Well every month's a struggle."*

*"I just make sure it's paid on the day I get my money, each 2 weeks and that's that. What's left is what you have to live on. That's it."*

*"So my kids and whatever they need and then I would go and do my shop, see what I have that week and that month and then my rent."*

*"It was a toss up...did I buy a washing machine, what will I do, you know. It did leave me quite low on funds but it had to be done."*

*"I would get money to live on through the weeks off my parents, I just make sure my rent is paid and then...they would give me money to live."*

*"This week I will probably pay less because I went to Smyths, do you know what I mean...I would say out of the month I would probably ...two weeks is probably [paid] less or one week I probably miss like the week before pay day I will probably miss and then I build it up."*

*"I knew I was getting school uniforms and all last week so I knew that would happen this week and I knew I'd have the money to do it."*

*"By paying like £5.00 extra a week and now it's finally down and I wouldn't want to go back to there so that's why I feel like I have to pay my rent because I wouldn't want to go back to that because that really stressed me out."*

*"Every month, not over £300 definitely not."*

*"I know they aren't going to put me under pressure for it and I think they know now my routine, they sort of know that I don't let it go over the month."*

*"So I would just try and pay like if I miss one week then the following week...so I only ever pay £80.00 then the following week I pay an extra £10.00 and I'll keep doing that until my monthly wage comes in and if I need to add any to it then I do it with my monthly wage."*

*"If I have no money at Christmas then I just don't buy anything. Even when I was young, I would have bought the things through the year. I wouldn't buy people Christmas presents If I had no money, I would just say I don't have any money."*

*"Should I have to starve I have to pay my rent and that's that."*

**Boxes in bold are most significant themes**

**Some tenants felt nothing towards paying their rent, they just seen it as part of their routine.**

**Result of not paying:  
Homelessness  
Eviction  
Petrified**

Moral obligation

**Can drag out not paying rent as it takes so long to go through the processes for eviction**

Relief

## Tenant Perceptions of rent paying

**Some tenants almost begrudged paying their rent:  
Rather not have to pay  
Could be buying something else with the money**

Tenants felt there were short term benefits to not paying their rent, whereas others couldn't even entertain the idea.

A handful of tenants did not care about missing rent payments

One tenant said he plans to go sick when his little boy is out of school as he feels he would be better off

Tenants felt that other tenants get away with more than them, there is not consistent equal treatment of tenants e.g. debts being wrote off – this idea is coming from talk within the community

The idea that rent is not going to be everyone's top priority if they are generally struggling financially

Perception that surely most people must pay or else there would be a lot of people in arrears and homeless.

Tenants seemed happier to pay if they felt like they were getting value for money

**Those who have rented in the private sector previously seemed generally happier to pay.**



# Tenant Perceptions of Paying Rent

*"Scares the life out of me, petrifies me."*

*"There is people who cannot afford to pay even though they have to, there is people that can't afford to put food on the table or buy clothes. There is people who are not in a position that I'm in who have a car, and who have a job, not in the position that I'm in and their priority is not rent at all."*

*"Well if you don't pay it over a long period of time it has to happen but I know that missing a couple of weeks I'm ok but I've never came to the time where I don't pay it."*

*"There would be nothing worse than being homeless but...I'd rather not pay my rent not going to lie...who would."*

*"Paying double the next month, no short term benefits to not paying."*

*"Nobody likes paying rent, you know...now again I'm a single parent...I'm getting hammered for working so I'm gonna be honest with you see when my kid is out of education I'm going sick."*

*"You have a roof over your head and I always think keep it paid, but it's the fact that some people don't care shocks me. There is actually one girl that I work with and she says to me, 'They'll write it off'...and I think why would they write you off?"*

*"Well when it was £40.00 I didn't mind but whenever I have to go and pay the now £25.00 extra, that's £25.00 I could be putting towards something else."*

*"Well it has to be done, keeps a roof over your head."*

*"I would say [there is] a massive pressure to pay...especially, I volunteer in the foodbank so I mean we see a lot of people coming in and they are struggling massively."*

*"You know, from the start of proceedings to the end you are talking months so it's not really on somebody's mind. Not an urgent thing."*

*"It's just routine it's the same as getting your gas and electric."*

*"Homelessness, you would end up homeless."*



*"Sometimes it annoys me just...sometimes it annoys me but I have to, if I owned my own house I would have to pay my mortgage, I can't live rent free."*

*"Because it is a lump sum that you are paying out, and I'm thinking I could be buying something else or paying another bill, you know, but you have to pay it."*

*"In the estate that she lives people say it's like that because the Housing Executive are happy to have tenants there because the flats are really dure and run down. It could be chat on the street I don't know..."*

*"I just don't want to be put out on the street with two kids."*

*"Long term, eviction obviously they will go through the whole court process but for me just drag it out if you want to, just drag it out and then you either pay the arrears, I know they have to legally take whatever it is, the minimum amount."*

*"I just assume that everyone makes their payments or else there would be a lot of people in arrears or a lot of people out of their house."*

*"Makes me feel bad, well it's always on my mind."*

*"I'd say most people would be pretty up to date because it's not as dear as private rent."*

*"I'll be honest, I couldn't care less really because I know I'll pay it anyway. I don't worry myself. Well if I was getting all that [letter] I would obviously get all anxious and panicking but because I don't get them I'm ok. I do think that's because they do know they will get their money."*

## Letter

**YOU HAVE MISSED A PAYMENT  
FOR YOUR HOME'S HOUSING COSTS (RENT/RATES).  
ACTION IS REQUIRED NOW.**

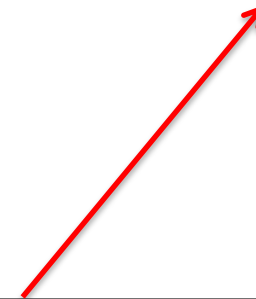
- If struggling with money would give you a panic attack
- Danger
- "Shouty"
- Not effective/not right for elderly people
- Change the colour but keep the wording
- Would be very scared to receive



### Intervention materials feedback

- Frightening people – if in this situation tenants are clearly having problems
- Judgemental
- Making you feel like "tramp"
- Everyone's circumstances are different
- Should take this out
- Tenants are not doing this on purpose they just have other things to pay

- The red makes it pop and stand out
- Makes it more effective
- Red is necessary to have as payments haven't been paid
- Should be in red because it is a warning
- Wouldn't be effective without the red



**The majority of Housing Executive tenants are up to date with their rent and rates payments. You are one of the few that are not.**

**YOU HAVE MISSED A PAYMENT  
FOR YOUR HOME'S HOUSING COSTS (RENT/RATES).  
ACTION IS REQUIRED NOW.**

*"That sort of pops, it stands out more every time I'm looking the red is bringing my eyes straight back up to it again."*

*"I just think that I wouldn't like to be receiving that one because it's red. That's the main reason."*

*"The red really makes it pop, it makes it effective because I think if it was just an ordinary print it wouldn't be effective."*

*"If you are talking to elderly people, I would take that red stuff out of it, that's danger."*

*"I like the fact it's in red because it's a warning, if you missed a payment."*

*"That being wrote in red that's what makes it effective."*

*"I just find it a wee bit intimidating because it's all red."*

*"That would be scary with the red."*

*"For one missed payment that [letter], straight away just looking at that, straight away you see the big red capitals and the block, that's like eviction time, court time. It should be Hi...you know simple."*

*"I think it could be detailed better, red is danger."*

*"That would make me panicky, any red letter would...but no I've never ever had it."*

*"The layout of the letter is alright but I'm not happy seeing this, other people are going to [say] 'oh f-k, oh my God...you know people...a lot of people are idiots.'"*

The majority of Housing Executive tenants are up to date with their rent and rates payments. You are one of the few that are not.

*"That would put me down automatically. I would think oh my God like if there is only so many people and what am I doing...I can't live as it is. It would put people at edge definitely."*

*"That would hurt people."*

*"I know that can be seen both ways, that's making you feel like you are a tramp, most people are alright so you're not most people. No that's making you feel different, saying you are the exception, everybody else pays their rent why aren't you?"*

*"If you get a letter like that then you are having difficulty do you know what I mean with your income some way."*

*"Well it is good to have because you know what I mean, because most people are genuine and pay their rent do you know what I mean like, so why should you be any different to the ones that do pay it...like everybody has to pay it regardless of what, if you are on a low income then you do get Housing Benefit do you know what I mean, so then you shouldn't have any problems paying it in my eyes."*

*"Well maybe reword it and take it out of bold because of the fact that people who are maybe struggling with money or any mental...with regard to their mental health are already down in their boots so I would take that out."*

*"I'm not doing it on purpose, I just have other things to pay."*

*"I would say there are more than a few that are not in this day and age."*

## Letter

- Could be more customer friendly
- Demanding/threatening language
- A phone call would be cheaper
- Scares tenants – would make people put it in a drawer and try to ignore the problem
- Intimidating/Aggressive - not effective/wouldn't contact them
- **Too strong for missing one payment**
- Effective but for the wrong reasons
- Could be worded better
- **Needs to be more tailored to the individual**



- Would act as a reminder
- Giving the 2 options on the letter is good
- Would make tenants contact straight away/contact NIHE straight away (in fear of losing their home)



# General feedback on letter

*"I would need to phone straight away that would worry me, just that they would start proceedings to put you out."*

*"I don't think it's brilliant to be quite honest with you. I'm sure someone could word that much better."*

*"No I don't think it's effective, it's anger that's what it makes me feel. Instead it should say come in and see us we want to discuss rent with you...that would sound like they are taking an interest."*

*"I think it is a wee bit harsh...[it's] only one weeks rent."*

*"See to be honest, I know we are trying to get good things out of it, I wouldn't send that I would not send that out at all."*

*"I think it's a bit strong for missing one payment like...it's a bit much. People are stressed and struggling in life, there is no need to be that aggressive."*

*"I would find it intimidating."*

*"There is some weeks I can't afford my £90.00 so I think it is a wee bit harsh and it would maybe put wee bit more pressure on me."*

*"No I don't think it would be effective."*

*"Pulling on your heart strings yeah. For the wrong reason [it is effective]...pulling on your heart strings for a weeks rent. I think if you were to receive that it would need to be a month's rent, not a week's rent."*

*"That's a complete and utter waste of time to me for a missed payment, you think of the amount of paper that is going to cost when that goes out weekly...no that's a non-starter for me."*

*"I do think it's good the way you have the two options as well, they are giving you the option to contact them to sort out maybe a repayment or something schedule."*

# General feedback on letter

*"I just think that's a wee bit threatening, if I owed money. I certainly wouldn't go to them if the first letter came with that heading no explanation or ease you on to it sort of thing. I think that's a terrible letter. It's more of a threatening letter than an information letter. I would never send that to anyone."*

*"That would put more pressure on me, far more pressure on me than a simple phone call [saying] is everything ok you didn't pay your rent and I then could explain and then can you pay an extra couple of pound whereas that is saying pay your £100 now or if you can't call. I think it's a wee bit harsh."*

*"The people receiving it, you don't know if someone's died in the family, a bereavement or they forgot..."*

*"Well it's a demanding letter for starters, it could be more customer friendly, there could be somebody that could ring you up and say was there a problem you didn't pay your rent and you're a normal good payer. Could get a bit of feedback, you don't know...people could be in hospital or don't have the money to pay it that time"*

*"I just feel like maybe they shouldn't send that out right away.. that as your first letter...you would panic and probably stop paying something else just to cover that."*



## Text

**‘This is a message from the Housing Executive.  
Please contact ‘Patch Manager’ on ???????? To  
discuss your rent account’**

- Would make tenants panic
- Not effective in relation to rent
- Would act quicker on a letter

- Generally more favoured than the letter
- Seen as less scary and formal
- Better than a phone call for some people as calls can be missed if working etc.

# General feedback on text

*"The text is better and I'm quicker at reading through my messages so the message is more effective."*

*"No I don't think so, it would only be repairs and things I would get texts, wouldn't be to do with the rent."*

*"I'd act quicker on a letter."*

*"I would panic, I would take a heart attack thinking what is going on."*

*"Text is good if nothing too urgent...the letter is good but for people who are in a lot of arrears...especially that sort of letter."*

*"It's alright...I think that's nicer than the letter."*

*"Yes I think that's ok, a text is ok that's worded nice, but not for a week's rent...I think the Housing Executive should know their own tenant and know that [name] does this, oh she hasn't followed her right pattern something must be wrong, then send the message."*

*"I suppose right it's ok to get it but I know like having worked with people who have massive anxiety...if they received a text like that it would send them into panic mode. So I'm not necessarily convinced that text messages are the way forward in relation to rent. "*

*"The text isn't really as formal."*

*"It's a bit vague, because...how do you know it's from your patch manager, the likes of the HMRC the text scams..."*

Phone calls most commonly received method of communication – overall tenants did not really get contacted about missed payment and generally never received letters

Across all tenants, they did not receive any communication about arrears very often – most tenants said every few months (referring to quarterly statement)

Tenants generally felt that communication within the NIHE was poor- a lot of separate units that aren't working together – staff telling tenants different things – no communication and not delivering consistent clear messages

Tenants unaware of letters – receive so much post just forget about letters

Useful to get a reminder – **generally tenants were less resistant to the idea of a simple reminder to pay rent**

- **With a balance update?**

Most likely to contact NIHE/NIHE accounts department if struggling

Phone calls very much the preferred method of communication from NIHE:

- Opportunity to form a plan
- Can get more answers – texts and letters not enough information and sends people into panic
- Good to have somebody to talk to over the phone
- Gives opportunity to explain your situation

## Communication with NIHE

Counter staff and HQ staff saying different things

Email would not work for many

For those tenants who are comfortable with technology – a want for access to rent account online

Generally tenants were concerned that any communications about rent arrears puts the pressure on and has people worrying

From previous communications from NIHE about rent tenants have generally no idea when rent is due – e.g. have paid monthly since beginning of tenancy but have all of a sudden started receiving arrears letters

**Desire for communication to be rolled out on an individual level – needs to be tailored**

When support/communication about difficulties paying from NIHE was received – feedback positive

*"I think the phone call would be better, cheaper...posting and packaging and all this here."*

*"Letters, because I don't know how to use a computer."*

*"The Housing Executive is a lot of separate units that aren't working together, I know there are different systems...one can get in one and one can get in the other, it's not rocket science this. One section deals with that, you deal with that and you deal with that...it's too many."*

*"A wee message to remind you to pay your rent maybe you know..."*

*"The whole way through over these last 4 years they have been just lovely to me, there is not one who has ever hurt my feelings, made me want to cry or you know, all just genuine."*

*"I would like to be able to go online to my rent account and find out what I have because you can pay it online so you should be able to know, that then saves all the phone calls to him and the letters coming out and all this carry on."*

*"When I got that letter [HB overpayment] I just thought, oh no what am I going to do I really thought they were going to take this house off me because I thought...it was just a headed letter, you were not entitled...and you now owe us"*

*"A receipt would be nice, like when you pay over the phone they could send you out a receipt that you have paid it."*

*"She just rang to say it's not usually like me and was everything ok and then she was the one who said I should just...break it down and pay whatever you can."*

*"I would probably ring them and explain to them, like it's only a week's rent why am I getting this you know, you know if you look at my account that I will be paying extra next week."*

*"You do get statements which is grand because that's good, I would like a statement like showing you this is how much you have paid off and this I what..."*

*"Communication is a big issue here."*

*"My payments, they know it's a Wednesday and I did phone and tell them look it's a Wednesday. It's like you are telling somebody, and it's like aye that's grand whatever and it's not noted anywhere and it's not put on the system...and I just thought why am I phoning these people for no reason."*

*"That letter basically needs to be gaged more for the different age brackets, like somebody up to 30 would probably go hmm I'll sort that out later, somebody from 40-50 would turn round and say how did I forget that I better get that paid, and then an old age pensioner turns round and says oh my God I'm going to lose the roof over my head."*

*"Never, just a statement and then if I have any arrears."*

*"I would basically put down a number that you could ring someone, on a one-to-one basis like yourself there and talk through the reason why...not just automatically get a demanding letter...a one-to-one basis."*

*"Maybe even preferably a phone call because then you I know exactly what's what and can sort of out there and then."*

*"Phone call, a letter is a waste of money and waste of paper."*

*"A one-to-one, you get to describe what's going on in your family...whatever a bereavement or anything like that there. Somebody could break their leg or might not be able to get out of the house to make the payment...things like that."*

*"The girl would phone me about missed payments, she is always really pleasant...I'm just ringing to let you know this is your two weeks..."*

*"No, only communication I get is the quarterly statement."*

*"No just the statements that come in every quarter."*

*"It's about tailoring it, I know from working in the food bank you know the whole UC thing. People are panicking because you have got people who are maybe not necessarily old but are not computer literate...so I think it needs to be rolled out maybe like individualised whether it's maybe the patch manager checking to see who it is...what way they are like or whatever and then giving them the option. Communication needs to be more tailored, that's exactly what I mean. It's hard because you can't keep everybody happy.."*

**Little to no awareness of what a Patch Manager is/that tenants have a Patch Manager**

In times of need tenants have not experienced receiving support from their Patch Manager

Patch Managers are moving to different Patches and tenants are not being informed

Tenants may have spoken to their Patch Manager before but they didn't realise who they were

Only way to know who PM is - reading the pack given when move into NIHE property – not guaranteed that people read this

For the very small number of tenants who had an idea who their PM was – approachable but overall don't have much contact with them

## Patch Managers

**HB overpayments-**

- **no support from PMs**
- **Tenants first finding out about big overpayments via letter**
- **No support for tenants dealing with this extra financial strain**

Tenants not aware of change from Accounts dealing with rent to PM dealing with rent account

**More communication needed to make tenants aware of who their PM is – esp. older or vulnerable people**

**Tenants questioned why there are not more PMs –**

- **Too much for one person to do**

**Most PM contact to do with maintenance**

Some tenants who although did not have much contact from PM are happy with that and don't want any more. They are happy to call NIHE if they need.

**Large majority of tenants wanted to know who their PM was**



# Patch Managers

*"I didn't know what they were...I don't bother..I have no communication at all with the Housing Executive."*

*"Don't know who it is"*

*"Patch Managers are moving from district to district. My Patch Manager has changed and I only found out the other day whenever I rang."*

*"No, because my situation isn't going to change in the foreseeable so to me it's a stable thing and it's not something I have to be worried about."*

*"Yeah you would like to see a face, and someone for me to contact. Would like more contact."*

*"You think they would have contacted me, and like it's not that it's £200, it's £2600 [HB overpayment] it's a massive amount. I nearly took a heart attack when I got the letter, I went up to my parents and I was in bits."*

*"I don't know who it is...I don't know."*

*"No...non-existent."*

*"It's usually just Accounts I would ask for, I wouldn't ask for a specific person they would put me through to whoever."*

*"I don't think I've seen her in about 3 years."*

*"No, it is mainly my garage he would contact me about."*

*"Yeah it would, probably would have been helpful for that whole HB thing because I didn't know who to turn to there, I just can't...I wasn't entitled to it fair enough but I think once I put in all my stuff like tax credits have it...they have it...how that went on for so long before anybody noticing that I wasn't entitled to this anymore."*

*"I never really met them, don't know who they are. There is never anybody around...about the rent anyway."*

*"It would be nice to know...I didn't even know such a thing existed."*

*"He is doing too much for one person to do, he can't be dealing with f-king repairs, scheme work, rent account, arrears, it's too much. It's truthfully not the best way, it's too much and he's being spread too thin, he can't. He is going to be constantly bombarded and I'm a pest. Once I get into pest mode I will torture you...I get a name, of the highest up the food chain I can go to and he gets tortured for it, simple."*



# Conclusions and Suggestions

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# Conclusions

## Regular Payment Routine

- Very little tenants have a consistent payment routine.
- PayPoint most common.
- For some tenants, rent payments are dictated by when tenants are paid benefits or wages.
- People simply pay when they remember.

## Influences on rent paying

- Many things can affect rent payments for tenants:
- Depends on what is going on with family/bills/unexpected payments.
- Depends on the time of year
- Health/change in working hours
- For a small group nothing effects their rent payments.

## Support

- Tenants perceive that there is little support from NIHE.
- Lack of the 'human factor'.
- NIHE show little understanding.
- In the couple of instances tenants spoke about when NIHE staff went out to make a plan with tenants – there was good feedback.

# Conclusions

## Managing money

Two groups with varying attitudes emerged:

- Group 1 – horrified by the idea of not paying and live off money they are left with after bills/rent.
- Group 2 – Very flexible with their rent payments, due to budgeting and managing competing priorities.

## Tenant Perceptions of rent paying

- Some tenants almost begrudged paying their rent as they could be buying something else with the money.
- Tenants don't perceive there to be consistent equal treatment; feel like other tenants get away with more.
- Tenants were generally happier to pay if they had previously rented in PRS.

## Intervention materials feedback

- Letter: Scary/judgemental/intimidating and red font colouring a main issue VS those who feel like the red font is what makes it effective.
- Text: more preferred than the letter as less formal, but still not great feedback as quite vague.

# Conclusions

## Communication with NIHE

- Phone call was the most preferred method of communication from the Housing Executive about rent.
- Tenants wanted a more tailored and personalised approach to communication (e.g. considering age or level of arrear).
- Tenants stated that they never receive communication about their arrears (no letters/texts).

## Patch Managers

- The majority of tenants did not know what a Patch Manager was or had no communication with their Patch Manager.
- Tenants commented that Patch Managers had too much for one person to do.
- The majority of tenants interviewed wanted to know who their Patch Manager was.

# Suggestions

- Implementing customer segmentation techniques.
- Further quantitative analysis.
- Consider the difference in communication methods for those who repeatedly miss payments vs one off misses.
- Provide a personalised and consistent service – considering organisation values e.g. do we remain flexible for customers or do we need a cultural change to bring in arrears?

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