



Llywodraeth Cynulliad Cymru
Welsh Assembly Government

Looking Behind the Figures

Social Landlords Possessions and Evictions in Wales

2001- 2003

July 2005

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1. Introduction

Background

In 2002 the campaigning magazine 'ROOF', which aims to influence government policy on housing, started a campaign known as '*Who's Counting*' following a dramatic rise in possession orders granted to social landlords in England and Wales. The campaign identified the following from information provided by the Lord Chancellors Department:

*'Between 1994 and 2000 possession orders doubled from 13,499 in 1994 to 27,168 in 2000. Orders rose a further 12 per cent in 2001 to 30,350. Despite the soaring possession orders no organisation recorded the number of tenants who actually lost their home.'*¹

'ROOF' called for appropriate government departments to gather more information. They recommended that this should include a comparison between local authorities and housing associations, identify the grounds for possession and show how many possession orders actually resulted in eviction.

It was partly in response to this campaign that the Welsh Assembly Government decided to collect and publish information on this particular area. Data has been collected since 2001/02 and has been published annually in statistical bulletins entitled '*Social Landlords Possessions and Evictions in Wales*'. These statistical bulletins present the results of a survey covering possession orders and eviction warrants obtained against both local authority and housing association tenants.²

The aim of these particular surveys is to provide the evidence-base to enable the Assembly to develop guidance for both local authorities and housing associations

Aims of the research

The aim of this study was to identify both local authorities and housing associations who reported a high and low rate of eviction in comparison with other social landlords in Wales. The practices of these organisations in relation to dealing with rent arrears were investigated to discover reasons for the variation which could then be used to identify good practice issues. Although it is recognised that possession action is not always related to rent arrears, for the two years that form the base of this study just over 98% of possession orders gained by social landlords in Wales were granted as a result of rent arrears. It should be noted that over the three years that

¹ <http://www.roofmag.org.co.uk/campaign.asp>

² '*Social Landlords Possessions and Evictions in Wales*' bulletins: '1 April 2001 to 31 March 2002', '1 April 2002 to 31 March 2003', and '1 April 2003 to 31 March 2004' respectively. See Appendix 1 for full references

statistics have now been gathered in relation to social landlords possessions and evictions in Wales, there has been a steady increase in the number of possession orders granted as a result of anti-social behaviour.

It is hoped that any information or patterns that can be established which link certain practices to eviction rates should contribute to a clearer understanding by policy makers. This in turn should enable them to develop policies and procedures aimed at reducing the level of possession orders and evictions.

2. Statistical Analysis of ‘Social Landlords Possessions and Evictions in Wales’ 2001-2004

The following data was taken from the bulletins ‘*Social Landlords Possessions and Evictions in Wales*’, which have been issued on a yearly basis since 2001. The information presented below has been divided into the following categories:

- 1) Possession Orders
- 2) Eviction Warrants
- 3) Anti-Social Behaviour

Possession Orders

As the following data shows (particularly the data in Table 2), RSLs have been slightly more likely to apply for a possession order than local authorities over the past three years. However, this trend has become progressively less pronounced over this period and has by now almost disappeared.

Table 1: Number of Possession Orders Issued

	2001 – 2002	2002 – 2003	2003 - 2004
Local Authorities	3,905	4,341	3,680
RSLs	1,715	1,501	1,378
Total	5,620	5,842	5,058

**Graph 1: Possession Orders Issued
(No. of Orders)**

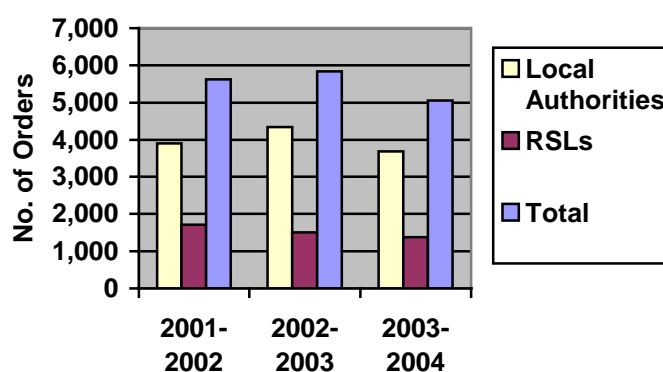
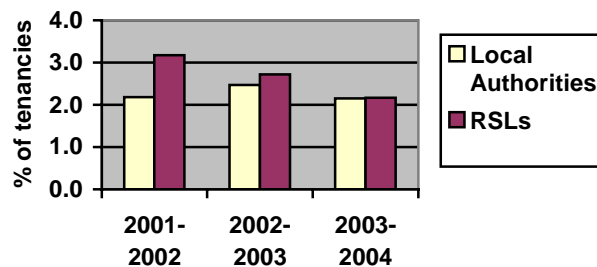


Table 2: Possession Orders (Expressed as a % of Tenancies Managed)

The data contained in Table 1 is expressed below as a percentage of the total amount of tenancies managed by local authorities and RSLs respectively:

	2001 – 2002	2002 – 2003	2003 – 2004
Local Authorities	2.18	2.47	2.15
RSLs	3.17	2.72	2.16

**Graph 2: Possession Orders Issued
(% of Tenancies)**



Eviction Warrants

Eviction Warrants Granted

The data below (particularly the data in Table 4) broadly indicates that local authorities are more likely to seek and obtain an eviction warrant than RSLs. However, the percentage of both local authority and RSL tenants issued with warrants since 2001 has fluctuated, making it difficult to draw any firm conclusions from the data. There is some evidence that the percentage of local authority tenants issued with an eviction warrant since 2001 has generally increased, contrasting with a fall in the percentage of RSL tenants issued with a warrant over the same period.

Table 3: Number of Eviction Warrants Granted

	2001 – 2002	2002 – 2003	2003 - 2004
Local Authorities	2,776	3,359	3,205
RSLs	866	756	829
Total	3,642	4,115	4,034

**Graph 3: Eviction Warrants Granted
(No. of Warrants)**

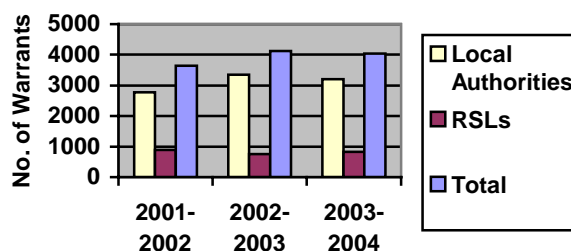
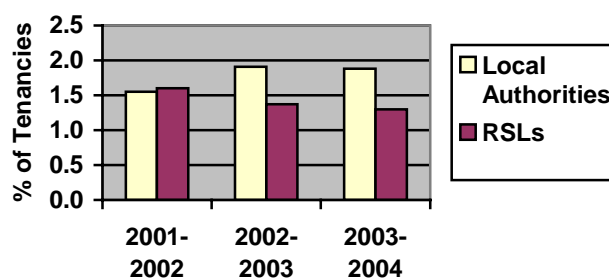


Table 4: Eviction Warrants Granted (expressed as a % of Tenancies Managed)

The data contained in Table 3 is expressed below as a percentage of the total amount of tenancies managed by local authorities and RSLs respectively:

	2001 – 2002	2002 – 2003	2003 – 2004
Local Authorities	1.55	1.91	1.88
RSLs	1.60	1.37	1.30

**Graph 4: Eviction Warrants Granted
(% of Tenancies)**



Eviction Warrants which were Executed and Resulted in Eviction

As with the number of eviction warrants granted, the number of those warrants that were subsequently executed and resulted in the eviction of the associated tenant(s) has fluctuated over the past three years. Although 2002-2003 saw a fall in the number of warrants executed by RSLs and an increase in those warrants executed by local authorities, the reverse occurred during 2003-4, making it difficult to draw any firm conclusions from the available data. However, it should be noted that the percentage of tenants evicted is

broadly comparable between the two sectors and there appears to be no clear trend of either an increase or decrease in evictions since 2001.

Table 5: No. of Eviction Warrants which were Executed and Resulted in Eviction

	2001 – 2002	2002 – 2003	2003 – 2004
Local Authorities	889	1,003	867
RSLs	282	255	297
Total	1,171	1,258	1,164

Graph 5: Eviction Warrants which were Executed and Resulted in Eviction (No. of Warrants)

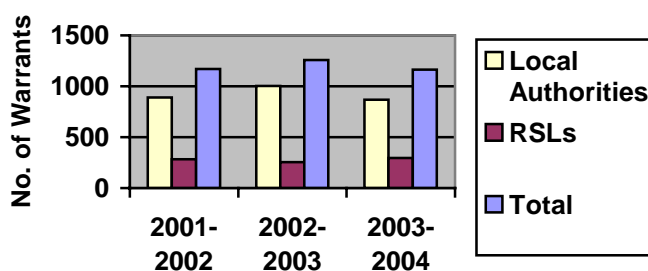
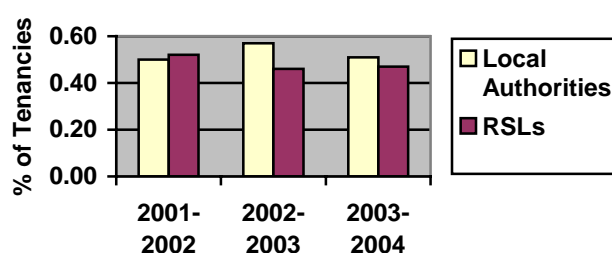


Table 6: Eviction Warrants which were Executed and Resulted in Eviction (expressed as a % of Tenancies Managed)

The data contained in Table 5 is expressed below as a percentage of the total amount of tenancies managed by local authorities and RSLs respectively:

	2001 – 2002	2002 – 2003	2003 – 2004
Local Authorities	0.50	0.57	0.51
RSLs	0.52	0.46	0.47

Graph 6: Eviction Warrants which were Executed and Resulted in Eviction (% of Tenancies)



Anti-Social Behaviour

The data gathered as part of the aforementioned bulletins shows an increase in social landlords pursuing legal action against anti-social behaviour by tenants. This has included a noticeable increase in the number of possession orders arising mainly because of anti-social behaviour. Although the vast majority of possession orders are still sought for rent arrears, the increase in orders as a result of anti-social behaviour is worth noting. In addition, it is possible that a tenant's anti-social behaviour may have played some part in a number of the possession orders issued primarily because of rent arrears.

Table 7: Possession Orders Issued Relating Mainly to Anti-Social Behaviour

	2001 – 2002	2002 – 2003	2003 – 2004
Local Authorities	40	38	57
RSLs	28	33	52
Total	68	71	109

**Graph 7: Possession Orders Issued
Relating Mainly to
Anti-Social Behaviour
(No.of Orders)**

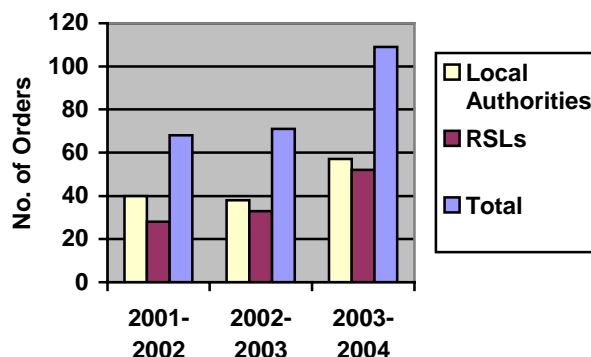
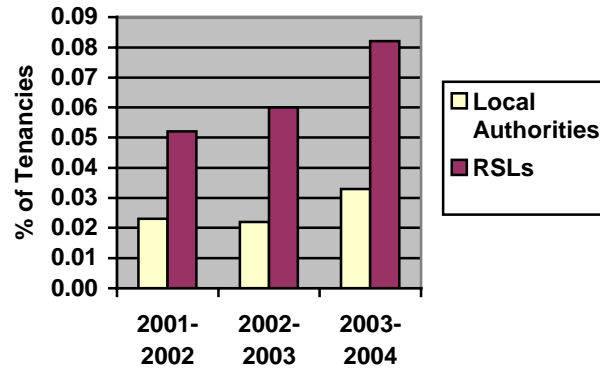


Table 8: Possession Orders Issued Relating Mainly to Anti-Social Behaviour
(Expressed as a % of Tenancies Managed)

The data contained in Table 7 is expressed below as a percentage of the total amount of tenancies managed by local authorities and RSLs respectively:

	2001 – 2002	2002 – 2003	2003 – 2004
Local Authorities	0.023	0.022	0.033
RSLs	0.052	0.060	0.082

**Graph 8: Possession Orders Issued
Relating Mainly to
Anti-Social Behaviour
(% of Tenancies)**



3. Methodology

The methodology involved:

- ◆ Analysis of the figures produced in ‘Social Landlords Possessions and Evictions in Wales’ (2001/2002 to 2002/2003) to confirm the three local authorities and three housing associations in Wales with the highest eviction rates and the three with the lowest rates.
The eviction rate is defined as the number of warrants for possession obtained as a percentage of tenancies. The percentage figures over the two years were averaged and housing associations and local authorities were ranked separately.

Local Authorities - Number of warrants for possession obtained as a percentage of tenancies averaged over 2001/2 and 2002/3

Local Authorities	Average % of tenancies	Rating
	receiving eviction warrant	
LA1	2.80%	1
LA2	2.75%	2
LA7	2.65%	3
<i>LA3</i>	0.40%	20
<i>LA4</i>	0.35%	21
<i>LA5</i>	0.30%	22

Housing Associations - Number of warrants for possession obtained as a percentage of tenancies averaged over 2001/2 and 2002/3

Housing Associations	Average % of tenancies	Rating
	receiving eviction warrant	
HA8	3.40%	1
HA6	3.10%	2
HA5	2.95%	3
<i>HA4</i>	0.85%	26
<i>HA1</i>	0.60%	27
<i>HA9</i>	0.20%	28

This indicated which of the local authorities and housing associations were at the most extreme; the study focuses on these twelve organisations in particular.

- ◆ An initial examination of the policy and procedures adopted by the six local authorities and six housing associations within the study group. Comparisons were made between the two extremes within each landlord type and between Local Authorities and Housing Associations in relation to certain key issues. These issues were as follows
 - The existence of clear aims and objectives
 - The provision of support and guidance to tenants in rent arrears
 - At what stage is the first arrears letter sent
 - At what stage is Notice of Seeking Possession served
 - At what stage are home visits made or there is some form of face to face contact
 - Do the policies and procedures identify the particular needs of vulnerable tenants

In addition, other practices were identified that may not be common to all landlords in the study group but which may contribute to either a high or low eviction rate.

- ◆ Semi-structured telephone interviews with key staff in relevant local authorities and housing associations. The aim of this was to gather further information on the policies and procedures of the organisations.
- ◆ A semi-structured interview with the independent advice agency The Citizens Advice Bureau.

4. Research Findings

Chapter 3 has already outlined how the 3 local authorities and housing associations with the highest and lowest eviction rates over years 2001/02 and 2002/03 were identified. As noted in Chapter 3, the percentage of tenants evicted is broadly comparable between the two sectors.

The Local Authorities with the highest level of eviction on average over the two years are:

- ◆ LA1
- ◆ LA2
- ◆ LA7

And those with the lowest level of evictions are:

- ◆ LA3
- ◆ LA4
- ◆ LA5

The Housing Associations with the highest level of eviction on average over the two years are:

- ◆ HA8
- ◆ HA6
- ◆ HA5

And those with the lowest level of eviction are:

- ◆ HA9
- ◆ HA1
- ◆ HA4

Policies and procedures – key themes

Each of the organisations provided a copy of their Policy and Procedures. It was predicted that by looking at these documents it would be possible to identify some key patterns both within landlord types (between those with high and those with low eviction rates) and between local authorities and housing associations.

After analysing the policies and procedures it was possible to identify the following;

Housing associations with high eviction rates

- All three housing associations outline aims and objective of their rent arrears policy. HA8 and HA6 place emphasis on the 'quick recovery of debt' and on 'early and appropriate action.' HA5 focuses on the need for a fair and consistent approach, maximising tenants' income and the use of eviction as a last resort.
- Generally, there is little emphasis on supporting the tenant through the provision of advice and guidance. Both HA5 and HA8 refer to the provision

of basic advice by the housing association with more expert advice, such as debt counselling, being provided by external advice agencies. HA6 do not mention advice and guidance.

- HA5 and HA8's procedures state that the first arrears letter should be sent when arrears amount to 2 weeks rent. HA6 has no stated timescale for the first letter.
- HA5 and HA8 issue tenants with a Notice of Seeking Possession (NSP) after four weeks of arrears; HA6 does not outline in their policy and procedures at what stage this should take place.
- HA8 arrange a home visit when the tenant is 3 weeks in arrears. HA5 carry out a home visit when there are 4 weeks arrears when they also serve a NSP. HA6 does not refer to home visits in their policy and procedure
- HA6 and HA5 do not refer to the needs of vulnerable tenants. HA8 refer to the provision of advice and help at the pre-tenancy stage for low income and vulnerable tenants.

Housing association with low eviction rates

- HA9 has an explicit aim to adopt a preventative approach where they attempt to prevent rent arrears occurring rather than having to deal with arrears after they arise. HA1 refers to the need to adopt a consistent and unambiguous approach and the requirement to achieve a balance between a sympathetic stance and the maximisation of rental income. HA4 does not outline aims and objectives.
- There is greater emphasis given to tenant support and guidance; this was considerably more so than local authorities. In common with housing associations with a relatively high eviction rate, these housing associations tend to provide basic advice themselves, referring tenants to appropriate agencies for more specialised advice. However one association in this group (HA9) has a specialist debt advice officer within the association. The arrears procedure of HA1 gives details on the advice and information that should be provided before the tenancy commences and at tenancy sign-up
- HA4 and HA9's procedures state that the first arrears letter should be sent when arrears amount to 2 weeks rent. HA1 send a letter to tenants who are 1 week in arrears.
- Both HA1 and HA9 serve tenants with a NSP after there are 4 weeks of rent arrears on the account. HA4 issue NSPs after six weeks.
- HA9's procedure includes a home visit to the tenant in rent arrears by the 2nd week and HA4's by the 3rd week of rent arrears. HA1 states that home visits should take place throughout the process.
- HA1 and HA4 place some emphasis on the needs of vulnerable groups, for example older people and young single people, although this is limited in nature.

Local Authorities with high eviction rates

- There are poor or no aims and objectives included in these landlords' policies and procedures. In two (LA1 and LA7) of the three organisations there are no aims and objectives outlined. In the third (LA2), there is a brief focus on the importance of taking action at an early stage and on staff being aware of the debt counselling services available to tenants.
- There is little reference in any of the three policies and procedures to the importance of support and guidance for tenants during their tenancy. LA2 informs staff that they should make themselves aware of local debt counselling procedures. The procedure of LA7 states tenants should be advised to seek help from their solicitor or from a voluntary advice agency; however, tenants are not given this guidance until the eviction stage has been reached.
- All authorities in this group send the first rent arrears letter after 2 weeks of arrears.
- LA2 and LA1 have no specific timescales for the service of NSPs. LA7 serve NSPs once the debt is greater than 3 weeks rent.
- No authorities in this group specify particular stages when a home visit must be attempted. LA2 specifies that personal contact with the tenant should be made prior to the service of the NSP where possible. LA7 states that home visits should be made at all stages but identifies the service of NSP as the first advantageous stage for making contact. LA1 does not refer to home visits in its procedure.
- There is little if any mention from any of the organisations with regard to dealing with vulnerable groups. LA2 does mention that they 'try to encourage personal contact when dealing with the elderly'.

Local Authorities with low eviction rates

- Two of the three authorities include clear aims in their policies (LA3 and LA4). Both identify achieving a balance between dealing appropriately with individuals in debt and recognising the need to maximise the income for the authority as a key aim.
- All 3 organisations emphasise the need for support and guidance to be offered to tenants. LA4 adopts a preventative approach and emphasises the importance of providing information prior to the tenancy commencing. LA5 promotes the services of external support such as the Citizens Advice Bureau and Shelter. The procedure for LA3 includes a visit, the purpose of which is to offer guidance and assistance to the tenant. However, this does not take place until the tenant is 4 weeks in arrears.
- LA4 and LA5 send the first arrears letter when there are 2 weeks arrears on the rent account. LA3 send the first letter when 3 weeks arrears have accrued.
- LA3 and LA5 serve a NSP after 5 weeks arrears. LA4 serve a notice when there are 8 weeks arrears on the tenant's account.
- Home visits are included in all the procedures. LA3 visit during week 4 of arrears. LA4 visit all new tenants as a matter of course in the first few weeks of their tenancy and must visit any tenants in arrears by the end of

the fourth week of arrears. LA5 visit where there are 3 weeks arrears on the rent account.

- There is some emphasis on vulnerable groups. Two out of the three organisations (LA4 and LA5) make a point of making special considerations to those tenants in a more vulnerable position such as older people.

Telephone Interviews

A total of five interviews were carried out, with two local authorities and two housing associations with high eviction rates and one housing association with a low eviction rate. It was not possible to complete all the planned interviews. It should be noted that this is a small sample.

The findings from these interviews are as follows:

Specialist v. general roles

Only one out of the four interviewed had specialist staff dealing with rent arrears (HA6 with a high eviction rate). This organisation feels that a generalist approach means staff have to adopt too many roles whereas by specialising the organisation can employ experts in their field. This particular organisation stated their Rent Arrears reduced after introducing a more specialised form of management.

HA8 (housing association with a high eviction rate) have recently introduced a more generic form of management. However, the view of the interviewee was that 'a specialist is better because they can concentrate all their energy on one topic'

Another organisation practising a generic form of management (HA9 with a low eviction rate) was currently 'arguing for specialist role because as the job is tied up with Housing Benefit issues it is very time consuming'

Central v. local services

All the organisations interviewed had their management service delivered centrally, with the exception of one (LA1 with a high eviction rate) who also had local offices.

Three out of the five organisations interviewed (including LA1) believed that the fact that they operated centrally had an impact on the level of rent arrears. The organisation which incorporated both central and local structures (LA1) said of its local offices 'It's easier for us in terms of collection and provides easier access for our tenants'

Policy Review

All the organisations interviewed had reviewed their rent arrears policies between 2 and 3 years before the interview.

The causes of rent arrears

Four organisations were asked their opinion on the causes of rent arrears. Each organisation was asked to give 3 reasons

Tenants experiencing difficulties (poverty & other debts)	4
Refusal to pay, lack of responsibility	2
Government changes	2
Housing benefit	2
Problems with system of social housing	1
Other	1

Each of the four people interviewed believed their organisations took account of the underlying reasons for rent arrears that they identified.

‘Because our objective is the prevention of uncontrollable debt and we start at a very early stage’ (HA8 with a high eviction rate)

‘ We have [no arrears] above £1,000’ (HA8)

‘Our arrears are monitored on a regular basis to try and get onto problems before they escalate’ (HA9 with a low eviction rate)

‘.....we spend a great deal of time helping tenants to fill in forms but maybe we should encourage more independence as people may be too reliant on the system.’ (HA6 with a high eviction rate)

‘We must act as a business first and put our concern over people first [it’s a difficult balancing act]’ (HA6)

‘We are looking to develop new ways of dealing with problems’ (LA1 with a high eviction rate)

‘We had problems with introductory tenants so now we complete the HB form with them at sign up’ (LA1)

Legal representation

All organisations interviewed stated that it was housing staff who represented their organisation in court. LA1 (a local authority with a high eviction rate) employed a designated court officer within the housing department. The general reason for not employing solicitors was that it was too expensive.

Interview with Citizens Advice Bureau (CAB)

The following were identified as the main reasons tenants go into rent arrears

- Change in circumstances
- Poor prioritisation of financial commitments (lack of financial literacy)
- Lack of information/advice

Many tenants who seek advice from the CAB can be described as vulnerable. Tenants usually seek advice at the latter stages of the process, after a possession order or a warrant for possession has been obtained. Tenants are generally 'shocked' into seeking advice.

The view was expressed that there are no significant differences between the practices of housing associations and local authority landlords but that there is greater difference between the practices of social landlords with high eviction rates and those with low eviction rates.

Individuals working within different organisations can impact on the 'success' of a rent arrears policy. Individuals can have a big affect on the communication, business style and general success of both housing associations and local authorities.

In the view of the CAB advisor areas in which social landlords can improve are:

- Engaging with tenants at the early stages of the process before legal action is commenced
- Not using notices of seeking possession and court orders as a 'tool' to scare tenants into action
- Developing better communication between social landlords and housing benefit departments

Areas for general improvement are:

- Financial literacy of tenants
- Promotion of advice-giving agencies
- Financial inclusion of social tenants

5. Analysis of Research

This research focuses on the policies and procedures of a small sample (12) of organisations. It is recognised that many other factors are likely to impact on the level of possession orders and eviction. Some of these factors may be how policies and procedures are implemented, staff resources, experience and training of staff, relationship with housing benefit departments, effectiveness of local advice agencies and the socio-economic profile of the area in which the organisation operates. However, particular themes were identified and practices noted which may be useful for organisations to consider when reviewing their rent arrears policies and procedures.

Clear aims and objectives

Two-thirds of organisations with low eviction rates have clear aims and objectives within their rent arrears policies. It was noticeable that all three local authorities with a high eviction rate either have no or very limited aims and objectives. This suggests that clear aims and objectives which give front-line staff a framework to operate within and a basis for decision-making may help to reduce evictions.

Support and guidance

Overall, there is a greater emphasis on support and guidance within housing association policies and procedures in comparison to local authority ones. However, within each of the landlord types those organisations which promote the benefits of support and build it into their procedure are also landlords with a low eviction rate. It should be noted that, with the exception of one organisation, landlords provide basic advice themselves, relying on outside agencies to give more expert advice. The CAB recognises the importance of promoting advice-giving agencies to tenants. Good links with an effective local advice-giving agency appears to have a positive affect on reducing eviction rates.

HA1, HA4 and LA4 (organisations with a low eviction rate) emphasise the importance of pre-tenancy advice and provide a detailed checklist for this purpose. LA3 (low eviction rate) uses a questionnaire at the first visit stage which staff use to ensure they not only collect relevant information but also provide consistent guidance.

Timing of first letter

10 out of 12 landlords in the sample group send their first rent arrears letter when the rent account is 2 weeks in arrears. It is not possible to assess the impact of the timing of this first letter from this study

Timing of Notice Seeking Possession

There was a little more variation in the timing for the service of the NSP. Two-thirds of housing associations serve the NSP when there are 4 weeks arrears on the rent account and this is evenly split between associations with a high and low eviction rate. In the case of local authorities, 2 out of 3 authorities with a high eviction rate do not specify a timescale for the service of a NSP whilst local authorities with a low eviction rate serve notices slightly later than housing associations at between 5 and 8 weeks arrears. Again, it is difficult to draw conclusions from this data. However, the fact that local authorities with a high eviction rate do not provide clear guidance to staff on the timing for the service of NSPs is probably significant.

Home visits/personal contact

All landlords state in their procedures that home visits/personal contact are important when dealing with rent arrears cases. Housing Associations with a low eviction rate visit tenants at an earlier stage than those with a high eviction rate. Local authorities with a low eviction rate specify a stage for a home visit whilst those with a high eviction rate leave it to the discretion of the staff member dealing with the case. This evidence points to the value of home visits but also that they should be at a specified stage within the procedure and at an early stage. The CAB echo this view by identifying that one of the key areas in which social landlords can improve is by engaging with tenants at the early stages of the process before legal action is commenced.

Vulnerable groups

The issue of vulnerable groups receives little attention from any of the landlords in the sample group, therefore it is not possible to assess this factor in relation to eviction rates. This is an area that landlords may wish to consider when reviewing their policies and procedures. The CAB identified that many tenants who seek advice from them concerning possession action can be described as vulnerable.

Other factors

A number of other factors were identified which landlords may wish to consider when reviewing policies and procedures. Again it is recognised that this study is based on a small sample and that different processes and practices are appropriate for different organisations.

- Procedures where there are no clear timescales for activities such as the issuing of letters and the service of notices are used only by organisations with a high eviction rate.
- The two organisations where cases are handed to a more senior officer when arrears reached a certain level are also organisations with a high eviction rate.

- Several organisations with a low eviction rate (HA1, HA4, HA9, and LA4) offer a range of rent payment methods and also ensure that explaining these methods to tenants is built into their procedures.
- Procedures used by organisations with a low eviction rate tend to have a higher narrative content; for example, these procedures explain the purpose of an activity such as a home visit (HA1, LA3, LA4). They also provide guidance to staff on the principles behind the procedure. In contrast, the procedures of organisations with a high eviction rate tend to focus on the administration of the process and links to the computer database (HA6, LA2).
- Unsurprisingly, organisations with a low eviction rate include options other than possession for pursuing arrears; for example, use of the small claims court where the debt is static (HA1, HA4 and LA4).
- Most organisations acknowledge that a flexible approach is required. Several organisations with a low eviction rate describe in what circumstances a departure from the usual procedure is appropriate so that, although staff are able to use their discretion, they are still given clear guidelines. LA3 describes circumstances in which court action may not be appropriate, while LA4 provides guidelines for withholding standard rent arrears letters.
- Focusing staff activity on the early stages of rent arrears is a common theme for organisations with a low eviction rate (HA1, HA9, LA3 and LA4). Organisations with a high eviction rate tended to have a rapid escalation of standard letters up to the service of the Notice Seeking Possession with only limited efforts to visit the tenant (LA1, LA7).
- Two organisations provide detailed guidance on working practices with housing benefit departments including how to deal with over-payments of housing benefit (LA4 and HA4). The CAB identified better communication between landlords and housing benefit departments as an area for improvement.
- Guidance on levels of agreements to clear rent arrears is included in the procedures of HA1, HA9 and LA4.

6. Conclusion

This study concentrates on the impact of social landlords' rent arrears policies and procedures on eviction rates. Although the sample group is small and it is recognised that many other factors impact on eviction rates some key themes have been identified. The main distinctions do not lie between housing associations and local authorities but more between social landlords with a high and a low eviction rate. Organisations should consider the issues outlined in this report when reviewing their rent arrears policies and procedures.

Appendix A – Sources of Information

Publications:

1. *Rent Arrears*, (Audit Commission in Wales, 2002).
2. *Closing the Gap*, (Audit Commission in Wales, 2002).
3. *Recovering Housing Debt: A legal guide* (3rd ed.), (John Kruse, Published by Chartered Institute of Housing).
4. *Good Practice Briefing 21 – Managing Rent Arrears*, (CIH, June 2001).
5. *Local authority housing rent income; Rent collection and arrears management by local authorities in England and Wales*, (Audit Commission, 2003).

Web-based documents and resources

1. *‘Social Landlords Possessions and Evictions’ bulletins:*

1 April 2003 to 31 March 2004
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