Salix Homes
Customer Voice

Scrutiny Report

Income Management Service

July 2026

1. Introduction

1.1 As part of the agreed programme of scrutiny pieces for 2025/26, the income management service was identified as being suitable for scrutiny by members of Customer Committee after reviewing a matrix of performance, risk, customer voice and audit considerations.

1.2 A scope was proposed and agreed by the Customer Committee as below:

Subject	**Income Management** • What is the experience of a customer when they encounter rent payment or benefit issues that lead to rent arrears? • What support do we provide either in-house or by signposting, to customers experiencing issues that result in rent arrears? • How do we modify our approaches when dealing with vulnerable customers? • What has been the experience of customers transitioning to new ways of benefits being paid such as Universal Credit, how this has impacted them and how has it impacted on income collection?
Commissioned by	Customer Committee
Panel	Up to five members drawn from the Scrutiny Pool
Aims /objectives/outcomes	The purpose of this review is to: • Understand the overall customer experience of interacting with the Income Management Team at Salix Homes • Understand the customer experience when in financial difficulties • Identify where any improvements could be made to the way in which we communicate about income collection generally, rent arrears, court proceedings and any available support • Understand the interface between Income Management, Housing Management and Customer Support Teams.
Areas out of scope	Escalation processes

2. Methodology

2.1 The scrutiny methodology was agreed with the scrutineers and tasks/activities allocated to individuals according to their skills, knowledge, preference and aligning their availability with internal colleagues for interviews. The agreed activities and key tasks were:

- Background presentation and group interview with the Income Manager to provide context and kick start the scrutiny process
- Desktop review of income policy documents and associated letters

- Website review focussing on any information relating to rent payments, difficulty paying rent or issues relating to benefits
- Relevant employee interviews
- Review of complaints data relating to the income management service
- Benchmarking against other housing providers in relation to information about income management/benefits/support

2.2 Colleagues who contributed their time, either by being interviewed/shadowed or by providing evidence were:

- Dianne Walford, Income Manager
- Peter Leggatt-Roach, Income Management Supervisor
- Laura Derbyshire, Senior Housing Officer
- Keman Allen and Diane Charnock, Customer Support Officers
- Sheryl Cunliffe, Income Officer
- Hannah Rzepkowski, Customer Service Supervisor

3. Findings

3.1 The scrutiny panel identified a clear and genuine commitment to promoting a 'Rent First' approach with customers. The panel also found that appropriate measures are in place to effectively communicate with customers when they go into arrears, enabling targeted support to be provided which is aimed at limiting the impact, both on the customer and on the business.

3.2 A key finding was that the Income Management Team provides considerable support to customers, often over and above what may be required from a landlord, and external agencies are utilised when more intensive or specialist support is needed.

3.3 In addition to strong performance against rental income targets, the team also consistently demonstrates significant benefit gains for customers and makes good use of the Customer Support Fund in order to support customers where necessary.

Presentation to Scrutiny Panel

3.4 All scrutineers attended the presentation delivered by the Income Manager and this session informed and helped shape the scrutiny panel's scrutiny activities.

3.5 The presentation slides can be found at Appendix 1.

3.6 No Recommendations relate directly to this activity.

Desktop Review

3.7 The desktop review involved an assessment of various documents including:

- Policy and procedural documents
- Standard, system generated letters

- Complaints information

Conclusion of Desktop Review

3.8 Income management policy documents are clear and unambiguous, demonstrating a Rent First approach. Clear policy documents also support employees to provide a consistent income management service to customers.

3.9 Standard letters are system generated once the escalation process has been initiated and scrutineers found these clear and fit for purpose.

3.10 The data set and analysis provided by the Complaints Manager indicates no trend regarding dissatisfaction with the income management service and the team doesn't receive a high number of complaints about any aspect of the service.

No Recommendations relate to this exercise.

Salix Homes' website review and benchmarking exercise

3.11 As part of the website review of income management, scrutineers assessed the ease of finding relevant information and links to further support if required. One of the scrutineers undertook an exercise comparing available website information from different housing providers regarding payment of rent, debt & benefits advice and links to external agencies for support, focussing on the ease of finding information and navigating the websites, validity and relevance of income related information, and whether the information was comprehensive. A summary of the benchmarking exercise can be found at Appendix 2.

Conclusion of website review and benchmarking exercise

3.12 Scrutineers found that improvements could be made to the income pages of the Salix Homes website in terms of ease of navigation, particularly for customers who might be looking for information about paying their rent. Whilst scrutineers acknowledged the information on the website is useful and set out in a relatively customer friendly way, they felt it could be easier to find especially if customers are looking when in a distressed state.

3.13 Scrutineers felt that consideration should be given to a more intuitive search function that would allow for more natural language input by customers, an immediately visible tab on the home page relating to Paying Rent or similar, the use of an Enquiry Form relating specifically to paying rent and providing more than one route in the current tabs to the Income Management pages.

3.14 This links to **Recommendation 11.**

Interview with Income Management Supervisor

3.15 One of the two Income Management Supervisors was interviewed on MS Teams. The report outlining the discussion can be found at Appendix 3.

Conclusion of Income Management Supervisor interview

3.16 The findings concluded that the Income Team is robustly managed, taking a patch based approach to case management, aligned with the approach of the Housing Teams. The income team provides a tailored service according to customer needs in terms of support and vulnerabilities, making numerous referrals to third party providers for more specialist support or benefit advice.

3.17 Some issues were identified around what Salix Homes is able to do when dealing with asylum seekers or those who have overstayed their visa, indicating that sometimes the customer will be left destitute, subsequently creating void loss and resulting in former tenant arrears which will not be recovered.

3.18 No satisfaction surveys are completed on the closure of rent arrears cases or for the service provided by the team more widely.

3.19 This links to **Recommendations 1, 2 and 9**.

3.20 Recommendation 2 was not accepted as developing a meaningful satisfaction survey in relation to rent payment matters can be challenging, given the often sensitive and emotive nature of these issues.

Interview with Senior Housing Officer

3.21 A Senior Housing Officer was interviewed on MS Teams in order to understand the interface between the Housing and Income teams. The report outlining the discussion can be found at Appendix 4,

Conclusion of Senior Housing Officer interview

3.22 The interface and collaboration between the Housing and Income teams is good, with the two teams being co-located and able to readily share information informally. This could be further improved by the introduction of a meeting process which formalises and minutes this collaborative working.

3.23 It isn’t completely clear where external provision is available across the borough, and whether staff are always able to appropriately signpost people to the right services.

3.24 There appears to be a lack of clarity about the expectation that caretakers and cleaners are a good source of intelligence for the Housing and Income teams that might lead to colleagues in the income team becoming aware that a customer may require support. This could benefit from being reiterated and reestablished.

3.25 This relates to **Recommendations 3, 5 and 12.**

Interview with Income Officer

3.26 The Income Officer was interviewed on MS Teams. The report outlining their discussions can be found at Appendix 5.

Conclusion of Income Officer interview

3.27 Current identification of arrears or the likelihood of going into arrears is driven by reports following set criteria, with no automated route to flag emerging issues. Using data and insight to provide earlier prompts could support timely conversations, particularly for customers newly affected by benefit changes.

3.28 CRM is used effectively but some information is manually copied to another system, which may risk inconsistent records across teams.

3.29 Notes suggest Income Officers may be picking up work that could sit with Housing Officers or other teams within the business. Clearer ownership should support faster resolution for customers and reduce duplication.

3.30 Breathing Space pauses arrears discussions and legal action at any stage, and updates may not be proactively provided by third parties. A clearer process could reduce risk and improve consistency.

3.31 This relates to **Recommendations 6, 7, 8 and 10.**

3.32 Recommendation 8 was not accepted as it is not a process over which Salix Homes has any control and the process, within its parameters, is well managed.

Interview with Customer Service Supervisor

3.33 A Customer Service Supervisor was interviewed by MS Teams. Details of the discussion can be found at Appendix 6.

Conclusion of Customer Service Supervisor interview

3.34 There is no clear indicator on the customer contact page of the CRM system to identify whether the customer is not paying their rent. Alerts (including an alert that the income officer needs to speak to a customer urgently) need to be manually applied by the income officer. This may result in missed opportunities for the Customer Service Centre to assist in 'catching' those in arrears.

3.35 This relates to Recommendation 4 which was not accepted as the anticipated benefits would be limited in comparison to the level of resource required to implement this approach.

Interview with Customer Support Officers

3.36 Two Customer Support Officers were interviewed by MS Teams. The questions and responses are at Appendix 7.

Conclusion of Customer Support Officer interview

3.37 In terms of their collaboration with the Income Management Team, the Customer Support Team was found to be fully set up to interact closely and support the income officers' work. Communication could be improved with the introduction of more formal meetings, as at para. 3.20 and by following up on referrals made to third parties, as at para 3.15.

3.38 This relates to **Recommendations 5 and 9.**

4. Recommendations

4.1 Following the review of Income Management, the following recommendations were proposed by the Scrutiny Panel:

Recommendation number	Recommendation details
1	Establish links with appropriate organisations(s) providing immigration/asylum support aimed at limiting the impact of these matters on arrears. Standardise/Develop an internal strategy/process to formalise a unified approach
2	Explore an appropriate/tailored satisfaction surveying process after/during providing support to customers experiencing rent arrears or facing court action
3	Ensure interface between caretaking, cleaning and housing teams is effective in identifying, recording and addressing issues that customers may be experiencing
4	Review the use of the appropriate warning markers relating to non-rent payments/arrears to be manually applied by income in all cases and to the landing page of CRM records, ensuring fewer missed opportunities to address arrears or support issues
5	Establish regular meetings with Customer Support/Housing Management/Customer Service to improve referral workflow, work most effectively, share high level updates on cases/complex referrals, ensure alignment on priority cases etc
6	Develop earlier identification/early-warning triggers/automation for potential income issues (where appropriate), alongside the existing manual report-based monitoring and utilising customer insight data. Consider specifying what these triggers are eg number of weeks of non payment, an amount of arrears
7	Review processes where there may be manual duplication between CRM and other core systems (including Northgate) by clarifying what must be recorded where and exploring integration/streamlining options
8	Review the process for managing 'Breathing Space' cases (tracking, ownership for chasing updates, and clear internal guidance on contact restrictions) with a view to 3rd party communication improvement
9	Review the process for following up on all 3rd party referrals to ensure that, as far as possible, customers do get the support and advice they require

10	Clarify role boundaries and escalation pathways between Income Officers and Housing Officers (including expected actions for vulnerability, tenancy changes, and wider support needs)
11	Review Salix Homes' website pages relating to 'paying the rent' and the overall feel of the landing page to ensure they're more easily navigable, customer friendly and intuitive, allowing easy text to be entered into the search engine to support natural language queries
12	Undertake a mapping exercise understanding external provision, so that signposting is consistent and effective and, in conjunction, consider where surgeries or drop ins could be developed utilising partner spaces

5. Conclusion

5.1 The scrutiny work found that overall the service provided by Salix Homes' Income Management Team was consistent, robust and provided a good balance of rent recovery and the provision of support to customers. The scrutiny panel concluded that by agreeing and implementing the above recommendations, the experience of a Salix Homes customer with issues paying their rent or with benefit matters will be improved. The Income Management Team already works hard to ensure a 'Rent First' approach and often goes above and beyond for customers so these recommendations could further improve the service.

5.2 As with other scrutiny reviews, the recommendations relating to this review extend beyond just the work of the Income Management Team and require effective collaboration and input from other teams. Once approved, the recommendations will be added to the scrutiny tracker and monitored by the Customer Committee.

Copies of Appendices are available upon request.