**Rent Triggers**

**Landlord Work Portal**



**What is a rent trigger?**

Rent triggers were created as part of the new way of managing rents. A trigger is generated to highlight rent accounts that need to be worked on. The idea is to only ‘trigger’ accounts that are starting to get into arrears and need intervention from a Neighbourhood Housing Officer (NHO).

The expectation is that when a trigger is produced, and a case is created, the responsible NHO will access the case, view details of the trigger and investigate the tenants rent account history to get a better understanding of their situation. Then the NHO would try and contact the tenant to discuss their personal circumstances and come to an agreement to get their arrears paid off.

**The different types of rent trigger**

**Balance to Payment Trigger**

This is the original trigger that was created when the new service launched to provide an overview of tenant’s behaviour to determine if they required support.

This trigger looks at the following parameters over the course of the **most recent financial year** (financial year was decided as it was a way to control how long the system looks back over a period of time, as the trigger looks at averages)**:**

* Balance to Payment Ratio > 1
* Balance Increasing
* Amount being paid is decreasing (amount)
* Balance > £0

**What is the ‘Balance to Payment Ratio’?**

The ratio looks at a tenant’s average rent balance over the last financial year and divides it by the total payments expected to be paid and the number of payments the resident has actually made.

If a tenant’s ratio is 1 this would indicate their average payment is exactly the same as their average balance therefore their balance will never go down which is why the filter looks for tenants with a ration of >1 in order to identify those who’s payments are currently not sufficient to cover their balance. Ratios of <1 mean the tenant is likely to be in credit or paying more than what their rent balance is.

**Housing Benefit Trigger**

A trigger is produced if a tenants Housing Benefit has stopped. This is usually an indicator they may start to get into arrears having been used to receiving benefit payments.

This is defined as a tenant receiving a housing benefit contribution in the week before the date of the trigger running and then receiving no payment in the current week. These payments usually come through on a Monday and therefore the process runs on a weekly schedule every Tuesday.

**6 weeks no payment Trigger**

A trigger is produced if a tenant has made no payments into their rent account for six weeks and their balance is in arrears of more than £50. This trigger excludes tenants who pay by Direct Debit, Standing Orders or receive DWP contributions.

**Failed Direct Debit Trigger**

A trigger is produced if a tenant who has a direct debit payment set-up, this suddenly fails (after xx time?). This could be a good indicator that they have encountered financial issues.

**What do I do if I receive a rent trigger case?**

* In the conversation with the tenant you want to try and understand what is impacting them paying their rent, although we don’t want to pressure the tenant we want them to know how important keeping up with rent payments are
* There are certain functions e.g. setting up arrangements and sending out letters, that are currently only available on Northgate (this will change and is development)