

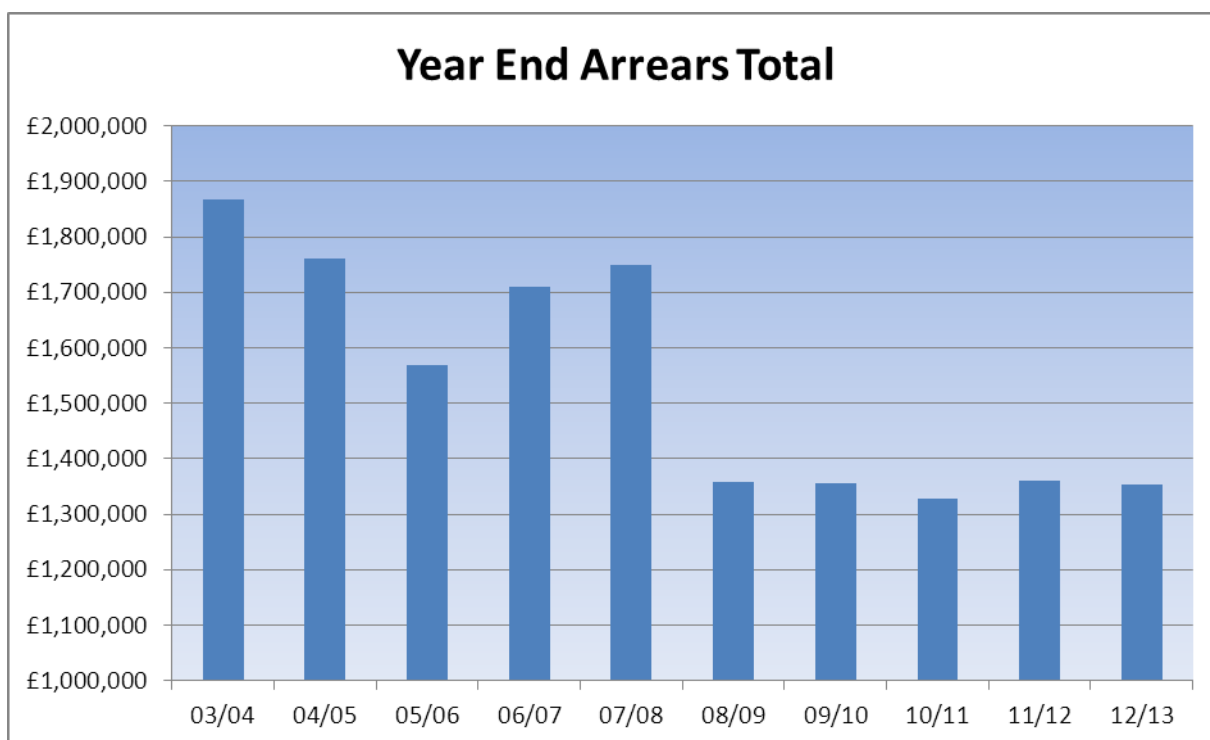
Current Tenants Rent Arrears Performance Indicators - Year End Position 2012/13

Headline Figures

Arrears as a % of the Debit (HI13)	2.83%
Total Current Tenants Arrears	£1,353,966
Collection Rate (HI12)	99.70%
Number of Tenants in Arrears	3536
Bailiff Warrants Executed	63
No. of dwelling rents paid by DD	1403

Analysis

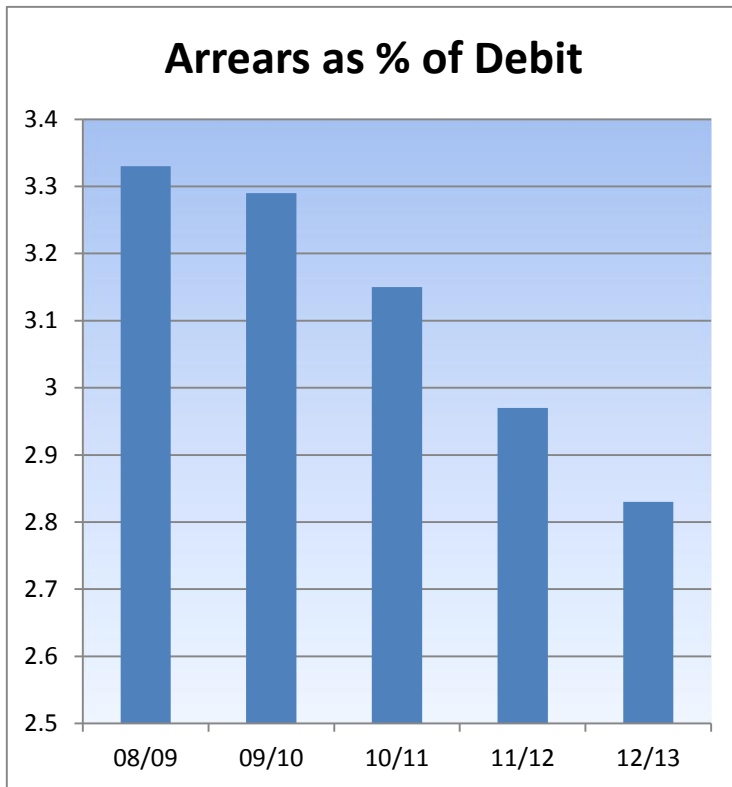
Current tenants rent arrears at £1,353,966 are very slightly reduced on 2011/12's figure of £1,359,302. To provide greater context the graph below shows year end arrears levels since 2003/04.



As can be seen arrears levels have been largely static at around the £1.35m mark for the last five years

Current Tenant's Arrears and Arrears as a Percentage of the Debit (HI13)

When considering the end of year arrears figure it is important to consider the arrears as a % of the debit, (HI13) as this takes account of the fact that the rent debit to be collected as increased by £7m+ in the last 5 years following the annual rent rises



The above graph demonstrates a consistent downward trend in arrears levels as a % of the debit.

Comparative to other housing providers using HouseMark's National Club we are currently in the lower median quartile.

To achieve upper median quartile arrears as a percentage of the debit would need to be 2.4% or less.

While not yet at this level the figures above show that good progress is being made toward achieving upper median levels of performance for HI 13.

Collection Rate (HI12)

The collection rate of 99.70% shows a slight decrease in 2012/13, although is generally consistent with last year's figure of 99.87%, this places NBC in the upper median quartile of HouseMark's National club meaning we are performing in the top half of housing providers nationally.

Number of Evictions

Two figures are provided here one for the number of bailiff's warrants that were executed for rent arrears and the second being our HouseMark return. The two figures are provided because HouseMark define an eviction as so, only if the tenant is still in residence on the actual day a warrant is executed.

	10/11	11/12	12/13
Bailiff Warrants Executed	66	53	63
Evictions - HouseMark Return	23	13	24

Generally the number of eviction undertaken remains low which reflects our aim of sustaining tenancies where this is possible. Based on a report run on the 28th May 2013 performance measured through the HouseMark National Club places NBC in the upper median quartile again this means we are performing in the top half of housing providers nationally.

Direct Debit

DD is the Council's preferred method of payment. 1403 dwelling rents are being paid by DD, about 12% of all tenancies. While lower than we would want it must be remembered that around 46% of tenants are on full housing benefit. Therefore as a percentage of those that pay either full or partial rent the numbers paying by DD rises to 22%. This is still relatively low and we will need to explore options to increase the numbers of tenants paying rent by direct debit, especially in the new world of Universal Credit.

Summary

Arrears as a percentage of the debit (HI13) have continued to decrease with our collection rate (HI12) having remained consistent and reflecting performance in the top half of housing providers nationally. It needs to be remembered that the Rent Income Team are measured as a low cost service when benchmarked using HouseMark comparators and performance should also be viewed in this context.