



# Just Housing Group

**Get off the escalator -**  
reducing evictions and  
arrears recovery costs

# What escalator?

Escalation procedures for rent arrears recovery leads to a **huge volume** of evictions across the social housing industry. In 2016, **over 19,000** social housing tenants were evicted across the UK, revealing that for some tenants, the process simply leads inexorably to eviction and not towards payment and tenancy sustainment.



As long as the escalator continues on its downward journey we will keep living with unsatisfactory results:

-  **Limited impact of activity**
-  **Unknown costs of activity**
-  **Potentially unacceptably high overheads caused by employee inputs**
-  **Evictions**
-  **Homelessness**
-  **Unrecoverable former tenant arrears**

# Take the lift instead

Our recent work shows that many organisations just don't have the time or resources to truly analyse and understand the consequences of their escalation action. For example, can your organisation answer these questions?



Work we've done has for example revealed only a 44% response rate to letter 1, and costs that exceed income generated. **Our work can transform this imbalance.**

What does it cost you to send rent arrears letter 1?



What impact does sending rent arrears letter 1 have?

Not being able to answer these questions means uncertainty about the value of the actions:

- 1 Are we using the most effective means possible to encourage our tenants to engage with us?
- 2 Are we using the most cost-effective means possible to increase income?

If the answer to these questions is 'no', then organisations are inadvertently stuck on the escalator to eviction.

**Our solution enables organisations to take the lift, by increasing performance / reducing rent arrears and reducing costs.**

And, of course reducing evictions through increased engagement and payments.

Performance



Costs

# Our Delivery Model

**Our support is very flexible.** It is not constrained by the conventions of a typical consultancy project. Depending on your needs, we can offer you the choice of some, or all, of the following:

**Cost analysis** - using activity-based costing to evidence whether your outcomes deliver true value for money and what you could do differently

**Impact analysis** - using your data to analyse what difference each of your escalation stages actually make

**Pathway redesign** - examining your escalation pathway to identify significant moments and to understand where other potential solutions may lie; ensuring that techniques used deliver you the outcomes that you need

**Intervention trials** - using your data and gold standard evidence gathering conventions we can run comprehensive randomised controlled trials so that you can be certain whether your new intervention works

**Insight collection & analysis** - working with your tenants to understand their values and attitudes to help inform decisions and communication

**Coaching** - working with your team to ensure that our intervention creates a long-lasting legacy

**We want to work with you in the best way that we can.** In a way that really adds value to your organisation and increases your capacity, not just the specific service area or issue that you might want us to look at.

## Behavioural Insights

Our delivery team is led by Anna O'Halloran, our MD, who has an extensive background in delivering change through the application of behavioural insights. She knows that successfully getting off the escalator means adopting some of this methodology – in particular it means understanding the way that people really behave. Our previous work in tackling rent arrears, repairs demand, channel shift and compliance has proven that this works.

## Creating an Improved Service

We want as many organisations as possible to benefit from our offer and so we can be flexible about how we deliver our support. You may wish to work collaboratively with other organisations and gain economies of scale through working on a joint project. Alternatively, you may wish to mix and match our different options over a period of time. Whatever you have in mind, we can meet your needs.



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