

# FTA Essentials



“ In 7 months of using ‘FTA Essentials’ there has been a £198,000 reduction in former debt. And overall former debt as a percentage has dropped from 1.65% to 1.5%. ”

Tammy Roux | Income Manager | Vivid

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HOUSING INTELLIGENCE



Former Tenant Debt in England & Scotland climbed to around **£0.5bn<sup>1</sup>**, according to the latest figures. Much of that debt gets written off each year. That combined debt is the equivalent of **£97 per social housing tenancy** in England and Scotland.

The scale of the problem is growing, and often organisations' view this debt as low-yield. However, many former tenants are simply unaware of their debt, and with **a simple nudge and reminder** would pay. These historical debts can negatively impact former tenants if they remain unpaid, whether it be mental health or limiting their future options.

Mobysoft's 'FTA Essentials' helps landlords seamlessly **manage and minimise their former tenants arrears**. It tracks arrangements, and presents an accurate and prioritised caseload for officers, vastly reducing their workload.

“The team really enjoy working with Mobysoft's FTA Essentials, it is easy to use and prioritises their cases, and there is no additional reporting or filtering required.

It has also helped improve team morale, with the much reduced caseload the team now have clear targets that they can achieve.”

Daisy Reeves | Team Leader | Vivid

<sup>1</sup> English LAs FTA combined debt was £168m in 20/21, English HAs FTAs combined debt was £255m in 20/21 & Scottish RSLs was £52m in 21/22. All data sourced from relevant regulators' data returns.



# FTA Benefits

- ✓ Helps reduce former tenant arrears
- ✓ Mitigates against bad debt write offs
- ✓ Reduces caseload and provides accurate workload
- ✓ Prioritises cases for officers
- ✓ Helps prevent arrears from soon to be former tenants
- ✓ Helps with early intervention as texts can be sent and recorded prompting payment via SMS
- ✓ Can be used in conjunction with tracing services
- ✓ Technology designed specifically to manage former debt
- ✓ Gives more time back to teams by helping them focus on the most important cases and removing unnecessary actions
- ✓ Ability to 'pause' cases or put them on hold for a specified period
- ✓ Easy-to-use cloud-based portal
- ✓ Can be used in conjunction with RentSense or as a stand-alone product
- ✓ Accessible from same portal for existing RentSense users
- ✓ In-depth reporting and insight (embedded Power BI reporting in the product)



# How does it work?



FTA Essentials is designed specifically for collecting FTAs. It **organises former tenant data** and current tenants who have submitted notice of termination and determines contact based on customer configuration and patches. The algorithmic ruleset then **presents just the cases that need action** in priority order, assigned to the correct patch, identifying why contact is required.

An officer accesses their patch, however, all patches are visible to all workers so teams can help one another by working their cases when required. To action a case, users simply click into it from their prioritised caseload.

The case presents all the pertinent information and flags the rule that has been broken. This **informs the reason the tenant needs contacting;**

Arrangement – Last Payment Missing, or  
Arrangement – Underpaid.

Officers have the ability to send text messages from within the case, put the case on hold, or complete the case.

FTA Essentials also comes with **Power BI dashboard** reporting embedded into the product. This means that managers can analyse case completions, cases, debt levels and patch, team performance and more.

It also makes setting goals easy and straightforward and offers a simple way of monitoring how the team perform against them. So for example, if managers set a goal of 100% caseload completion across the team, it is easy for officers to identify and support those who may be struggling.

FTA Essentials is proven to help social landlords reduce former arrears and bad debt write offs, as well as prevent current tenants leaving with debt.



## Contact

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