



mobysoft

RentSense® G-Cloud Pricing

A smarter way to collect rent

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100+

social housing providers rely on our data insight and solutions.

1.8m

tenancies processed in RentSense every week and 4,000+ daily RentSense users.

£8BN

Transactions supported.

01

Service Overview

A smarter way to collect rent

1. Service Overview

Social Housing Providers (SHPs) are under increasing financial pressure and regulatory scrutiny at a time when tenant vulnerability is rising. Income teams are therefore required to: manage an increasing number of complex arrears cases fairly and consistently; and maximise rental income needed to maintain and invest in high-quality homes.

RentSense: A Smarter way to collect rent

Mobysoft is a long-established, award-winning technology partner to the social housing sector, specialising in predictive analytics, automation, and data-driven decision support.

Built on the trusted and hyperscale AWS cloud, our RentSense® solution unlocks investment in social housing by maximising rental income. Designed to connect with your existing HMS, it will support you to:

- **Prevent arrears building.** Apply Machine Learning (ML) to highlight tenants at risk of building arrears so that Housing Officers can proactively support tenants to maintain their tenancy, rather than focus purely on enforcement.

- **Collect current & former tenant arrears.** Boosts Housing Officer productivity by prioritising current and former tenant arrears caseload. Crucially, the service can be configured to apply your local policies in delivery, e.g., to set thresholds (the minimum balance to consider arrears); when to apply decision-making rules used to determine if and why a case is presented to users for action.
- **Automate arrears management.** Digital tools to engage tenants and collect payments automatically, e.g., through rich card messaging.
- **Analyse performance.** Enable data driven decision making through officer, team, and executive level performance reporting (real-time dashboards).

Proven, measurable impact

RentSense® delivers sustained improvements in income performance whilst supporting fair and consistent tenant outcomes, e.g.,

- The service allows you to focus on the right cases at the right time, **reducing caseloads**

Delivering better outcomes for residents:

"RentSense has helped us shift to a proactive, supportive way of working, focused on early engagement, not enforcement."

DARLINGTON
Borough Council

"RentSense has not only strengthened our performance but also improved assurance for our executive team. Having clear, data-driven insights gives us confidence in our decision-making and reassures leadership that we are prioritising the right areas. The transparency of the data has been very well received at the executive level."

calicohomes

for under pressure Housing Officers by over 60%.

- In 2025, independent analysis by **Housemark demonstrated that RentSense® customers outperformed non-users in arrears management by 22.9% over a five-year period.**
- The service is **proven to reduce arrears related evictions by 38%**, and bad debt provision movement by 61% over a 3-year period.

Trusted delivery with a clear route to value

Our [Specialist Social Housing Income Management - Project Team](#) will apply our proven delivery approach to implement and embed the service in your business in as little as 16 weeks.

Once RentSense is deployed, your assigned [Customer Success Manager](#) will help you to drive benefits realisation, e.g., by providing benchmark performance data, insight into good practice from across our user base, as well as the provision of training on how to maximise the value of our service. You will also have access to resources from our regional [Income Maximisation Team](#) – high performing ex-

2026 Mobysoft Ltd



Independent validation confirms that RentSense users collectively outperform non-users in arrears management by 22.9%.

 £1.2 Million Arrears Reduction READ MORE	 £1M Improvement in collections READ MORE	"We have and do, recommend RentSense. There are many reasons for this, but from a strategic point of view, despite the fiscal environment and welfare reform Sovereign's arrears have fallen year on year for five years and RentSense has been instrumental in helping us achieving that. It has also created efficiencies and capacity within Sovereign, so we are able to tackle welfare reform" Sovereign Housing
 33% Customer visits increased by READ MORE	 1.45 FTE Capacity created READ MORE	"The effects of having RentSense were immediate, arrears dropped by around £1 Million in the first three months." Vivid "Our general needs arrears have stabilised and reduced, but what is key here is that we have taken no legal action. Other arrears have fallen sharply. We have seen a 10% reduction in temporary accommodation arrears and 13% reduction in our UC arrears" Lambeth Council

A smarter way to collect rent

housing professionals with proven track records in debt reduction. This includes providing you with social housing market insights, assistance with legislative readiness, as well as provision of soft-skills training for your housing officers e.g. application of nudge theory to maximise collection, and coaching to support vulnerable customers in need of assistance.

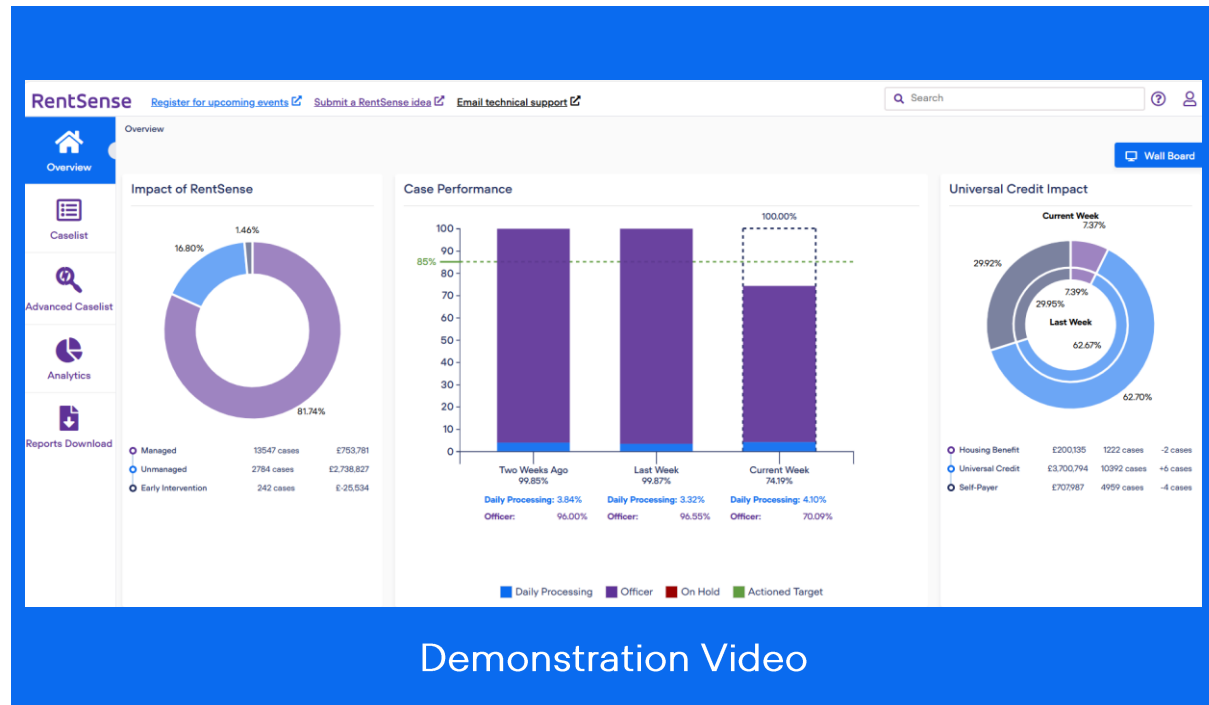
Your pathway to sustainable social housing:

Our **Account Management Team** are on hand to:

- Share market insight into common and emerging income management team needs with you.
- Support you to build the business case for investment in predictive analytics and workflow management solutions.
- Provide you a live demonstration of RentSense using real housing income scenarios.

Where requested, Mobysoft may also offer a chargeable Proof of Value (POV) exercise that provides up-to six months of service to prove data services and to test value against agreed success criteria (operated as a break clause for cause within a longer-term agreement).

Further Insight – Quick Links:



Demonstration Video



45%

Caseload Reduction in 2 years [READ MORE](#)



£5.4M

Exceeded year end target [READ MORE](#)



25.6%

Arrears reduction [READ MORE](#)

02

RentSense Product Packages

Optimise Caseload, Augment
Resident Engagement,
Manage Performance

2. RentSense Product Packages: Optimise Caseload, Augment Resident Engagement, Manage Performance

RentSense® is a cloud-based (AWS-Dublin) predictive analytics service designed specifically for social housing providers. It works alongside your existing Housing Management System (HMS), to provide you with analytics and workflow management tools that will enable you to proactively support tenants to maintain their tenancy, rather than focus on enforcement action.

RentSense® is a modular service, you can procure modules independently or purchase services as packages to achieve greater value for money (Figure 1, shown right). Pricing for each package is provided overleaf.

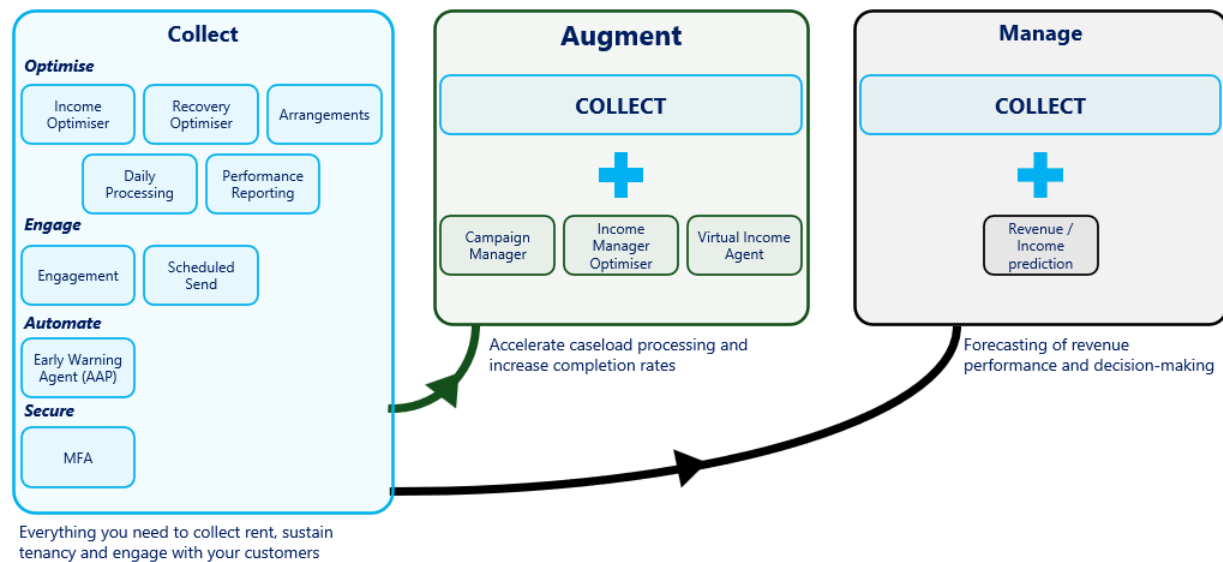


Figure 1: RentSense Packages & Modules

RentSense is a modular service, you can procure only the modules required or purchase services as packages to achieve greater value for money.

03

RentSense Pricing

Value for money, choice, and
transparency

3. RentSense® Pricing

Implementation – Fixed Fee:

We are able to provide implementation quotations, where you elect to procure a difference mix of modules than those included in our standard packages.

Service	Description	Unit	Unit Price	Service Day	Fee
					6.5 hours
Collect					
Delivery Fee	- Implementation of the Collect product. 16-week implementation plan.	Project Manager	£1,000	8	£8,000
		Implementation Consultant	£1,000	22	£22,000
			£30,000		
Augment					
Augment services are additive to Collect (and delivered as a secondary implementation phase). You must procure Income Optimiser to access to access this service. Where you procure “Augment” services, you can procure: a. Campaign Manager (if required); b. Income Manager Optimiser <u>or</u> Virtual Income Agent (not both as each service incrementally builds your digital capability based on your appetite for automation).					
Campaign Manager	- Implementation of the Campaign Manager product. 10-week implementation plan.	Project Manager	£1,000	6	£6,000
		Implementation Consultant	£1,000	22	£22,000
			£28,000		

Income Manager Optimiser	- Implementation of the Income Manager Optimiser product. 16-week implementation plan.	Project Manager	£1,000	9	£9,000
		Implementation Consultant	£1,000	41	£41,000
			£50,000		
Virtual Income Agent	- Implementation of the Virtual Income Agent product. 16-week implementation plan.	Project Manager	£1,000	9	£9,000
		Implementation Consultant	£1,000	42	£42,000
			£51,000		
Manage					
None					

Implementation fee pricing notes:

- All fees exclude VAT.
- Milestone payments shall be:
 - On Award: 100%
- Delay payments are not provided.
- Change control will apply where the Customer deviates from the Mobysoft standard implementation methodology, plan or causes delay (described in the RentSense Service Description).
- Customer to work to required timescales, e.g., provide necessary access and support for Mobysoft to install the data utility to transmit client data no later than 11 days after order, provide decision & approvals in a timely manner.

Subscription Fees.

Includes software licenses, hosting (AWS-Dublin), support (M-F0800 – 1730 excl. English national holidays), updates & upgrades, as well as an allocated Customer Success Manager & access to Income Maximisation Resources.

Collect			
Service	Description	Unit(s)	Unit Price Per Annum
Income Optimiser including Arrangements	Income Optimiser is an analytics-driven software solution that helps social housing providers reduce rent arrears, lower caseloads, and improve income team productivity by providing more accurate caseloads than a traditional HMS. Income Optimiser analyses tenant payment patterns and applies Machine Learning to predict tenancies that are at risk of falling into arrears, allowing officers to prioritise contact and take early, effective action. Income Optimiser also includes the Arrangements module as standard, which handles both informal and court-ordered arrangements.	Up-to 5,000 Properties	£11.30
		5,001 to 6,000 Properties	£11.10
		6,001 to 7,000 Properties	£10.06
		7,001 to 8,000 Properties	£8.60
		8,001 - 9,000 Properties	£8.12
		9,001 - 10,000 Properties	£7.15
		> 10,000 Properties	£7.05
Recovery Optimiser <i>Requires Income Optimiser to function.</i>	Recovery Optimiser is a standalone solution designed to help social housing providers efficiently manage former tenant arrears – cases where tenants leave a property with outstanding rents or charges. Recovery Optimiser provides tools for case management, reporting and direct tenant communication.	<10,000 Properties	£2.50
		>10,000 Properties	£1.50

	This module can be deployed on its own or as a complementary module alongside Income Optimiser.		
Daily Processing <i>Requires Income Optimiser to function.</i>	Daily Processing is designed to support Housing Officers using RentSense by automatically updating their caseloads throughout the week When tenants make the required payments, their cases are removed from the list of recommended arrears actions. This ensures that officers are always working with the most accurate, up-to-date information, reducing unnecessary contact and focusing attention where it's needed most.	<10,000 Properties	£2.50
		>10,000 Properties	£1.30
Performance Reporting <i>Requires Income Optimiser to function.</i>	Out of the box, RentSense® provides a rich suite of PowerBI reporting including: ▪ First time debtors and the respective 'hot spots' provides geographical insight ▪ Repeat cases – identifies non-payers ▪ Repeat missed cases – identifies tenants who are in greatest need of support ▪ Case completion – granular insight into how officers operate on a day-to-day and hour-by-hour basis ▪ Resolution – a measure that looks at the quality of the work completed, and the outcomes achieved ▪ Patch benchmarking – comparison of patches to apply resource based on demand.	Per Property	£2.13
Scheduled Send <i>Requires Income Optimiser to function.</i>	RentSense provides the ability for Housing Officers to schedule SMS messages in a timely manner, e.g., where a tenant commits to making a payment once they have received a benefit payment, an SMS can be scheduled to prompt payment following the date the benefit payment was scheduled to take place.	Per text	5p

Engagement <i>Requires Income Optimiser to function.</i>	Mobysoft will provide you with a Rich Card Messaging so that you can provide personalised payment reminders to tenants in arrears or have risk of arrears to take action (your team will present tenant target lists to the rich card messaging service by extracting contact data from Mobysoft).	Subscription fee per Social Housing Agency	£20,000
		Per text	5p
Early Warning Agent <i>Requires Income Optimiser to function.</i>	Early Warning Agent identifies tenants who are currently (and have recently been) in credit but are predicted to fall into arrears within the next three months. By forecasting tenant payment behaviour, Early Warning Agent allows housing providers to take early, preventative action before arrears occur. Once at-risk tenants are identified, the system automatically sends a personalised SMS message encouraging them to review their rent account and make necessary payments.	Subscription fee per Social Housing Agency	£9,000
		Per text	5p

Augment

Service	Description	Unit	Unit Price Per Annum
Campaign Manager	Campaign Manager provides the ability to send rich card messages to tenants that encourage and support positive tenant behaviour. It can act as an aid to encourage tenants to self-serve reducing the amount of calls experienced by contact centres on a daily basis. The service is ideal for sending mass-communication to tenants, e.g., new tenants, new UC claimants, existing tenants, NSP re-reserve.	Per Property	£7.50
Income Manager Optimiser	The service creates Housing Officer capacity for complex cases by automatically sending rich card messaging to individual tenants for routine collection activity, e.g., reminders to setup direct debits.		

Virtual Income Agent	The service uses our automation engine to assess factors like debt level, escalation, recent contact, and vulnerabilities before contacting tenants. This service writes back actions and outcomes to your HMS enabling you to automate arrears stage escalation processes.		
		Per text	5p

Manage

Manage services are additive to Collect. You must procure Income Optimiser to access to access this service.

Service	Description	Unit Price	Unit Price Per Annum
Manage	Manage provides executives with additional insight into performance.	Subscription fee per Social Housing Agency	Included when released for beta

Connectors

HMS	Our MIDAS HMS Connector is service agnostic and is designed to support all RentSense package and module actions.	Subscription fee per Social Housing Agency	Included
Salesforce	Two-way integration.	Subscription fee per Social Housing Agency	£17,500

Microsoft Dataverse	Two-way integration.	Subscription fee per Social Housing Agency	£15,000
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Key Subscription Terms (applies to all services):

1. All fees exclude VAT.
2. Subscription fees are payable annual in advance from contract award.
3. A "Property" is defined as any property that the customer owns, provides services for or manages. We will work with the customer to establish the number of properties to be analysed by RentSense® and the modules procured (the Property Cap), and this will form the basis of calculation for the overall price. A minimum commitment of 3,000 Properties is required.
4. A discount of 5% to the prices listed in this document is available when procuring for a minimum term of four years.
5. All pricing is subject to indexation, which will be applied each year on the anniversary of the contract start date, calculated based on Consumer Price Index data provided by the ONS.
6. Subscription fees include:
 - Hosting (AWS Dublin)
 - Updates & upgrades performed by Mobysoft
 - Support: M-F 0800 – 1730 (Excluding English national holidays):
 - Service monitoring and proactive service availability management.
 - 99.5% service availability SLA.
 - Target response and resolution times for service requests.
 - Components of the Blueprint of the Service Desk Institute Global Best Practice including Vulnerability Management; & Problem Management.
 - Deployment of updates & upgrades to your service so that you can keep at the forefront of income collection.
 - Customer Success Manager:

- Review rent collection performance, arrears trends, and productivity
 - Track progress against agreed objectives and business cases, and where desired benchmark your income service against sector norms.
 - Identify opportunities to improve outcomes through configuration, process, or behavioural change
 - Share good practice and provide access to webinars and training events that will sustain high performance.
 - Capture customer feedback and product roadmap suggestions to share with our product and data teams to inform the development of the next release of RentSense.
- Access to Income Maximisation Resources:
- Provides social housing providers with direct access to resources developed by highly experienced, former senior housing professionals to improve rent collection performance, reduce arrears, and strengthen income management capability.
 - Where an Income Management Director is assigned to your account, as detailed in your Order Form, the service also provides strategic consultancy; operational support; and practical training to help organisations maximise income; optimise their use of RentSense, and build sustainable high-performing income management teams. Support can include:
 - Strategic advice on income management models, structures, and service design
 - Operational improvement programmes focused on arrears reduction and workload management
 - Bespoke training, workshops, and coaching for income teams and managers.
 - Practical guidance on using RentSense® more effectively to drive outcomes
 - Cultural and behavioural change support to improve performance and engagement
 - Insight-led reviews of performance, caseloads, and recovery approaches

For more information, please see the RentSense® Service Definition document within the Digital Marketplace.

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