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# NOTES

**Joint Welfare/Housing Management SDG**

**Virtual Meeting**

**Date:** Thursday 5 November 2020

**Platform:** Zoom

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## In attendance

1. Adra	Siôn Hughes	Assistant Director of Customers & Communities
2. Adra	Kate Ellen Sutton	Rent & Income Co-ordinator
3. Adra	Dylan Morgan	Rent & Income Manager
4. Aelwyd HA	Gemma Watkins	Director of Housing & Communities
5. ateb Group	David Tovey	Customer Services Manager
6. Bro Myrddin HA Ltd	Tracy Rees	Director of Operations
7. Bron Afon Community Housing	Catherine Love	Director of Customer Experience
8. Cadwyn HA	Agnieszka Rutkowska	Income and Customer Service Manager
9. Cadwyn HA	Richard Vaughan	Head of Housing Services
10. Cardiff Community Housing Association	Liz Evans	Corporate Director of People and Places
11. Cardiff Community Housing Association	Su Morgan	Housing Services Co-ordinator
12. Cartrefi Conwy	Daniel Hall	Interim Head of Neighbourhoods
13. Cartrefi Conwy	Mark Jones	Income Recovery Officer
14. Cartrefi Conwy	Lesley Stones	Homefinder Manager
15. ClwydAlyn Housing Limited	Rebecca Topping	Early Intervention Officer
16. Coastal Housing Group	Paul Langley	Welfare Reform Manager
17. Coastal Housing Group	Serena Jones	Executive Director of Operations
18. Coastal Housing Group	Nicky Fisher	Senior Housing Officer
19. Cynon Taf Community Housing Group	Sian Thomas	Housing Manager



20. Family Housing Association (Wales) Ltd	Stephen Evans	Head of Housing & Communities
21. Family Housing Association (Wales) Ltd	Emma Morgan	Area Housing Manager
22. First Choice HA	Donna Jones	Director of Corporate Services & Housing
23. Grwp Cynefin	Rhiannon Dafydd	Rheolwr Tai / Housing Manager
24. Hafod Housing Association Ltd (Hendre Group)	Linda Lewis	Interim Head of Housing
25. Hafod Housing Association Ltd (Hendre Group)	Lisa Slade	Tenancy Sustainability Leader
26. Linc Cymru	Nicola Smith	Executive Director of Linc Homes
27. Linc Cymru	Carol Tough	Housing Manager
28. Linc Cymru	David Chinnick	Independent Living Manager
29. Melin Homes	Claire Pearce-Crawford	Income & Inclusion Manager
30. Melin Homes	Justin Wigmore	Director of Housing
31. Merthyr Tydfil HA	Lisa May	Rents & Customer Services Manager
32. Merthyr Tydfil HA	Debbie Perszon	Housing Services Manager
33. Merthyr Valleys Homes	Anthony Hearn	Director of Housing & Communities
34. Merthyr Valleys Homes	Lyn Moore	Income Manager
35. Monmouthshire Housing Association	Jonathan Tumelty	Head of Neighbourhoods
36. Monmouthshire Housing Association	Michele Morgan	Director of Housing & Communities
37. Newport City Homes	Rebecca Hunt	Income Services Manager
38. Newport City Homes	Sharon Wilkins	Deputy Director of Homes & Communities
39. Newydd Group Limited	Nicola Eynon	Housing Team Leader
40. Newydd Group Limited	Oonagh Lyons	Head of Housing
41. 3North Wales HA Ltd	Emma Williams	Assistant Director of Finance
42. Pobl Group	Dawn Liiv	Area Customer Account Manager - West
43. Pobl Group	Sonia Furzland	Director of Housing Operations
44. RHA	Annalisa Beavan	Head of Housing
45. RHA	Jen Ellis	Director of Homes and Communities



46. RHA	Steven Jones	Senior Sustainable Tenancies Officer
47. Taff HA Ltd	Rhodri Thomas	Head of Housing & Communities
48. Tai Calon Community Housing	Andrew Myatt	Director of Communities
49. Tai Calon Community Housing	Ceri Owen	Head of Income & Support
50. Tai Ceredigion Cyf	Buddug Lewis	Head of Housing and Support
51. Tai Tarian	Mark Windos	Income Manager
52. Trivallis	Fay Satherley	Commercial Income Manager
53. Trivallis	Paul Jones	Head of Income Management
54. Trivallis	Richard Haddock	Money Advice Manager
55. United Welsh	Julian Pike	Deputy Director Housing & Communities
56. United Welsh	Karen Thomas	Income and Money Advice Manager
57. United Welsh	Richard Mann	Group Director of Operations
58. Valleys to Coast	Jessica Blandford	Head of Legal Services
59. Wales & West Housing	Christopher Walton	Housing Manager
60. Wales & West Housing	Michael Halloran	Housing Manager (Support & Leasehold)

## Notes

### How we measure and report on rent arrears and related metrics

Stephen Evans (Family HA, Welfare SDG Chair)

- A session on how we can tell the story of the impact of welfare reform in a meaningful way
- Not always about quantitative data (rent arrears etc.) also about case studies and human impact. Ensuring we have case studies and examples for DWP when we are asked.
- Getting a true picture of welfare reform

Laura Courtney (CHC)

- Presentation on proposed work to be undertaken on data alignment (please see attached presentation)

### Breakout groups - Feedback

- Data alignment has been attempted in the past but not yet achieved



- Consistent data set will need

to be narrowly and tightly defined, with evidence to demonstrate statistically sound. Need definitions that are unequivocal

- Timing is also an issue – when do we measure i.e. 4 weekly, monthly, which day?
  
- No one measure gives a whole picture, individual organisations considering a range of measures
- Need to differentiate between the here and now impact, and being able to forecast/predict into the future
- Can small organisations ever be compared with larger ones?
- Some metrics drive unhelpful behaviours (especially in WG, Boards and Senior Mgmt)
- Increasing the data admin burden on housing associations brings its own costs
- Organisations moving away from averages and business wide data – far more focus on impact on the individual
- When working with tenants, bespoke groups of actual service users needed rather than “usual suspects” who may not even have accessed support and advice. This gives better qualitative feedback.
- Capture customer journey to report alongside broad indicators.
- Some useful broad indicators:
  - Average arrears – UC, HB and self-payers
  - Average arrears – pre UC claim, post UC claim and time taken to recover
  - Income collected over a rolling 12 month/52-week period to smooth out variances due to timing of measurement and payments
  - Trends and details of who is paying what they should as a practical measure to drive positive behaviour
  - Money advice measures - who is accessing, how successful, impact on rent accounts
  - Projected arrears and bad debt to gauge Covid impact
  - Evictions prevented/legal action
  
- Some sticking points:
  - Netting off credit for arrears
  - Differentiating net (with pre-payments/credits) from gross (without)
  - How do we treat outstanding HB and APAs?
  - How we measure bad debt and impact on I + E
  - Quality of data in system
  - Defining self-payers
  - Still need for weekly monitoring as situation can change quickly – this can start to build themes and trends – useful in planning service provision and resource requirements



- Do we use data in the right way? It should be about re-aligning support, not just performance management
- Hard to gather stories – usually from money advice and support teams

#### Financial Assistance Protocol and affordability

Andrew Myatt (Housing Management SDG Chair) - Discussion around FAP

Hayley MacNamara (CHC) – Presentation on CHC affordability work (please see attached presentation)

#### Breakout groups - Feedback

- Have made changes in staff roles to provide support, wellbeing checks, secondment to test & trace
- Pandemic sped up process of changing ways of working. Protocol reflected rather than drove these changes
- Understanding tenants' health/wellbeing needs and financial circumstances in more depth allows for targeted support
- Have had much more supportive conversations with tenants, building trust and working towards repayment plans before any enforcement action. Abandoned process/procedural approaches and focused on individual
- Different, tailored and personalised approach requires additional resource
- Expansion of hardship funds/£ support
- Use of technology to reach people e.g WhatsApp video calls
- New approaches to engagement on rent has led to increased staff satisfaction - more motivated, greater autonomy
- Range of approaches to rents affordability work/local rent setting policy (service charges, level of data, viability)
- Using other legal action for small number of persistent 'wont' payers e.g. Money judgement, Orders to attend and/or just huge persistence!
- More cross team working focused on what tenants need from us e.g. support/housing teams
- Taking enforcement action on serious ASB
- FAP – sensible principles. Really reflects what we do and has focused direction of travel.
- Won't return to days of enforcement – support, support, support. Clear evidence it works.
- Good commitment around ending homelessness – Covid period has shown it can be done short term. Key to values and approach of providers.
- Longer term rent settlement has meant easier to plan long term.



- Some measures using

around affordability are too blunt – for example just using JRF or % of housing costs may be too simple. Needs to have local focus and local flexibility. To include real cost of living

- Service charges need to be included in conversations about affordability.