



Assessing affordability and barriers to accessing social housing in Wales

Community Housing Cymru

MAY 2018

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Executive summary

Both Community Housing Cymru (CHC), and the Welsh Local Government Association (WLGA) have made a commitment to work together to share best practice on dealing with people who are excluded from waiting lists because of past arrears and to ensure that, where people are making a reasonable effort to pay off the debt, they are not excluded from access to housing.

In 2016 Shelter Cymru produced an influential report entitled 'Accessing and sustaining social tenancies: exploring barriers to homelessness prevention' which identified two key issues:

- Issue one: how to address limitations of access to social housing on the grounds that a prospective tenant has unpaid arrears
- Issue two: how to address limitations of access to social housing on the grounds that the prospective tenant is unable to afford a property.

HQN was commissioned by CHC, the WLGA and the City and County of Swansea to undertake research across the housing sector in Wales and the wider UK, to determine the extent of these issues and identify best practice and innovation. This report sets out our findings and recommendations.

During our research we engaged with a wide range of organisations. There was a great deal of co-operation and a real willingness to support our work. The staff we spoke to were all dedicated and enthusiastic with extensive experience, skills, knowledge and commitment.

There is also a political commitment from the Welsh Assembly to prevent homelessness and ultimately eradicate street homelessness. During the project there were several announcements demonstrating this political will to tackle the issues.

We discovered innovative practices right across Wales all aiming to support tenants to sustain tenancies. Our report contains some excellent case studies many of which included multi-agency approaches. They provide evidence of positive outcomes that address many of the issues identified by Shelter Cymru. However, our research has raised concerns about longer term funding arrangements for existing intervention approaches and the detrimental impact any loss of funding will have. Consequently, we have made a recommendation in relation to succession planning.

Clearly affordability is a big issue. With forecasts of above inflation increases in rent and council tax for April 2018 the problem is likely to become even more acute. Many prospective tenants are finding it increasingly difficult to acquire, furnish and sustain successful tenancies. Housing providers are gathering really useful pre-tenancy information and using this to identify and risk assess people's ability to afford rent payments and prevent tenancy failure. They are using information in a positive way – to help maximise income via benefits claims, making applications for discretionary housing payments and acquiring basic furniture and white goods. We were particularly impressed by the number

and range of potentially life changing training and employment opportunities being offered to tenants as a longer term solution to austerity and poverty.

Affordability assessments, and more frequently credit reference agency checks, are regularly being undertaken, leading to informed discussions with prospective tenants about how they will afford to set up and maintain a home. However, there is little or no evidence of access to housing being denied by providers purely on grounds of affordability alone.

Exclusions and suspensions of people with housing debt is widespread including in a few situations, due to debts with private landlords. This is in many situations providing a real barrier in re-accessing social housing. We believe that on occasions many of the sanctions applied are overly harsh and potentially outside the Welsh Government's Code of Guidance three stage test. Payment arrangements to access common housing registers are often unrealistic and destined to fail. We found little evidence to suggest housing providers were offering incentives for full and final settlements to clear debts and so in many situations prospective tenants were being forced to look elsewhere. Accordingly, we make a number of suggestions and recommendations encouraging landlords to take a more pragmatic approach to the collection of former tenancy debts.

Over 75% of respondents to our survey were unable to say how many exclusions or suspensions they currently had in force. Our research identified that there are 993 applicants in just six local authority areas that are currently subject to some type of exclusion or suspension. If this figure is indicative of Wales as a whole, then the issue is probably far larger than many have anticipated. Accordingly, we suggest that local authorities take a more robust approach to recording and monitoring exclusions and recommend that this information is produced as part of local authority core data requirements.

The impact of welfare reforms and particularly Universal Credit is by far the biggest concern of housing providers and presents a real threat to rent collection and an increase in rent arrears and debt more generally. It is imperative that organisations continue to prepare well for Universal Credit including providing awareness training for all customer facing officers.

Whilst we have found some good examples of collective working across all departments, including effective use of caretaking and other estate based staff, on occasions we encountered a lack of corporate ownership and an inconsistent strategic approach to rent collection and arrears recovery meaning that it is not always necessarily seen as a priority. We have made recommendations about the need to raise the profile of rent payment, with discussions starting at the first point of contact in the housing application process and running rent campaigns and promotions throughout the year.

We found an inconsistent approach to payment of rent at the beginning of a tenancy despite virtually all tenancy agreements having a requirement to do this. We are recommending that unless there are extremely extenuating circumstances the first payment of rent should be made before a tenancy starts.

Homelessness, or the threat of homelessness, can be the cause of mental health problems and poor mental health can cause homelessness. In addition, living in poor conditions, in fear or feeling threatened in your home or community can also lead to deteriorating mental health. People living in social housing are disproportionately more likely to experience poor mental health and have other support needs. Accordingly, we make a number of recommendations in relation to mental health – how to better prepare housing providers to identify and detect the early signs and the best way to approach and help those needing support.

We discovered that on occasions information held on housing registers was out of date. This caused frustration for officers who sometimes lacked confidence in the information they had. It also affected the lettings process resulting in duplication of effort and resource due to offers having to be retracted because of incorrect information. We have made recommendations on how the quality of data can be improved and regularly updated.

More work needs to be done with the private rented sector. The private sector in Wales is under developed and often unaffordable and becoming more difficult for benefit dependant people to access. Homelessness as a consequence of private landlords issuing section 21 notices is a growing problem. We have therefore suggested that further work is undertaken to establish ways to stem the tide of no fault evictions and develop more robust and long term partnership with private sector landlords.

1. Introduction and background

Both Community Housing Cymru (CHC), and the Welsh Local Government Association (WLGA) have made a commitment to work together to share best practice on dealing with people who are excluded from waiting lists because of past arrears and to ensure that, where people are making a reasonable effort to pay off the debt, they are not excluded from access to housing.

In 2016 Shelter Cymru produced an influential report entitled 'Accessing and sustaining social tenancies: exploring barriers to homelessness prevention' which identified two key issues:

- Issue one: how to address limitations of access to social housing on the grounds that a prospective tenant has unpaid arrears
- Issue two: how to address limitations of access to social housing on the grounds that the prospective tenant is unable to afford a property.

HQN was commissioned by CHC, the WLGA and the City and County of Swansea to undertake research across the housing sector in Wales and the wider UK, to determine the extent of these issues and identify best practice and innovation to potentially remove or minimise risk. The brief included producing a detailed report on the findings showcasing best practice and highlighting the impact it is having as well as developing a practical self-assessment toolkit for housing providers to benchmark against to assess their current levels of service provision and identify any potential areas for improvement.

Without doubt the housing crisis affecting the United Kingdom has placed greater strain on the limited social housing resource. Landlords across Wales have to deal with the consequences of under supply and unmet need on a daily basis. This presents the sector in Wales with huge challenges and in many ways these are intensifying as demand for affordable housing increases and homelessness continues to rise. In addition, a combination of in work poverty and changes to welfare benefits are having a detrimental impact on some people's ability to sustain their tenancies, as well as raising concerns about whether others can afford to take on a social tenancy in the first place. Both of these issues were evidenced in the Shelter Cymru report. Austerity and severe cuts to welfare benefits have impacted greatly on the most vulnerable, making it increasingly difficult for some people to attain and sustain successful tenancies. It is therefore exceedingly important that housing providers in Wales need to be doing everything within their powers to ensure people are supported to overcome any potential barriers to acquiring and retaining accommodation.

2. Methodology

The research for this project was undertaken by Mark Henderson CIHCM who has over 40 years' experience of working in social housing and Keith Edwards, lead associate for HQN Cymru and previously Director at Chartered Institute of Housing Cymru. Project Associate Ewan Hilton brought additional expertise around mental health and particularly its relationship to social housing.

HQN worked with colleagues right across Wales to identify the extent of the problem and best practices being adopted to ensure tenants and prospective tenants are informed and supported in acquiring and sustaining appropriate housing.

The following areas were included within the scope of the review:

- Corporate responsibility
- Re-inventing rent
- Information management
- Access to housing
- Pre-tenancy assessment
- Assessing affordability
- Employment and training
- Assessing vulnerability
- Safeguarding
- Mental health
- Homelessness
- Exclusions

- Former tenant arrears collection
- Rent arrears prevention
- Successful intervention
- Tenant involvement
- Private rented sector.

The project included a range of activities and research techniques. We:

- Held an inception meeting in November 2017 with CHC, WLGA, Welsh Government and Tai Pawb to agree scope of work and project outline
- Contacted all local authorities and social housing providers in Wales and supplied briefing paper on project
- Produced a detailed questionnaire and survey (Appendix A) which was issued to all local authorities and housing associations in Wales
- We received and analysed 44 survey responses, represented by 11 local authorities, 32 housing associations (including 8 stock transfer landlords) and 1 anonymous return
- Placed a freedom of information request to all local authorities relating to housing register and exclusions
- Spoke directly with 14 organisations and connected with and gathered information from a further eight local authorities and nine housing associations
- Met with Shelter Cymru, TPAS, Cymorth and Tai Pawb
- Enlisted the support of TPAS to include questions regarding affordability and access to social housing in a tenant survey
- Attended the Homelessness Network Partnership and Housing Leadership Cymru meetings in Llandrindod Wells on 16 January and 26 January 2018 respectively
- Undertook practical postcard exercises with practitioners – ‘What is good and what needs improving’
- Contacted the National Independent Safeguarding board and all six-regional adult safeguarding boards
- Undertook research amongst top performing organisations across UK.

Our findings are set out in this report. This includes showcases of an array of innovation and best practice as well as suggested action points and recommendations for change to policy and practice. A summary of all recommendations rated in order of significance is in Appendix B.

The support and co-operation of colleagues from across the sector is acknowledged and greatly appreciated. Particular thanks are given to those whom completed the survey or participated in interviews. A more in-depth list of acknowledgements is at Appendix C.

3. Findings

The findings from the review are set out under each of the headings that we explored.

3.1. Corporate responsibility

We found strong evidence to suggest that successful income management and tenancy sustainment starts with executive leadership. Excellent top performing organisations are able to demonstrate a corporate approach that runs throughout the organisation from board and executive to managers and right down to frontline colleagues. Historically, in many organisations there has been a culture of not pursuing non-payment of rent rigorously enough leading to a misconception that some people do not have to pay rent. Clearly everyone does and with the introduction of Universal Credit and its wider roll out, this culture and the relationship it fosters will need to change if landlords are going to be able to minimise its impact on rent arrears.

Commitment from councillors, board and senior executives is crucial in creating a payment culture, with everyone in the organisation able to articulate and understand why paying rent on time is so important not only to the financial viability and service provision capabilities of the organisation but to the well-being of people living in their homes. We asked the question of housing providers whether they had a corporate income management strategy. Surprisingly, more than half (50.2%) of our survey respondents do not have a corporate document. Furthermore, we found that dissemination of income management strategies throughout organisations is somewhat mixed with many relying on reports and website articles as a way of filtering information through to officers as opposed to specific awareness sessions or briefings.

Having a senior executive and board champion promoting the importance of paying rent on time is more likely to get buy in from colleagues across the organisation including those who do not have direct responsibility for rents. An example is where repairs colleagues, estates staff and contractors are able to identify where changes in a tenant's circumstances and behaviours may be indicative of them having difficulties in paying their rent. Subsequently they then have the confidence and ability to make referrals to other colleagues who are able to assess the situation and where necessary provide timely and appropriate interventions. The emphasis has to be on doing everything possible to support people to maintain their tenancy and keep people in their homes. A firm and demonstrable commitment from the top will help drive collective responsibility throughout the organisation.

3.1.1. Best practice

- We discovered some good examples of corporate and collective responsibility. This included a systems thinking approach at Coastal Housing Group where the culture was for everyone employed to be conscious and aware of potential issues that may hamper people's ability to pay their rent. Particularly impressive was the use of

estate based staff who might be the first to notice changes in behaviour and attitudes, family circumstances and employment and who were then able to alert tenancy management colleagues for further investigation and appropriate support measures

- A number of organisations were providing colleagues, some of whom are themselves affected by welfare reform, with basic welfare benefit training so that they can have empathy and a greater understanding with tenants affected by any changes.

3.1.2. Recommendations

Recommendations	
REC 01	Organisations should ensure there is sufficient Board and Executive commitment placed on the importance of rent collection and ideally appoint a board champion
REC 02	Organisations should produce a corporate income management strategy and subsequently ensure the detail is disseminated to all officers throughout the organisation in order to create a collective responsibility
REC 03	Front line officers should receive training on welfare benefit changes and identifying impacts on tenants and the role that they can play in this

3.2. Re-inventing rent

Universal Credit will focus tenants' minds more so than ever on the importance of rent. For many this will be a huge step change as they have never previously had to worry about physically paying their rent as it was paid through Housing Benefit.

For many landlords this requires a culture change that has to start at the housing application stage with early discussions. For example, by lettings and customer services staff with prospective tenants about their responsibility and accountability for paying rent. This needs to include establishing how, when, where this will be done and explaining the consequences of not paying rent on time, including ultimately losing their home. Simple measures like clearly advertising importance of paying rent and consequences of not doing so in vacancy adverts and indicating that a first payment will be due prior to tenancy commencement will help.

Having the discussion about rent at first point of application and routinely re-emphasising this throughout the allocation process will help facilitate a change in attitude towards rent and people will come to understand and accept that it is an expectation and requirement to pay rent to secure a home.

3.2.1. Recommendation

Recommendation	
REC 04	Organisations should ensure that they raise the importance of paying rent at first point of application for housing and routinely re-emphasise this throughout the allocation and letting process.

3.3. Rent in advance

In Wales, we discovered a mixed response to requiring a rent payment prior to the start of tenancy. Whilst virtually every organisation had a tenancy agreement which required weekly payments in advance more than half (54.5%) of our survey respondents were not insisting on this at sign up. In our view, this is a missed opportunity to establish a rent culture and creates a real risk of a tenancy falling into arrears from the outset and arguably fuelling a non-payment culture. We came across one local authority where, although its tenancy agreement required rent weekly in advance, rent accounts were not set up at sign up and therefore the tenant was unable to pay rent until a payment card was received some days later.

“Rent in advance” might itself be a confusing term and part of re-inventing rent may be to use a phrase like ‘rent as you go’. This could avoid any misconception that rent in advance is some kind of deposit similar to that in the private rented sector rather than “this week’s or this month’s rent”. We also detected some inconsistencies amongst colleagues within the same organisation, whereby some were insisting on a rent payment prior to tenancy start but others were saying that people on low incomes or receiving benefit are unable to make a first payment prior to tenancy starting even though it was a tenancy condition. In one organisation, a colleague openly stated they did not agree with the policy of demanding rent in advance. This inconsistent approach can send out a negative message about rent and may lead the tenant into believing that low levels of arrears are condoned. It also demonstrates a lack of collective responsibility.

In limited and clearly defined circumstances, for example someone urgently fleeing domestic violence, an exception may be appropriate but arrangements should always be made to avoid building up arrears by looking to increase weekly payments to achieve a ‘rent as you go’ situation.

3.3.1. Best practice

- At Linc Cymru rent in advance is encouraged although it is recognised that this is not always possible. The association will have conversations with tenants about why it is asking for this payment and if they are unable to provide this at the tenancy start they are encouraged to pay a little extra each time to clear any arrears.

3.3.2. Recommendation

Recommendation	
REC 05	Organisations should, where tenancy agreements allow for rent in advance, ensure a first payment is received prior to tenancy start

3.4. Rent campaigns

Many organisations across the UK, including several top performers, regularly run rent promotions and campaigns. The most effective involve a corporate and collective approach targeting income management at notoriously challenging times like Christmas, school holidays and year end. Campaigns can be used positively to offer advice, guidance and support to those that need it and also provide an opportunity for organisations to focus on increasing collection rates and subsequently reducing arrears.

3.4.1. Best practice

- Accord Housing Group and Wolverhampton Homes amongst many others have been running 'rent first... please' campaigns for several years and are focused on contacting every tenant in arrears, to undertake financial health checks, review payment arrangements and offer help and support to those needing it. More recently campaigns have been themed with other corporate priorities such as welfare reforms, Universal Credit, customer transformation and digital inclusion. Details of how to set up a campaign and some of the impacts are highlighted at Appendix D
- We found little evidence of specific rent campaigns being undertaken in Wales, although Pembrokeshire Housing who realise that there is always a peak in rent arrears during and after Christmas wanted to ensure that they were reminding people of their rent payment obligations during that time. They sent a SMS text bundle to everyone in arrears. It wasn't a particularly heavy-handed message, just a gentle reminder of the value of their arrears and to contact them to make payment. That gentle nudge resulted in the extra payment of roughly £15,000 the week before Christmas and since then, the organisation has also seen an improvement in arrears performance.

3.4.2. Recommendation

Recommendation	
REC 06	Organisations should carry out targeted rent campaigns including the use of text messaging and social media

3.5. Information management

Organisations right across the sector are routinely gathering a wealth of rich information and evidence suggests they are using this for tenancy sustainment purposes. Everyone has

a role to play in data collection but top performing organisations will identify a senior officer dedicated to ensuring the information held is as accurate as possible thus maintaining its credibility. Equally important is effective storage of information in a format that is legal and easily accessible to all users across the organisation and partners in accordance with suitable data sharing protocols.

Refreshing data at regular intervals is highly recommended, ideally as part of normal transactional business for example during repairs reporting or tenancy visits. On a number of occasions we find that tenant and tenancy data are held in separate systems which are often incompatible. A common system operating across all parts of the organisation with up to date and reliable information will help to ensure that the data held is reliable, accurate and comprehensive and therefore provides managers with a valuable asset in customer profiling, targeting and meeting wider business objectives.

As all organisations will be required to comply with General Data Protection Regulation (GDPR) from 25 May 2018, this will be a good opportunity for organisations to undertake a thorough data cleansing exercise as the regulations will have implications for housing providers across Wales in addition to existing data protection laws. Included is a definition of personal data, which extends to any information that could be used to identify an individual. There is also a requirement to identify and train a data protection officer and take steps to mitigate the knock-on risk to individuals of breaches by undertaking privacy impact assessments. Documenting valid consent to hold data about tenants will also be required and data must not be held for any longer than is necessary with tenants being able to request data as 'a right to be forgotten'.

These regulations will also affect the transferring of data between partner organisations and housing providers will need to make absolutely sure that any information exchange is governed by robust data sharing protocols or agreements. Any exchange will require tenant's specific consent and implied consent is unlikely to be sufficient. Throughout our research we found many examples of effective partnership working and referral arrangements. Of our survey respondents 30 (68.2%) organisations indicated they already have formal sharing protocols or service level agreements in place. However, ten organisations did not.

Many organisations have invested in customer relationship management (CRM) systems that not only store data but can be used as a highly intelligent profiling tool which will be useful in identifying people or areas most likely to be affected by changes in policies. There are many systems on the market but all rely on good quality core data being obtained in the first instance. Therefore, anyone considering investing in such a system should undertake a full appraisal of the products available and determine how compatible it is with existing IT systems. In doing so we suggest it is important not to underestimate the wealth of data already held and how effective existing systems are being utilised. Organisations should therefore consider using internal IT and project management resources to design a bespoke customer management system driven by information currently held.

3.5.1. Recommendations

Recommendations	
REC 07	Organisations should identify someone within their organisation with overall responsibility for data management and ensure they comply with GDPR requirements.
REC 08	Organisations should ensure they have comprehensive and reliable tenant data which is refreshed at regular intervals as part of normal transactional business and is subject to a periodic major cleansing exercise

3.6. Access to Housing

Common housing registers are operated by all local authorities in Wales with the exception of Neath Port Talbot, Swansea and Wrexham. This in theory makes it easier for people to apply for social housing avoiding confusion for customers with a single access route to housing. The application process varies across authorities ranging from an all-inclusive online application process to a contact telephone number for people to make an application which will simultaneously be screened and triaged for urgent cases and potential homelessness.

Generally, we found quality information available at application stage with links to key documents such as allocations policy, eligibility and in some cases a predictive tool which can give an indication of how long people are likely to wait for a property. Most also have a series of frequently asked questions to assist applicants throughout the process. However, it appeared few are taking an opportunity at this stage to emphasise the importance of paying rent on time. Even fewer indicate that a rent payment will be due at sign up as a pre-requirement for any tenancy.

Gathering rich information before a tenancy commences is crucial in identifying those likely to need support in acquiring and subsequently sustaining a tenancy. Failure to do so is a missed opportunity as prospective tenants are often receptive to requests for information at this stage and likely to engage more readily as they are keen to secure a home. The information will enable accurate assessments of needs and allow a more efficient allocation and letting process and subsequently enable a more immediate response should a tenancy show signs of falling into difficulty.

During our research, we were alerted to concerns raised by a number of common register partners about the quality of information held, which on occasions appeared had not been refreshed for some time. Validation at a potential offer stage sometimes highlighted a change of circumstances and priority and in some cases people having offers withdrawn. This type of inaccuracy incurs unnecessary duplication of effort, raises customer expectations and is poor value for money. Accordingly, we suggest where applicants are close to securing bids for properties or likely to be shortlisted for an offer, additional data validation checks are undertaken to avoid a delay in the letting process.

Responses from our enquiries with local authorities highlighted that in 2016/17 eight councils responding to our survey made a combined total of 10,221 offers resulting in 5,141 actual lettings. This represents a success rate of just 50.30%. Whilst the survey response is relatively low, it does demonstrate that a large proportion of offers made may not progress to a letting and whilst in some cases there may be some extenuating circumstances, it leads us to conclude that the number of refusals or withdrawals are very high and perhaps is reflective of poorly maintained housing registers.

3.6.1. Recommendations

Recommendations	
REC 09	Organisations should ensure that common housing registers are based on robust data and clear protocols and procedures
REC 10	Applicants who are close to securing their bids or likely to be shortlisted for offers should be subject to additional data validation to avoid any potential delay in letting

3.7. Credit checks

Prior to making an offer, around 73% of respondents to our survey seek references from existing landlords and 13 (29.5%), predominantly housing associations, currently undertake a credit check using a credit reference agency. Five further associations suggested they were contemplating undertaking credit checks in the future.

Credit checks are becoming increasingly more widespread and can, if used intelligently, act as a tool to determine vulnerability and be very useful in assessing prospective tenant's financial capabilities and capacity. The most popular products being used were offered by Experian or Housing Partners.

Everyone undertaking credit checks provided assurances that the information was not part of any decision-making process for making offers but more so for identifying those whom may be over indebted or have shown other signs of financial capability difficulties. This subsequently acts as a catalyst for informed discussions with applicants around affordability. Credit checks are also a useful tool in any verification process on residency and supporting income and expenditure details provided on housing applications.

3.7.1. Best practice

- Cadwyn Housing Association indicated that it had just started piloting credit checks to assist with an honest and open conversation with the tenant at the start of the tenancy
- Coastal Housing Group uses a Housing Partners product 'Insight' to assess the credit profile. A poor credit check is not a reason in itself for refusal and each situation is looked at individually. It considers it is vital to establish a relationship with each new potential tenant on the right footing, and a discussion about financial health is an important element of this. It has been pointed out that tenants are

increasingly used to being credit checked (utilities, mobile phones, etc.) and as this has become a familiar process

- Powys County Council work in partnership with Ethos which is a service provided by its own Income and Awards Team to assess a person's credit history.

3.7.2. Recommendation

Recommendation	
REC 11	Credit reference agencies should only be used to verify information and inform discussions about people's financial capacity and affordability and be totally separate from any decision on offering accommodation.

3.8. Pre-tenancy assessments

Encouragingly we discovered a significant amount of time and effort being spent on gathering and assessing information prior to a tenancy commencing. Around three quarters of the organisations participating in our survey required employment details and 90% asked for details on income and a persons' ability to pay rent, although fewer (around 80%) examined a persons' outgoings. There is evidence that this information is being used to make assessments of affordability.

We believe that information gathered should subsequently be used to assess and determine levels of support required to minimise a risk of tenancy failure. Discussions should ensue with prospective tenants and their representatives and where appropriate a case worker assigned to coordinate relevant support packages.

3.8.1. Best practice

- At United Welsh, all prospective tenants receive a pre-tenancy assessment prior to receiving an offer of tenancy. This includes carrying out a credit reference check. The purpose of the assessment is to ensure that the prospective tenant is financially prepared for their new tenancy, and that the obligations regarding rent payment are fully understood. Where it is clear that the prospective tenant would be unable to afford the rent, the association will look to offer an alternative property. Furthermore, all prospective tenants will be expected to pay a full weeks rent in advance if paying weekly, or a full month in advance if paying monthly in accordance with the terms of the tenancy agreement, either before, or on, the day of sign up. In preparation for Universal Credit all tenants will be encouraged to build up a month's credit on their rent account
- Ceredigion County Council monitors rent arrears within its temporary accommodation and is proactive in working to assist people in financial difficulties to maximise their income. How people pay their temporary accommodation charges will more than likely be an indicator as to how they may approach their rent and is therefore an opportunity to properly assess and support people in doing so without necessarily putting a tenancy at undue risk

- Carmarthenshire County Council is currently piloting a dedicated pre-tenancy officer located within an area team to identify, assess and support potentially vulnerable tenants into their tenancy
- Cadwyn Housing Association requests rather than ‘demands’ rent in advance at sign up. If the tenant is unable to pay this it will make an agreement with them to pay an extra £5.00 per week, until a week’s credit has been built up on the account. It explains to the tenant about Universal Credit and the implications of not paying. The rent in advance gives its tenants a head start in budgeting. The association is also promoting this with existing tenants and it has had good take up as many tenants are concerned about impact of Universal Credit. If the applicant has had a previous tenancy it obtains a reference to ensure the tenancy was conducted satisfactorily.

3.8.2 Recommendation

Recommendation	
REC 12	Organisations should routinely gather information from prospective tenants to identify any support needs.

3.9. Pre-tenancy training

Pre-tenancy training or induction is also becoming more widespread with top performing organisations providing useful and practical help and guidance on the skills required to successfully manage a home.

Many tenancy failures occur within the first six months of a tenancy and often this is due to a lack of preparation and understanding about what being a tenant actually means. The application process should ideally include a measure to determine that prospective tenants, particularly first-time tenants, know and understand what is involved in setting up a home. In particular that they are aware of their responsibilities and what to expect in terms of set up costs before they move in. It provides an opportunity to explain, for example, how tenancy conditions must be met, how people will fit into communities and become good neighbours, how people maintain their garden and how and when to pay rent. This provides tenants with the information they need in order to make informed choices on whether the tenancy is indeed affordable.

3.9.1 Best practice

- We found a small number of organisations offering pre-tenancy training for example [Wrexham County Council](#) has developed a series of ‘YouTube’ clips advising potential tenants on what is involved in setting up a home. [Trivallis](#) also used ‘You Tube’ to demonstrate its ‘Get Ready and Move On’ training for tenants and staff
- The Vale of Glamorgan provide ‘Vale Tenancy Ready’ training to give residents the skills, confidence and knowledge to manage their own tenancy. The programme allows learners to develop an understanding of what a tenancy would involve, and what they would need to do, to maintain a tenancy and live independently

- There are more well-developed schemes across the UK. The best includes a full journey from point of application, through the bidding and allocation process, through to moving into a new home and beyond. At [Wolverhampton Homes](#) applicants for accommodation undertake an 'Are You Ready' online training package. This is a two part e-learning accredited course. The first part presents applicants with a series of multiple choice questions on important issues around finance and affordability. On successfully completing the first module participants receive a certificate of accreditation before their housing application is made live. The information gathered during the process informs the housing provider on who is most likely to have difficulty in paying rent. The second part of the course is undertaken at the point of offer and focuses more on the tenancy obligations and responsibilities of the landlord
- [Orbit Housing Group](#) also place great emphasis on pre-tenancy training and have developed an on-line video to accompany a housing application
- Similarly, [Wrekin Housing Trust](#) require applicants to show they are 'tenancy ready' before any offer is made and they risk assess potential tenants to determine affordability and support requirements well before they consider offering a property.

3.9.2 Recommendation

Recommendation	
REC 13	Organisations should provide pre-tenancy training for all new tenants outlining the responsibilities and costs associated with setting up a home.

3.10. Assessing affordability

Affordability is clearly a big issue. Council house rents and council tax are likely to rise across Wales in April 2018 above the rate of inflation, in line with the Welsh Government's guidelines which allow for a maximum rent rise of (currently 3%) plus 1.5% and £2.00 a week. Whilst rent rises are perhaps understandable and will undoubtedly help the sector increase the supply of housing, this will have a significant impact on many tenants. Particularly as there continues to be a freeze on welfare benefits and average pay rises are at around 2%.

With average social housing rents in Wales currently around £90 per week and average Band A Council Tax at £1,000 per annum an anticipated average combined increase of £7.00 per week is likely to impact heavily on many social housing tenants.

Increasingly organisations are assessing people's ability to pay rent based on a number of different factors. Tenants who are in receipt of benefit are particularly affected if they are under 25 or under occupying a property and therefore subject to a bedroom tax. Indeed, a number of allocation and eligibility policies in Wales and in the wider UK have understandably been reviewed to eliminate or reduce the risk of under occupation. Our survey revealed that 33 (75.0%) organisations are assessing affordability in some form. This ranges from a basic assessment of income and outgoings to a more comprehensive risk based assessments.

When specifically asked whether the outcome of an affordability assessment will potentially result in the withdrawal of an offer, nine (20.5%) respondents indicated that it may do but only in exceptional circumstances such as where the applicant has no recourse to public funds or will be under occupying a property, which is in accordance with common housing register criteria.

However, there is little or no evidence to suggest that organisations are refusing to make offers on affordability grounds alone, although most will readily admit they use assessments to have an honest discussion with tenants about any affordability concerns enabling them to make their own informed choices about alternative options or indeed whether a tenancy is a viable option at all. Providers assured us that the outcome of any affordability check will not jeopardise offers being made.

Notwithstanding this we understand concerns raised by Shelter Cymru and others that by having an ability to withdraw or overlook someone on the grounds of affordability will appear unfair and cause confusion for prospective tenants. Assessments are often subjective, based upon a moment in time and give little regard for future changes in circumstance. Therefore, we strongly recommend that there is more openness and transparency attached to policy and that housing providers are required to clearly state the purpose of undertaking an affordability assessment and outline the exact circumstances of when an offer may be withdrawn or overlooked. Alternatively, providers could look to remove any reference completely.

3.10.1 Best practice

A selection of approaches are outlined below:

- Bron Afon Community Housing do this through income and expenditure checks with prospective tenants and increasingly further upstream of letting to identify appropriate and early support and make referrals where necessary. Ceredigion County Council in making assessments will take into account all available income and entitlement to benefits
- At Grŵp Cynefin as part of its pre tenancy work an income and expenditure assessment is made to give the tenant a clear understanding of the costs associated with maintaining a home. Merthyr Tydfil Housing Association assesses income vs outgoings and property size with particular regards to bedroom tax. An income and expenditure assessment is also used by Pennaf Housing Group but this will not impact upon any offer being made
- Gwalia part of the Pobl Group undertakes an affordability assessment as part of the pre-tenancy work with new tenants. It asks them to pay the rent in accordance with the terms of their tenancy agreements which is weekly in advance. If on Housing Benefit or Universal Credit, it asks them to pay one week in advance by instalments if necessary. Tai Tarian has an internal Financial Inclusion Team which completes budgeting sheets and assess affordability with applicants before offers are made. At

United Welsh, if affordability is deemed marginal then a referral is made to a money advisor for additional advice/support

- Melin Homes has developed a risk based application form that is completed by the Housing Officer on a first home visit or at sign up. The questions reflect areas of high risk based upon experience and local circumstances and linked to a red, amber, or green based risk assessment to prioritise the allocation or referral to its money advisor service
- Cartrefi Cymunedol Gwynedd use a product called 'Entitled to' which includes an affordability checker. It has also introduced an appeals mechanism following legal advice that it is required to do so
- Newport City Homes require evidence of income to allow early identification of any risk of maintaining rent payments and to trigger a referral to its tenancy support service. However, affordability is only considered where the family's household would be subject to the bedroom tax. Similarly Powys County Council require proof of bank accounts, proof of ID, and uses aforementioned credit check to undertake a review of income and expenditure by its Financial Advisor or Money Advice Officer
- Newydd Housing Association requests but does not demand rent in advance. If it is not affordable it will raise concerns with the tenant about ability to pay, but will not prevent an offer being made or them from taking a tenancy
- Charter Housing ask tenants to come with their rent contribution, based on how often they will pay the rent. So, a partial HB payer will need to bring their contribution - a week's equivalent if they plan to pay this weekly and so on. The same approach is taken for full rent payers. It carries out a very detailed affordability assessment and works with the tenant according to the result. Rarely does this result in an offer being withdrawn but more commonly it is able to resolve issues creating any affordability concerns
- Taff Housing Association takes the view that as a provider of social housing its properties should never be unaffordable for prospective tenants. It will seek to understand tenants financial situation, identify where someone may struggle in the long term to afford rental payments, and put measures in place to support them. This is not to stop prospective tenants accessing the tenancy, but to understand what support may be required to ensure sustainability
- Wales and West has a conversation with applicants prior to the offer of a property aimed at ensuring that the income of the resident is maximised, their outgoings are understood, and these are assessed to help the applicant ensure that they are able to afford the property to be offered

- Tenancies at Coastal Housing Group state rent in advance. Therefore it requests an advance payment but does not demand it. It obtains proof of ID, copies of pay slips and three months bank statements. It also asks people to complete an assessment of their outgoings on a budgeting sheet. If they are on benefits, evidence of their benefit entitlement is obtained. The assessment is carried out based on the property the applicant is being considered for and therefore is an accurate reflection on the ability to sustain the tenancy at that property. In addition, it undertakes a check on Insight to obtain information on credit profile and any current/former debts that may impact on ability to pay the rent
- North Wales Housing Association requires information on income and outgoings evidenced by pay slips/benefits/bank statements, Prospective tenants are given information on debts and on assistance schemes such as Welsh Water/Warm Home Discount. Rent procedure is discussed in detail along with support available and income maximisation. If support is identified at pre tenancy, this will be actioned by relevant department on take up. Rent is required up front unless on passported benefit
- Cartrefi Conwy use a Pre-Tenancy Assessment form that includes details on any welfare benefits the tenant is in receipt of as well as other income details
- Trivallis Ltd as part of verifying information provided by Homefinder its common housing register undertake its own affordability assessments.

A selection of affordability checklists and assessment forms which we came across during our research are set out in Appendix E.

3.10.2 Recommendations

Recommendations	
REC 14	All new tenants should be assessed pre-tenancy to identify their ability to afford to pay rent and provide appropriate assistance in maximising tenant's income to minimise risk of arrears.
REC 15	Organisations should ensure openness and transparency in their affordability policies. Housing providers should clearly state the purpose of undertaking affordability assessments and outline the exact circumstances of when an offer may be withdrawn or overlooked.

3.11. Furniture

Many organisations identify, from exit surveys of tenants leaving properties, that a lack of adequate basic furnishings is one of the biggest causes of tenancy failure particularly within the first 12 months. The cost of setting up a home is often underestimated by prospective tenants and the temptation to furnish their new home by getting into or compounding indebtedness is often too tempting and potentially a real risk to tenancy sustainment.

Even the most basic furnishings and white goods for a one-bedroom property can easily cost in excess of £800 and new tenants need to be prepared for this.

Difficult as it can be from a logistical and health and safety perspective, making best use of furniture left in properties is something that is worthy of serious consideration. A number of providers do this. Community recycling services should also be supported and promoted by landlords and tenants encouraged to use websites such as Gumtree where low cost and even free local furniture is advertised. Our research revealed that most providers had signposting arrangements with local charities and nine organisations (20.5%) offered some kind of furniture project either through direct provision or a formal referral to a third party organisation.

3.11.1. Best practice

Some notable examples are outlined below:

- Bron Afon Community Housing provides a number of part furnished tenancies. Furniture packs are provided to households who need them in return for a Housing Benefit eligible service charge. It is also establishing a partnership with a local furniture resource centre TRAC2 who recycle and provide furniture to tenants free of charge. Pembrokeshire Housing also offer furniture packages to tenants in financial difficulty and levy a service charge
- Some organisations including Coastal Housing and Wales and West Housing Association actively promote and arrange a 'bringing together' of outgoing and ingoing tenants. Such arrangements can often result in people selling or leaving furniture in the property when they leave
- Tai Calon is in the final stages of entering into a SLA with Growing Spaces a locally based charity providing support to vulnerable council tenants including recycled furniture, gardening and IT. In return Tai Calon will provide retail space and recycle furniture from empty homes
- Cadwyn Housing Association has a recycling/upcycling furniture project called Nu-Life Furniture which is a social enterprise part funded by Big Lottery and Comic Relief. The project takes unwanted furniture including freezers and cookers and refurbishes them to sell at an affordable price. The project relies on volunteers who provide over 300 hours of their time each week, giving them help to improve their skills and confidence. The project has reduced the amount of waste going to landfill by ten tonnes. As well as providing valuable opportunities for volunteers, the scheme combats poverty through providing furniture to households coming through the homelessness route moving into our temporary accommodation properties or into permanent accommodation. Cadwyn tell all new tenants about the scheme, as well as publicising the project more widely to attract and retain business

- Other furniture projects operating in Wales include [Enmaus](#) furniture project, [Too Good To Waste](#) specifically used by Newydd Housing Association, and the [Crest Co-operative](#) supported by a number of landlords in North Wales
- More widely across the UK [Your Homes Newcastle](#) operate a national furniture scheme and offer advice to housing providers on how to establish a scheme.

3.11.2. Recommendation

Recommendation	
REC 16	Organisations should ensure that they are able to provide assistance with acquiring basic furniture and white goods and signpost tenants to community furniture projects where necessary.

3.12. Credit unions

Pressure from high street stores offering furniture and specifically targeting vulnerable people can be difficult to resist. We suggest part of preparing tenants for a tenancy needs to outline the dangers and pitfalls of entering into high interest agreements with companies which will often result in tenants paying well over the odds for goods and often many times over.

Credit unions are widely regarded as a great way to acquire furniture and many offer furniture packages for members. We discovered that 22 (50.0%) of our survey respondents have arrangements with and actively promote and support credit unions.

3.12.1. Best practice

- Bron Afon Community Housing actively promotes the services of Gateway Credit Union, its local provider, so too does Monmouthshire Housing Association who also deposits £10.00 for tenants if they open a savings account
- Newport City Homes has a close working relationship with its local credit union and has previously funded new accounts for residents. Charter Housing work with credit unions on a number of projects, especially through its money advice services but also through the bond schemes it offers in partnership with Caerphilly, Monmouthshire, Newport, Torfaen, Powys and Carmarthenshire Councils. Money advisors employed by United Welsh are agents for the Smart Money Credit Union
- Wales and West indicated that the services offered by credit unions form part of the money advice it provides and will advise residents of the saving and loan services offered. The association highlights a retirement scheme in Maesteg where tenants had been very reliant on the Provident for money lending. The tenancy support officer spoke to residents and advised them of alternatives. The Llynfi Valley Credit Union was contacted, and now visit the scheme weekly to collect savings from residents. Wales and West also have a housing manager who is on the board of Cardiff Credit Union.

3.13. *Employment and training*

The most effective route out of poverty is paid employment however many tenants and their family members have suffered generations of worklessness. Consequently, many people without support find it extremely difficult to access suitable employment due to a lack of educational attainment, low skills and training, lack of experience or simply a low self-esteem built up over a seemingly endless period of austerity or vulnerability.

Real possibilities exist for social housing providers and local authorities to help break the cycle of debt and deprivation by providing real life changing opportunities for tenants to become more resourceful and better position themselves as more attractive to potential employers. Housing providers often do not capitalise on these opportunities or realise that they can offer a spectrum of careers from a diverse range of vocations including administrative, professional, craft, caring, grounds maintenance, etc. This together with their buying power with external contractors provides real fertile ground to introduce people living in their homes to employment and training opportunities.

Our research shows that 26 organisations (59% of respondents) offer some kind of opportunity including signposting to other providers or placements within their own organisation.

Housing has been at the forefront of building Wales' reputation for a radical and increasingly effective approach to delivering wider community benefits through investment programmes, particularly in relation to delivering jobs and training. A major impetus was the i2i project and the approach it developed via the [Can Do Toolkits](#) which has been widely adopted across the housing sector and increasingly into others such as Education.

Central to this approach is the development of a culture of 'joint endeavour' by Government, clients and contractors to deliver jobs and training. A particular focus, and an increasing one, has been to secure significant numbers of quality jobs for those furthest away from or under-represented in the labour market.

The reasons this approach has been so widely embraced across housing and is becoming more relevant were summed up in a [Community Housing Cymru Briefing](#):

'Social landlords house some of the most vulnerable people in society as they work in the most deprived communities in Wales, with limited employment opportunities.

Associations recognise the importance of providing services that can support tenants to move out of unemployment.... (and create) opportunities to help tackle poverty, raise aspirations and improve communities.

Supporting tenants to increase and maintain a steady income mean that tenants are in a better position to pay their rent, minimising the incidence of rent arrears. This makes good business sense for associations (resulting in) increased tenancy sustainment, reducing time spent chasing rent arrears and a decrease in voids'

Community Housing Cymru: Employment and Skills initiatives provided by Housing Associations in Wales:

Austerity continues to press down hard on the most vulnerable citizens and impacts on the services many depend on. Housing organisations themselves are under pressure to deliver more homes and maintain the quality of existing ones whilst responding to threats to their income streams particularly through rents. In a post-Brexit world, things could get even tougher for tenants and social landlords. The need to find innovative solutions is more pressing than ever.

The housing sector therefore continues to lead in the development of new and imaginative approaches to maximising community benefits as can be seen from the number and range of initiatives in the attached best practice compendium at Appendix F. Initiatives fall broadly into the categories below.

3.13.1 Pre-employment

Many social landlords invest resources in helping people to start out on the employment journey, often after considerable periods of unemployment. This can involve giving people practical skills for work and access to expert advice in, for example, writing a CV and interview skills. It can also advise on household budgeting, debt advice and accessing training and education.

One English association runs an 'Employment Boot Camp' aimed at improving self-confidence, nutrition, fitness, self-presentation and financial management. The programme has improved participants' confidence and ability to find work.

3.13.2 Volunteering

There are a number of examples of initiatives that utilise volunteering as a bridge between unemployment and employment. Opportunities are wide ranging and include administration and other office-based roles as well as the more common construction placements.

One association offers a work experience programme at the end of which participants are given a reference, training certificates and any personal safety equipment issued.

Volunteer schemes are usually supported by one to one and group mentoring.

3.13.3 Training

Training and education initiatives are many and varied across the sector. This includes vocational and non-vocational courses that are usually accredited.

There are many examples of traineeships and apprenticeships (including shared apprenticeships) often in partnership with contractors. Other accredited course offered that can help build up a person's CV include First Aid, Food Safety and Safeguarding.

Partnerships with colleges and universities have been developed in a number of instances and there are examples of free E-Learning and online courses.

3.13.4 Employment

Providing access to sustainable employment opportunities is the over-riding aim of the community benefits activities of many social landlords. This includes offering direct employment opportunities to tenants to requiring contractors to target tenants when recruiting. Delivery can be through in-house teams, partnership with others or by creating social enterprises and subsidiaries.

Construction trades and opportunities remain, unsurprisingly, the greatest area of opportunity with landlords and partners offering paid work in property maintenance, gas engineering, gardening and painting and decorating.

With the emphasis often on people furthest away from the labour market, a number of housing projects offer direct employment opportunities or paid work placements.

Given the increasing challenges of in-work poverty, a number of initiatives support those who are at risk of becoming long-term unemployed.

3.13.5 Special Purpose Vehicles (SPVs)

A number of landlords have either created or acquired specialist organisations that play a major role in delivering wider community benefits. This ranges from a landlord who acquired a regional training organisation, to one that set up a community benefit focused social enterprise to another that created a joint venture subsidiary with a national contractor.

3.13.6 Measuring outcomes

Measuring community benefit outcomes has become increasingly important to landlords both in terms of good governance and providing evidence of impact to Government and funders.

In Wales the sector has been head and shoulders above other sectors – most notably the big spending areas of Health and Education – in adopting the Welsh Government Community Benefit Measurement Tool (CBMT). Value Wales reported in 2016 that over 50% of all CBMT returns were from the sector.

Another approach in evidence across housing, particularly in England, is HACT's Social Value Bank (SVB). These can provide a basic assessment of social impact, provide evidence of value for money, and compare the impact of different programmes. HACT has also developed a range of tools to apply the values in the SVB.

Some of our respondents actively formally evaluate initiatives but many still rely on anecdotal evidence and individual outcomes. When asked to demonstrate the impact they are having, just under a third (31.7%) claim to have evaluated their training and employment initiatives. Trivallis Estates and Communities Team is a core funded area of the business. It has a volunteering programme to provide individuals with experience and employability skills. The social impact of these services is measured through the HACT Wellbeing Valuation Approach. Cynon Taf Housing Association has used external valuator to assess the impact of tenancy training for tenants.

3.14. Influencing policy

The experiences of the social housing sector are influencing employment policy across the UK.

The Give us a Chance consortium involves English and Welsh social landlords aiming to create long-term, sustainable employment opportunities for tenants. Key aspects of the work of the consortium are influencing, sharing and partnership development that 'put social housing providers at the heart of the employment and skills agenda'.

Community Housing Cymru quantifies the socio-economic effect of the housing association sector in the annual [WERU Impact Report](#) which is shared with Government and other key decision makers. The 2016/17 report highlighted a number of statistics to support this including:

- £470.6m was spent regenerating communities across Wales
- 8,731 people were employed, and over 22,000 full time job equivalents supported
- The sector provided skills development for over 6,000 people including many tenants.

The NHF report [A Home, A Job, A Future](#) pointed out that in a difficult economic environment and with recent changes to welfare, housing associations across the country have been stepping up and helping their tenants gain the experience and skills they need to get back into work. The report aimed to build an understanding of what housing associations are already doing, and outlines how much more they could do with the right environment and policies in.

3.14.1. Recommendations

Recommendations	
REC 17	Organisations should look to provide pre-employment, volunteering, training and employment opportunities for tenants either through direct employment or through its contract supply chains
REC 18	A formal approach to monitoring the impact of employment and training initiatives should be developed

3.15. Assessing vulnerability

Adult vulnerability is described as a person who is 16 years of age or over and:

- Is or may be in need of community care services by reason of mental health or other disability, age or illness; and who
- Is or may be unable to take care of themselves, or unable to protect themselves against significant harm or exploitation.

Those who might be potentially vulnerable therefore include but are not limited to:

- The elderly
- People with a physical or sensory disability
- People with a learning disability
- People with mental health problems
- The seriously ill
- The recently bereaved
- Single parent families
- Pregnant women (particularly teenagers)
- People suffering domestic abuse
- Substance users
- Young people leaving care
- People being discharged from prison
- Former offenders
- Unemployed people
- People who are considered to be financially excluded; and
- Those who have difficulty in understanding, speaking or reading English.

It is important to realise that vulnerability is not necessarily a permanent state and people can often find that they become less vulnerable as situations change. Following illness, a bereavement, relationship breakdown or loss of employment, someone may be feeling particularly vulnerable and may require support. However, after a period of medication, convalescence, counselling or targeted intervention a person may become less dependent. Similarly having a vulnerability characteristic does not necessarily mean that someone will be vulnerable. For example not all pregnant women or single parents will be vulnerable.

Customer profiling and using data gathered and refreshed at regular intervals will help identify those most likely to require support. There are many characteristics of vulnerability and we were encouraged that over 84% of respondents undertake a vulnerability assessments and everyone subsequently uses this to determine support needs and organise interventions to help people move into and sustain their tenancy.

However relatively few of our respondents, just nine (22%), indicated that they had developed a formal vulnerability strategy, the absence of which may be seen as a corporate weakness.

Notwithstanding this a number of organisations have developed a 'vulnerability checklist' which is used pre-tenancy and beyond to gather further information about potential vulnerability. The answers are collated and, in many situations, are weighted and a risk assessment is made to identify those likely to need support.

3.15.1. Best practice

- Bron Afon Community Housing has an inclusion and support strategy and assesses vulnerability at several touch points including the initial housing application process and if trigger points are hit during the tenancy
- Melin Homes has developed a risk assessment that poses questions that enables it to score levels of vulnerability and accordingly rate the risk and allocate support according to score and rating
- Family Association (Wales) discuss vulnerability at the first assessment stage and measures are put in place to ensure the tenant is able to sustain their tenancy. This may be with internal support or through external agencies. Physical vulnerability is also taken into account to ensure any offer of accommodation meets their needs. Information about vulnerabilities is accessible to all staff on the computer system so these are taken into account when visiting or dealing with any aspect of the tenancy
- Merthyr Tydfil Housing Association identify vulnerabilities, and refer people to the supporting people team to determine needs. A 'pop up' flag on its computer systems alerts staff
- At Newport City Homes each new tenant is risk assessed to identify any support needs that may impact upon their ability to maintain their tenancy. Thereafter, depending on risk, tenants are referred to its internal tenancy support team
- Charter Housing part of Pobl Homes and Communities Group has a 'Prevention by Intervention Strategy' (PBI), which links its services and sets out how it will provide additional services to those who need them. It identifies the individual needs of each tenant as an integral part of service delivery and then provides or signposts support as appropriate
- Tai Tarian assess vulnerability and support needs on a case by case basis and vulnerability is an integral part of its key policies including lettings, anti-social behaviour, domestic abuse and income management. It considers the need for internal support from its Financial Inclusion Team and/or Intensive Housing Management Team. It also works with partner agencies to try to ensure holistic support is provided as part of the housing package
- Wales and West Housing see maintaining a relationship with its residents as an important part of its approach to tenancy sustainability. This starts at pre-tenancy and continues throughout the tenancy. The conversation they have with residents

helps them to understand what level of support they may require. Subsequently it may be able to offer support through its own staff with money management, debt and benefit advice. However, it also recognises the limits of its own support services and is able to identify issues, such as drug or alcohol misuse that would need specialist support services, where it will seek to operate a multi-agency wrap-around approach to ensure that they are part of the support offered to residents

- Coastal Housing Group takes a holistic view. During its application process, determines if there are any health issues (including mental health), and if there are any other agencies involved in supporting them. It understands from its credit profile if they are currently in a difficult financial situation. This helps them to understand any potential challenges. Their principle of 'we listen to understand what matters' means they spend time understanding the individual and the unique circumstances the person faces. Staff are trained in using restorative approaches, which means they understand the need to build trust and develop a relationship free of judgement. They will consider the unique circumstances facing an individual and endeavour to support them in-house or connect them to their community based services or agencies. They also run an accredited tenancy sustainment course, which applicants are able to participate in
- Cynon Taf Community Housing Group has an 'Early Intervention and Prevention Project' and assess vulnerabilities through a 'DAF' assessment with tenants addressing issues around welfare, finances, health, support networks and isolation. The assessment determines whether or not internal staff can provide adequate support or if support needs are specialist or statutory and require referral onto other agencies
- Cadwyn Housing Association is housing more and more vulnerable individuals. Its core values include empowering tenants and achieving equality and diversity in the services they provide and the opportunities they offer. Their procedures are based around getting to know their tenants and developing good relationships with them. They record any vulnerabilities such as English not being the first language, disabilities, etc. If any vulnerability is identified then they will offer support or make reasonable adjustments as required. For example, in their rent arrears procedure there is specific guidance in relation to vulnerable tenants to ensure that the tenant understands the information given and includes guidance for staff about how to carry out a vulnerability assessment. Its anti-social behaviour procedure also covers specific provisions in relation to vulnerability, recognising that both victims and perpetrators can often be vulnerable
- The Lettings Team at Trivallis ask relevant questions to identify potential needs for support and its Tenancy Sustainability Team are invited to sign ups and will telephone new tenants within 72 hours offering their support. In addition, it also offers pre-tenancy support and training, which is funded by the local authority.

A selection of vulnerability checklists and assessments are shown at Appendix G.

3.15.2. Recommendations

Recommendations	
REC 19	Organisations should consider producing and adopting a corporate vulnerability strategy
REC 20	Customer profiling and equality impact assessments should be carried out to target those most likely to be in need of support or be affected by changes

3.16. Safeguarding

The principal of adult safeguarding is to:

- a) Protect adults within an area who:
 - Have needs for care and support (whether or not a local authority is meeting any of those needs), and
 - Are experiencing, or are at risk of, abuse or neglect, and
- b) To prevent those adults within its area from becoming at risk of abuse or neglect.

Protecting vulnerable children and adults is probably one of the most important duties of local authorities and is an area that social housing providers are playing an influential role, not only in making referrals but also being represented at Safeguarding Board or sub board level. As the number of cases of financial abuse and exploitation grows through austerity, welfare reform and general poverty the influence housing providers can have in establishing collaboration and strategic partnerships with statutory partners like social services, police and health is being more widely recognised across the UK.

The impetus has increased further in recent times due to the adverse effects of, amongst other things bedroom tax, benefit caps, increased sanctions and particularly universal credit. Furthermore, as housing providers are working with some of the most vulnerable adults in society they are often best placed and able to identify early signs of safeguarding concerns. The real value is strong collaboration with other professionals and an improved flow and exchange of information particularly if there is involvement and collocation within a multi agency safeguarding hub (MASH).

We believe that an effective involvement with Adult Safeguarding Boards has real benefits in identifying, understanding and supporting those at risk. Many serious case reviews and near misses highlight housing as a contributory factor with ineffective communication and information sharing being cited. Stronger partnerships with health services, social care, emergency services and the Police are real benefits for social housing providers and will

provide better opportunity for collaboration in dealing with complex multi-agency issues such as hate crimes, mental health, hoarding, addictions and ‘bed blocking’.

However, in Wales we found that whilst housing providers take safeguarding very seriously and were active operationally and making referrals to local authority safeguarding teams, there was less evidence of them being involved at board level. As part of our research we contacted the National Independent Safeguarding Board (NISB) in Wales and all six-regional adult safeguarding boards and asked whether social housing providers were represented at board level and how they influence safeguarding policy and activity.

We received a response from Welsh Government which indicated that there was no board level representation at present but agreed to formally consult with NISB as to whether there is a view nationally on how housing providers perhaps should be. A response was also received from Mid and West Wales Adult Safeguarding Board who indicated that adult safeguarding boards are very new in Wales and were limited to the statutory requirement and core agency membership such as police, health and social care agencies. Housing providers are not directly engaged in the safeguarding board at the moment, but it is working towards achieving better engagement with third sector providers generally.

In North Wales, social housing providers do not attend the main adult safeguarding board but do have sub groups below this and on occasions housing providers will be asked to attend. One of the key packages that social housing providers have been engaged with is around the work to develop a North Wales protocol on self neglect and hoarding.

Western Bay Adult Safeguarding Board only has residential housing providers on its safeguarding board. However, housing providers are represented at its Joint Strategic Training Group Meeting which is a subgroup that sits under the board. Updates from this group are regularly fed through to Board Members.

3.16.1. Recommendation

Recommendation	
REC 21	Housing providers should try to be represented on and influence adult safeguarding boards

3.17. Mental health

National research tells us that one in four people will experience some form of mental health problem during their lives. We also know through work such as Public Health Wales’ Adverse Childhood Experience (ACEs) research that challenging life experiences can be the cause of poor mental health. Due to the nature and purpose of social housing it therefore follows that there will be disproportionate numbers of people with mental health problems living in social housing. Issues like access to and affordability of adequate housing is likely to increase a person’s vulnerability and in some cases, lead to poor mental health. Providing appropriate support is often beyond the skills and confidence of social housing staff and their contractors. Accordingly, we asked questions of organisations on how they dealt with people with mental health issues and 78% of respondents indicated that

they offered support to people in such a situation but virtually all indicated this was by signposting or referral to a specialist organisation.

3.17.1. Undiagnosed mental health problem

It is well evidenced that homelessness, or the threat of homelessness can be the cause of mental health problems; and that poor mental health can be the cause of homelessness. In addition, living in poor conditions, in fear or feeling threatened in your home or community can also lead to deteriorating mental health. We know that people living in social housing are disproportionately more likely to experience poor mental health and have other support needs.

The Shelter Cymru report highlighted this group of people as being at higher risk of rent arrears and eviction. It also presented the wider costs of arrears and eviction to housing providers and the wider system. Usefully the report also highlighted three things that tenants say they valued from landlords when faced with eviction namely:

- Understanding and sensitivity towards the impact of mental health conditions on rent paying behaviour and communication
- The opportunity for a mental health professional to advocate on their behalf with the landlord
- Joint working between housing and mental health to ensure a joined-up response to eviction triggers.

These three areas could be applied to a persons' entire journey through the social housing system, from initial application/assessment through to being housed and once housed, applied to how housing management and support services are applied.

3.17.2. Understanding and sensitivity towards the cause and impact of poor mental health/emotional distress

It is important that all people involved in the planning and provision of social housing have a basic understanding and awareness of the causes and impact of mental health. Wales is leading the way in promoting a trauma informed approach understanding the causes of poor mental health and other behaviours often described as 'anti-social'.

It is also important that staff understand the basics about mental health – common diagnosis, what to look out for and how to respond.

Wales, particularly through Public Health Wales, is leading the way in understanding and developing appropriate interventions for people who have suffered [Adverse Childhood Experiences \(ACEs\)](#). As a consequence, there is increasing interest in developing and delivering services from an ACE and trauma informed perspective. This moves us away from a blaming 'what is wrong with you?' and 'bad person' approach, to a 'what happened to you?' and 'traumatised person' more compassionate narrative. This shift in conceptualisation is critical if we are to develop a social housing culture that truly understands and is sensitive to the causes and impact of poor mental health.

Cymorth Cymru has recently introduced the [PATH](#) training programme that aims to support staff to prevent homelessness through trauma-informed approaches. The programme has developed in response to member concerns that previous debts, including those built up whilst private tenants, may be debarring people from access to social housing and, by default, from support services. Whilst recognising that UK Government policies, particularly welfare reform, are at the root of this, Cymorth is committed to helping welsh housing and support organisations to do what they can to prevent this happening.

There is a very strong case therefore that all frontline staff – housing officers, caretakers, wardens, maintenance teams - should be trained in these areas so that they are able to notice when a tenant or prospective tenant may be experiencing poor mental health, feel confident approaching issue with the tenant and have enough basic knowledge to know how to respond. Crucially this needs to include knowing where to go for more specialist support.

Identifying ‘warning signs’ of mental health problems is also crucial. Things like over grown gardens, paper or sheets over windows, neighbour nuisance, poor housekeeping and unopened post are all potential indicators. Awareness of these signs needs to be built into training and concern for the individual should be the starting point of interventions, not tenancy enforcement.

Asking sensitive questions around people’s experience of emotional distress and mental health problems are important. It is helpful if there is less of a focus on the diagnosis about what is wrong, and more of a focus on what kind of things do we need to think of at allocation stage to ensure an appropriate letting is made, eg, What should we do if we are worried about you or notice you getting ill? Who should we contact? How should we talk to you? What should we not do?

Gofal, Mind, Training in Mind and Hafal along with other mental health charities all deliver tailored and bespoke mental health awareness training courses.

3.17.3. The opportunity for a mental health professional or expert to either advocate on behalf of the tenant, or support the tenant with the landlord

We know that accessing support quickly is most effective in avoiding escalation of problems and thus avoiding eviction, or future exclusion. It is therefore essential for social housing providers to understand how to help tenants access this support and what they are entitled to under the law in Wales.

Mental Health Measure Wales placed duties on Local Health boards in relation to Primary Care, Secondary Care and access to Advocacy. Gofal has produced a [Guide to Duties in Primary Care](#) in a range of community languages as well an easy read [Guide to the Mental Health Measure](#). These aspects of Welsh law should also be covered in all training to staff.

There are best practice models recognised in the 2010 report by the Wales Audit Office WAO on [Housing Services for Adults with Mental Health Needs](#). This included initiatives where specialist mental health staff were based in general needs housing teams to ensure a speedy and specialist response in times of crisis. These services are operated by Gofal and currently run in homelessness departments, taking the burden of responsibility for

specialist mental health knowledge and practice off the housing staff, ensuring timely intervention and referral to support in order to avoid crisis. This model could be duplicated in social housing setting.

Conversely there are also examples of trauma informed strengths based approaches to tenant services that are seeking to move away the normal practice of housing manager and enforcement vs support and enablement [All Together Better](#) approach being trialled by Coastal Housing Group which is based upon asset based community development.

3.17.4. Joint working between health, social services, other support agencies, families and social housing professionals to provide support that enables tenants to access and maintain tenancies

Joint working is an often repeated mantra but sadly examples of it really working in practice are rare. There are however many examples of protocols available and all local authorities and local health boards should develop mental health joint working and information sharing protocols with social housing providers that aim to ensure vulnerable people with mental health problems have the greatest chance of accessing and maintaining appropriate housing see [Tunbridge Wells](#) and [Surrey](#) councils.

The [Mental Capacity Act](#) is an important piece of law for housing staff to understand, as there will be times when people lack capacity and so are not able to make decisions about what happens to them. The law is intended to protect people's rights and arguably people should not be sanctioned or excluded for events that happened during periods when they lacked capacity and cannot be held responsible for their actions. Social housing providers could consider implementing policies that explicitly state that they will not sanction, evict or exclude anyone for events that happened during a time when a person lacked legal capacity.

3.17.5 Best practice

- Wales and West Housing indicated that all of its housing officers have received training on identifying mental health issues and having the right conversations with residents. It is also undertaking a pilot of training aimed at supporting staff to recognise behaviours associated with people who have diagnosis of Personality Disorders. It has recognised the inconsistencies across Wales in access to specialist support services, particularly for those residents with mental health problems, or other needs related to mental health. Their ASB-Co-ordinator is part of a Welsh Government and Police and Crime Commissioner led working group aimed at tackling mental health and substance misuse as outlined in the [Welsh Government Framework](#)
- Cynon Taf Community Housing Group has a 'Resilience project' which is currently working closely with MIND who has an officer working out of their office to assist tenants. The funding was secured as a pilot project with MIND to address a need it found through consultation with tenants. Through this consultation it found that nearly 80% of the tenants spoken to had experience of some kind of anxiety and distress over a range of issues. The principle of the project is being able to provide some low level 1:2:1 support and quicker access to counselling and other support for

its tenants. Additional funding has been secured until March 2019. The project has been match funded between Supporting People, Rhonda Cynon Taf and MIND. Continuation funding of the project is being provided by the Big Lottery.

3.17.6 Recommendations

Recommendations	
REC 22	Everyone involved in the planning and provision of social housing should have a basic understanding and awareness of the causes and impact of mental health
REC 23	All frontline staff, housing officers, caretakers, wardens, maintenance teams should receive training so that they are able to notice when a tenant or prospective tenant may be experiencing poor mental health.
REC 24	Local authorities and local health boards should develop mental health joint working and information sharing protocols with social housing providers
REC 25	Social housing providers should consider implementing policies that explicitly state that they will not sanction, evict or exclude anyone for events that happened during a time when a person lacked legal capacity

3.18. Homelessness

The emphasis on preventing homelessness and tackling problems of rough sleeping has arguably never had greater profile. During our research there were significant Welsh Government announcements of initiatives aimed at tackling homelessness:

- A commitment of an extra £10m to go towards ending youth homelessness in Wales by 2027
- Guidance on rolling out the Housing First model nationally, and
- The publication of a “Rough Sleeping Action Plan marking out 24 steps aiming at trying to end the need for people to sleep rough.

The number of rough sleepers has risen in Wales according to recent figures. [An overnight count from November 2017](#) showed there was 188 individuals on the streets - 47 more than in 2016. Homeless charities are understandably calling on more to be done to help change the habits of rough sleepers as reported in the [media](#).

It is clear that the Welsh Government is committed to increasing efforts to tackle the issue. Local authorities, statutory organisations and third sector organisations will need to collaborate and provide a ‘critical mass’ of effort to demonstrate they are doing everything possible to prevent and significantly reduce homelessness. Therefore, councils and social housing providers need to bear this in mind when adopting policies that may penalise

people with previous tenancy related debts and thereby increase chances of homelessness.

Our research suggests that homelessness teams are in certain situations finding it difficult to discharge duty with some housing providers and indeed within their own council because of them being too rigid in considering people with a history of former tenant debt. We identified that on some occasions this was leading to a less than open information exchange with some colleagues reluctant to identify the full extent of highly complex support needs for fear of some housing providers overlooking applicants.

The Housing Act 1996 section 106A states that people may be considered unsuitable for housing where there is evidence of applicants being guilty of behaviour serious enough to make them unsuitable to be a tenant. Many decide that an applicant is to be treated as ineligible if it is satisfied, the applicant or a member of his/her household has been guilty of unacceptable behaviour serious enough to make him/her unsuitable to be a tenant. Unacceptable behaviour is behaviour that would entitle the housing provider, if the applicant had been a secure tenant, to an outright possession order.

Examples of unacceptable behaviour may include anti-social behaviour, nuisance, criminal activity and a failure to pay rent. We suggest including non-payment of rent may be overly harsh as in our experience it is uncommon for a court to grant outright possession of a property to a social housing landlord for rent arrears alone. More likely a judge will order a suspended order.

More reason than that the three-stage test contained within Welsh Governments code of guidance is rigorously applied in every situation where former tenant arrears arise to determine:

- Is there is evidence of unacceptable behaviour and was it serious enough to have obtained an outright possession order?
- Is/Was the behaviour serious enough to render the applicant or a household member unsuitable to be a tenant?
- Is the applicant still unsuitable at the time of the application?

3.19. Exclusions

The impact of a failed tenancy and the consequences of former tenancy debt and other associated housing debt can be long term. The ramifications may also go well beyond the immediate trauma of eviction and potential homelessness, with high risks of family breakdown, and adverse impacts on the welfare of children, impact on mental health and general well-being likely to be affected.

As we have consistently indicated throughout this report payment of rent is essential and non-negotiable and anyone regularly failing to do so is at serious risk of losing their home. Landlords have to maintain their credibility as effective debt collectors and must therefore retain the ultimate sanction of eviction if people consistently fail to keep to repayment agreements. Unnecessarily condoning non-payment is reckless and unfair to the vast

majority of tenants who do pay their rent on time and indeed to those many hundreds of people patiently waiting on housing registers for a suitable property to become available.

Notwithstanding this eviction should not necessarily be the end of a process and top performing organisations will actively pursue former tenant arrears with vigour. Not only because its money owing but also because of the likelihood of exclusion or suspension for someone looking to be rehoused at some stage in the future.

Our survey showed that 80% of respondents have some type of exclusion or suspension policy in place for someone who owes former tenancy rent arrears and almost 54% will apply the same process to people owing other related debt such as court costs and rechargeable repairs. In two instances common housing registers will also apply a restriction if a debt is owed to a private landlord. Furthermore, of the organisations who do not restrict access to the register, 88% indicated that an applicant's preference or priority may be affected as a result of outstanding debt.

Social housing providers face a real dilemma as they do not want to be seen as condoning or even rewarding a no payment culture by readily providing further accommodation. However they recognise their role as social housing providers and that if excluded people are unable to access social housing then there is little likelihood of them being able to access other affordable accommodation.

Specifically where former tenant arrears exist providers need to determine:

- Were arrears serious enough to have entitled an authority to an outright possession order?
- How long ago the debt was incurred?
- What payments were made since previous tenancy ended
- Are the circumstances that led to the debt still relevant and reasonable?

In our experience, whilst some providers will show a degree of flexibility in relation to exclusions and suspensions, it is generally common place that this will only be applied where a debt has been substantially reduced or regular consecutive payments normally for a period of 13 weeks have been maintained.

We have found that on occasions the payments arrangement required to meet the criteria for registration were unrealistic and therefore destined to fail. Caution also needs to be observed when accepting lump sum payments to clear or reduce debts beyond a threshold. The provider should look to establish the origins of funds beforehand as many people may be tempted or forced into expensive loans or illegal money lenders.

During our research, we were also alerted to a situation where an exclusion had been applied in a situation where a former tenancy debt was over eight years old and potentially legally statute barred. Without a full investigation of the case it is not certain to determine precisely, but in our opinion, we feel that a case of this nature is unlikely to pass the code of guidance test of reasonableness to exclude an application.

3.19.1 Best practice

- Wales and West Housing policies relating to debt are deliberately structured to discourage applicants from paying large lump sums simply to access the register. This is to prevent potentially vulnerable applicants taking out unsustainable loans to clear debts. Where it operates its own waiting list (Swansea, Wrexham and transfers in Bridgend) it does not exclude applicants for rent arrears. However, where there is a common housing register it will, dependent on the level of debt and the history of the applicant in repaying that debt, suspend an applicant for a period of time (anywhere between 12 weeks and six months). During that period, former tenants are expected to maintain a payment plan to demonstrate a commitment to repaying the debt
- Torfaen Homeseeker's common allocations policy sets out the rules it applies and its partners will happily grant new tenancies where a former tenant is making demonstrable efforts to clear their debts, backed up by a repayment arrangement
- Cardiff Community Housing expect arrangements to clear the debt to be in place and evidence that these are being maintained before any offer is made
- Linc Cymru has applied exclusions in the past where there is no willingness to pay, but recognises that it can only exclude in exceptional circumstances
- At Merthyr Tydfil Housing Association applicants will be suspended if a debt exceeds £500.00 as part of the common housing register policy. Merthyr Valleys Homes applicants must show 13 consecutive payments or clearance of 25% of debt before being allowed to bid on properties
- Ceredigion County Council will apply exclusions to its register and includes rent arrears at a former social landlord tenancy and/or private tenancy unless a repayment plan is in place to address this debt
- Monmouthshire Housing Association has an exclusion policy with the local authority and other social housing partners via Monmouthshire Homesearch. Debts with other social landlords and private landlords are taken into consideration together with any mitigating factors before an offer is made
- At Newport City Homes if a debt is over £1,000, the case will need to be referred to an eligibility panel before allowing access. If below, the applicant will need to have made an agreement to repay and sustained payments for 12 weeks
- In Swansea City Council a sanction is applied but only relating to debt incurred with the local authority and an applicant can be considered for rehousing when the amount owing reduces to below £400. Debts of over £400 will mean that a person cannot be automatically registered unless a homeless/threatened with homelessness decision has been made. The applicant's circumstances and the

reasons for the arrears will be taken into account by Housing Services and a decision made on a case by case basis

- Powys County Council indicated that if an applicant's previous behaviour fails the unacceptable behaviour test set out in the code of guidance then the former tenant can be excluded from the housing register for a period of up to six months when they can then request a review
- Coastal Housing Group may apply sanctions if an application has any member of the household that has been evicted from rented housing in the previous five years. The Group will obtain a tenancy report from previous landlords in order to determine the nature of the tenancy breach and will also consider any steps taken by the person to address the breach. Only when it is satisfied that the person is likely to cause breaches in the future will the person be suspended from applying. In the case of a former tenancy with the Group where arrears remain outstanding a schedule of payments will be agreed to clear the debt, but the allocation of any accommodation will be deferred until such time as the person has demonstrated a commitment to clear the former tenancy arrears. Where arrears to another landlord are outstanding, the application may be accepted if it is satisfied that arrears will not accrue in any future tenancy and that the applicant has agreed and is maintaining a schedule of payments with the former landlord
- At Newport City Council, a positive approach is taken and its homelessness team actively works with people with former tenancy debt to get people included as opposed to excluded thus avoiding any sanctions being applied which may restrict access to future housing.

Exclusions are very emotive and a balance is needed to ensure that landlords are free to actively pursue money owed to them, but are adopting a legal, proportionate and fair approach that does not unduly burden or prevent people from accessing social housing in the future.

We believe that the personal circumstances should be considered on a case by case basis with the intent of identifying reasonable and pragmatic ways to remedy the situation that is acceptable to homelessness colleagues, housing provider and the applicants themselves. This is a reasonable approach and with appropriate support where necessary presents the former tenant with an option and route back into affordable or social housing.

3.19.2 Recommendations

Recommendations	
REC 26	Organisations should apply the Welsh Government Code of Practice three stage test before applying any suspension or exclusion to a housing application

Recommendations	
REC 27	Organisations should review their policies to ensure statute barred cases are not used as a reason for exclusion

3.20. Monitoring exclusions

Almost 57% of respondents to our survey were carrying out a review of exclusions. Others suggested they put the onus on the applicant to apply for a review if there was a change of circumstances or they could demonstrate a sustained improvement. The majority of reviews were being considered at common housing register meetings. We believe that organisations should introduce a more systematic approach and review excluded cases every six months and record and monitor the outcomes.

We identified that 76% of respondents were unable to say how many exclusions or suspensions they currently had. However, of those ten providers (just 40% of those whom undertake reviews) that could, highlighted that there were currently 993 applicants currently subject to some type of exclusion or suspension. If this figure was to be reflective of Wales as a whole then the issue is probably far larger than many have anticipated. As such we believe and concur with the view of many including Shelter Cymru that monitoring exclusions should become part of the annual core data local authorities are required to provide and be profiled over well-established demographic and equality characteristics as agreed with Tai Pawb.

3.20.1. Best practice

- We established that Monmouthshire Housing Association, conscious of relatively low numbers of reviews, has already committed to undertaking research to establish why there are so few requests.

3.20.2. Recommendations

Recommendations	
REC 28	Organisations should record all exclusions and suspensions and routinely review cases at least once every six months
REC 29	Organisations should monitor all exclusions and suspensions by established equality and diversity characteristics.
REC 30	Organisations should be required to provide details of all exclusions and suspensions as part of local authority core data requirements

3.21. Former tenant arrears collection

We believe that a robust and proactive approach to tracing and collecting former tenant arrears is best practice and supports the effective management of exclusions. Ideally debts should be actively pursued as soon as possible after the tenancy has ended. Debts need to be proven with any outstanding issues or payment of Housing Benefit resolved as quickly as possible. Accurate records including photographic evidence of any rechargeable repairs, should be kept to avoid any potential dispute at a later stage.

We found that few organisations are offering incentives to clear outstanding debt. Only Charter Housing and Bron Afon Community Housing indicated that they will occasionally enter into short settlement agreements for former tenant debt to enable them to access the housing register. Indeed, of our respondents, 33 (75.0%) indicated that no incentives to clear former tenancy housing debt are offered.

3.21.1 Best practice

Former tenancy debt is notoriously difficult to collect and is often written off as uncollectable. Top performers are collecting between 25% to 30%. Some are using this as a base line figure and a framework within which to settle a debt. Many top performing organisations offer a range of incentives to tenants to discharge their debt. They will offer a full and final settlement above and beyond this level and write off the remainder. Some also offer to match any payment made by the former tenant pound for pound. Walsall Housing Group (whg) have an arrangement whereby any homeless applicant with an outstanding former tenant arrears will have the debt split three ways between the local authority, whg and the tenant.

In addition, some organisations including New Charter Housing in North West England, operate a hardship fund often created and supported by staff engagement charity type activity. Hardship funds are also an effective way for large contractors to demonstrate and discharge its corporate social responsibilities by making a donation. Clearly hardship funds need to be properly managed and not seen as a bailout and payments made are often conditional and linked to tenants agreeing to receive help or support in any future tenancy.

It is not uncommon to see landlords bringing forward payment of any remaining debt as a condition of the new tenancy. We found some evidence of this occurring in Wales particularly at Bron Afon Community Housing, although anecdotally we heard that this was becoming more common and other organisations were considering applying this in the future. Despite concerns raised by Shelter Cymru and debt related charities, bringing forward payment of former tenant arrears as a condition of any new tenancy is something that may be worthy of consideration as it will show continued commitment from the tenant and provide some assurance to the wider tenant population that a former tenancy debt will be recovered.

3.21.2 Recommendations

Recommendations	
REC 31	Organisations should actively pursue former tenancy arrears and other associated housing debt immediately after a tenancy has ended
REC 32	Organisations should adopt a pragmatic approach to former tenancy arrears collection and offer payment incentives and full and final settlements
REC 33	Organisations should consider establishing hardship funds to support tenants in financial difficulty

3.22. Rent arrears prevention

Many tenants face huge financial challenges in sustaining a home with many competing pressures for often limited income. Allowing a build up of rent arrears or in any way being seen to condone non-payment is of little benefit to anyone particularly the tenant themselves. We therefore advocate organisations taking a proactive approach to arrears prevention.

Tenants rightly demand that processes are in place to immediately contact any tenant who has missed a rent payment and certainly before debts become too onerous and unmanageable. Crucially the information gathered from tenants' pre-tenancy about how the tenancy will be conducted and preferred contact methods now becomes vital as it enables officers to identify and assess situations and intervene almost immediately.

An increasing number of organisations including Cadwyn HA, Cartrefi Cymunedol Gwynedd, Coastal Housing Group, Pobl, Tai Ceredigion, Trivallis and United Welsh are using proprietary software packages such as [Housing Insight](#) or [Housing Partners](#) to help profile and predict housing rent payments based upon tenants previous payment patterns. This assists in quickly identifying missed payments and guiding officers action to those accounts that require attention.

Generally, we found that pre court protocols were being used responsibly by providers and seen by many as an important part of casework quality control. Managers often used pre court forms to scrutinise activity before authorising court entry. However, we accept that in some situations the court themselves see it more as an administrative function. Consequently, we understand why Shelter Cymru amongst others are suggesting adopting the approach taken in Scotland which uses 'pre court requirements' which places a greater onus on the landlord to demonstrate to the court that all necessary steps have been taken to avoid repossession.

Our research identified that 24 (54.5%) organisations were represented on at least one court user forum which mostly meet on a quarterly basis, although three providers suggested that these were now becoming less frequent. We believe that participation in court user forums provides a good opportunity to maintain and improve relations,

understand and influence court procedures and bring to the attention of judges any concerns.

Within our questionnaire we posed with the question 'is the emphasis upon arrears prevention?' Over 95% of respondents indicated it was, with 89% of those being able to evidence this. A more detailed analysis revealed that eight organisations do this through reference to rent arrears policy or procedures and a further eight rely upon performance monitoring and low numbers of eviction to demonstrate this.

3.22.1. Best practice

- Monmouthshire Housing Association has developed its preventative approach by asking for rent in advance, its pre-tenancy service, intensive management of starter tenants, support services, in-house money and debt advice, employment and training service, embedding rent first culture and lessons learnt from previous evictions
- Bron Afon Community Housing is able to assess impact of its operation of 'Money Solutions Policy' by it being regularly tested by its Tenant Scrutiny Team. All its strategies are also regularly reviewed by its Executive and board
- Family Housing Association (Wales) specifically re-structured its housing team to focus on arrears prevention, financial inclusion and supporting tenants. Specifically, frequent articles featuring rent and income management appear within tenant's newsletter; information on its website and also on the 'Family Tenant Matters' website which are well established and managed by tenants themselves
- In the last five years Melin Homes has, as a consequence of its preventative approach reduced arrears related evictions to zero
- Newport City Homes income team includes a 'prevention' arm, which provide intensive support to new tenants for the first 12 months to help prevent arrears arising
- At Charter Housing the approach to prevention is integrated with other tenancy services under the 'Prevention by Intervention' initiative, which includes comprehensive advice and support at lettings and early tenancy stage which has consequently reduced the number of tenancies failing in the first six months due rent issues to zero. It also has in house support and advice teams, including specialist welfare rights and debt advisors, who are integrated into its processes and who help customers in need of income maximisation and other advice or support. As a result, evictions have been sustained at historic lows even during the last few challenging years and over the same period the organisation has continued to improve collection rates and reduce arrears

- At Powys County Council emphasis is placed upon pre-tenancy support for prospective tenants and establishing the best method of payment for the tenant to ensure they don't fall into arrears. Staff are trained on offering personal budgeting support and guiding tenants on how to apply for benefits
- Taff Housing Association has a co-ordinated approach with a number of policies that cut across all of the frontline tenancy management work it does. It is tailored to arrears prevention rather than arrears management. Its allocation policy ensures extensive pre-tenancy work is carried out to identify where affordability issues may exist. It has a money advice service, embedded within its rent and income team and takes referrals from housing officers where debt or affordability issues exist
- United Welsh undertake a pre-tenancy financial and risk assessment aimed at identifying financial vulnerability and putting in measures to address them. It requests rent in advance, and encourages all tenants to build up credit on accounts in order to build in resilience for universal credit implementation
- Wales and West approach to supporting residents in maintaining sustainable payment plans is based on an early intervention, encouraging residents to engage with them to advise that they may be experiencing issues, and also presenting data to its staff to enable them to quickly identify potential payment problems
- Coastal Housing Group takes an innovative system thinking approach to prevention and doesn't have rent arrears targets, so staff aren't incentivised or performance managed via these. Furthermore it does not have an automatic level (eg, £500 or four weeks arrears) where legal action has to be commenced. Not having these system conditions in place means that culturally, there is a more open, learning environment with permission to engage with each individual uniquely on the basis of their circumstances and work together with them to design bespoke solutions. Additionally, in 2017, it also identified that staff were continuing to prioritise higher arrears on their caseloads and not the lower end (prevention). The organisation felt it needed to be more active in prevention so as a result, brought in an additional resource to temporarily remove those higher end cases and concentrate them in one person to free frontline staff up to focus on prevention. Consequently few cases move into a higher arrears band, so the resource is not required long term
- Cynon Taf Community Housing Group has an in house Money Matters, Mind your Money Team accessible to all tenants throughout their tenancy. Early intervention and prevention officers work with tenants as well financial inclusion officers who assess and address any vulnerability or welfare issues including social and financial exclusion. Rent support officers also work closely with tenants in arrears as well as housing officers

- At Cadwyn HA rent officers carry out a pre-tenancy interview with the tenant and discusses affordability and whether any specialist support is required, eg, referral for specialist money advice. The tenant is required to pay a weeks' rent in advance and their obligations in relation to rent payments are clearly explained. If a tenant misses a payment the emphasis is early personal contact as soon as possible to try to prevent arrears escalating. The discussion will involve the tenants' financial circumstances, entitlement to benefits and payment of the arrears. Rent officers are knowledgeable around benefits and are pro-active in assisting with applications, for example applying for personal independence payments. Their procedure and way of working emphasises a 'restorative approach' which means building up positive relationships with tenants and doing things 'with' them rather than 'to' or 'for' them
- Cartrefi Conwy follow pre-court protocol which focuses on all around prevention. It has additional processes to assist with early tenancy account management with specific communications on asking for support and help. It has an award-winning 'Take Control' campaign that focuses on arrears prevention. There is a specific financial inclusion team who offer assistance with budgeting and maximising income. It requests one week rent in advance on sign up and has extended the number of payment methods available as well as introducing an online portal to allow tenants to manage their rent account online. It also has a tenant incentive scheme called Home Rewards including once aspect is 'I Pay' which incentivises getting out of arrears. <https://cartreficonwy.org/tenants/home-rewards/i-pay-reward/>.

3.22.2 Recommendations

Recommendations	
REC 34	Requests for court action should be thoroughly scrutinised by a manager before authorisation is given
REC 35	Housing providers should be represented at and attend court user forums

3.23. Welfare Reform

Without doubt the biggest challenge facing housing providers and tenants in recent years has been welfare reform, specifically the introduction of bedroom tax, benefit cap and Universal Credit.

Most housing providers have been preparing for Universal Credit introduction and have been using the lead in period to profile its impact and target groups and individuals most likely to be affected and impacted by changes. Torfaen County Council was involved in the Universal Credit pilot and a report outlining the impact highlighted that there is a real threat

to rent collection and a significant increase in rent arrears. This is evidenced right across the UK with reports indicating that as many as 65% of tenants in receipt of Universal Credit are in rent arrears as a direct consequence.

Preparations for Universal Credit, particularly the wider roll out, are seemingly well advanced in most organisations and are being informed by the experiences of Torfaen and other areas.

3.23.1. Best practice

- At Flintshire County Council which went live with Universal Credit in April 2017 a team was established to support those most affected. The team raised awareness and provided budgeting advice and has been creatively using discretionary housing payments to minimise the effect on the most vulnerable. It has a strong relationship with DWP colleagues and the Council is hopeful of gaining future trusted partner status
- Melin Homes concerned about the benefits of the universal credit landlord portal have been working hard to develop positive relations with JCP and approached it to ask if they could do some joint working together. Consequently, they have agreed to provide an officer for two days a week to work with UC tenants and in return Melin will send a member of staff to the JCP one day. Whilst too early to fully evaluate the impact early signs are that it is working 'amazingly well' and highlights the benefit of job shadowing and is the way forward with UC.

3.24. Evictions

National data on levels of eviction is limited and housing providers are not required to report this as a national performance indicator unlike in England. Furthermore, rent arrears data provided to StatsWales by some social landlords for 2016/17 has been identified as inconsistent and is currently subject to further investigation. However, figures provided by StatsWales highlight landlord possession claims increased by 4% in 2017 following decreases in previous three years. This may indicate an increasing potential for a rise in evictions resulting in some applicants encountering difficulty in accessing social housing in the future.

Whilst our research did not involve any examination of individual evictions, we did ask questions of providers around the eviction process and decision making. Not surprisingly all of the respondents to our survey considered the ultimate sanction of eviction as a last resort which was only executed when all other avenues had been exhausted.

Six providers (14.6%) indicated that the decision to pursue eviction remained with the case manager, however the majority stated that there was some kind of internal control before the eviction was pursued. 24 (58.5%) required approval from a manager or director, eight indicated it required board approval. On occasions this was delegated to the chair and two indicated that it was a decision of an internal officer or multi agency panel.

Further analysis shows that 25 (61%) of respondents indicated that they had executed evictions for rent arrears in the past twelve months representing a combined total of 492 evictions with an average arrears level of £2,275 ranging from £1,034 to £5,106. Crudely this amounted to arrears of around £1.2m. Whilst we accept and understand that at times executing an eviction is inevitable we strongly advocate that this is a final opportunity to review cases with the purpose of sustaining the tenancy even at a seemingly late stage.

3.24.1. *Best practice*

- North Wales Housing have introduced multi-agency panels which are arranged prior to eviction particularly where children are involved or there is some vulnerability on the tenant's part. Examples are outlined where its Rents Legal Officer has been involved in multi-agency panels in an attempt to prevent an eviction and where this has been successful
- A case conference was arranged on the request of tenants support worker. The agencies involved were social services, school liaison officer, support worker from external agency Nacro, Housing Officer, Rents Legal Officer. Multi agency conference was held for all agencies involved to try and work together to avoid eviction due to children being involved who would be further put at risk and to enable them to still have contact with the mother. Due to this, agencies working together, found grants available to assist the tenant to clear most of the arrears and help was provided to resolve the on-going issue with tenant's Housing Benefit
- In a further case agencies came to its Bangor office to address different issues in regard to a tenant who was being financially bullied by her partner. Due to the bullying, arrears were high and tenant was at risk of eviction. The meeting was held in its offices to avoid partner being alerted. Agencies involved included social services adult team and children's team, support worker, housing officer, rents legal officer and Shelter Cymru. This collaboration resolved the issue of Housing Benefit being paid direct to landlord and backdated and subsequent payments to come direct from tenants benefit to cover the arrears. The warrant was suspended and agreement reached and the tenancy sustained
- These cases demonstrate a corporate approach and a collective responsibility to prevent evictions and avoid potential homelessness at a relatively low financial cost. A successful outcome achieved, traumatic situations for families averted and a considerable saving of public funds
- Using multi agency panels focused upon avoiding eviction are becoming more widespread and Ipswich Borough Council has indeed recently been commended for its use of multi-agency panels. Consequently, we believe that serious consideration should be given by all housing providers to adopting a multi agency panel approach. This will ensure that every possible route has been exhausted

before evictions are executed, which will potentially sustain existing tenancies and remove any threat of people not being able to access social housing in the future.

3.24.2 Recommendations

Recommendations	
REC 36	Organisations should consider setting up a multi-agency panel as a final opportunity to review cases prior to eviction

3.25. Successful intervention

Interventions can be many fold and range from a settling in visit within a few weeks of tenancy commencement and be relatively short term, through to ongoing more intensive daily contact for those with most acute or dysfunctional needs. We found that organisations are routinely using information gathered throughout the tenancy to identify interventions that are timely, appropriate, and where necessary coordinated amongst a variety of stakeholders and focused upon achieving outcomes.

Indeed, all of the organisations undertaking vulnerability assessments subsequently use the assessment to determine levels of intervention. Furthermore, over two thirds have formal arrangements with a variety of third sector partners. Some of the most notable and innovative are outlined together with some positive outcomes.

3.25.1. Best practice

- Bron Afon Community Housing agrees a bespoke support plan with its customer and where appropriate will engage a number of third party organisations. In these cases it jointly reviews progress against agreed goals with the tenant. Partnership working is part of its ethos and it routinely collaborates and case conferences with a whole range of agencies and providers
- Melin Homes whilst having an in house accredited service, will also work in collaboration with external agencies and provides office accommodation to advice agencies, which enables them to maintain service to communities. It highlights a tenant that had significant arrears due to cancelled Universal Credit. Its money advisor successfully appealed the decision and obtained a six month back dated payment. This support intervention included employment activity food parcels, furniture vouchers, a discretionary housing payment, application for warm home discount, an energy tariff switch, digital provision. The outcome resulted in £2,600 backdate with a compensation payment from the DWP

- Family Housing Association as part of its pre-tenancy work introduce rents housing officers to all new tenants so the relationship is forged early on so that the tenant is more likely to discuss any problems they may have in paying their rent so that support can be put in place early rather than later when the arrears are increasing
- Gwalia utilises its own in house support and a host third party partners. It has one dedicated member of staff specifically working directly with customers on accessing third-party support and is able to identify that 81% of tenants who were referred to its money support service and were not successfully managing their rent account, now are following the referral. This intervention therefore has a direct impact on tenant's ability to manage their finances and pay their rent
- Merthyr Tydfil Housing Association provides information to supporting people for a decision on support and if there are certain conditions a pop up is put on the current software system to enhance the service. It highlights a tenant who had a mental breakdown and then had an issue with benefits being cancelled. The tenant was Polish and had communication difficulties. The arrears went up to £2,000 but the senior rents officer worked with the local authority, social services, Adref, <http://www.adref.org.uk> and HMRC and provided food vouchers and food parcels. Social services provided gas and electric and after a combined effort benefits were reinstated and fully back dated ten months later
- Monmouthshire Housing Association makes referrals for support via the Gateway (Supporting People) and also has internal support services including tenancy coaches, debt advisor and money advisors. In addition, referrals are made to the most appropriate agency if it does not offer this support in-house or doesn't have capacity to take more cases. It highlights an example of a tenant burying their head and not engaging. Through persistence and a face to face empathetic approach the tenant accepted help which stopped the situation escalating
- Charter Housing takes a reasonably sophisticated approach and does not tend to focus on 'vulnerability' as it finds the 'umbrella term' is often not helpful. It clearly defines the individual need of each tenant and a solution then provides or signposts as appropriate. It highlighted a recent case where a tenant had fallen into significant arrears. Officers made a referral to its in house support team prior to eviction action being taken and it managed to engage the tenant and identify a series of significant mental health issues as well as other problems including domestic violence. As a result, it was able to help her to address the issues and was successful in finding ways of paying off her arrears and preventing her and her family from being evicted. Following this, she become involved with their tenant scrutiny group and has found work, helping her to become more resilient and better able to manage her own affairs. A range of staff in a variety of teams were involved and highlighted the importance of its prevention by intervention

approach. It has also subsequently used the example as a learning exercise and has adapted its approaches accordingly

- Powys County Council refer, with client's permission to appropriate support providers and has referral processes in place with various support providers across the County. It provides funding for Shelter Cymru and hold regular meetings with Shelter Cymru, Money Advice Team and Money Saviour to monitor and evaluate the levels of service. The Council highlights a case where possession proceedings were avoided due to the tenant engaging with the Money Advice service and DHP being successfully applied for resulting in a large proportion of the rent arrears being cleared followed by an ongoing payment arrangement being made with the tenant to clear their rent account by year end
- Swansea City Council make referrals via tenancy support to external support agencies and monitor all internal and external financial inclusion interventions. It highlights a tenant who was referred to financial inclusion. She already had a support worker but specialist advice was required in relation to housing benefit. Assistance was provided with a dual Housing Benefit and DHP application and were subsequently awarded. This case included a detailed analysis of her budget with budgeting tips and referral for debt advice. Additional Housing Benefit was successfully awarded and the rent account was cleared and to date the tenant is keeping the rent account clear
- A Money Advisor at Taff Housing Association recently helped a large family with seven children two of whom were disabled. They could not claim full benefits due to their immigration status and working father. They had huge rent arrears that were growing each week and the family had exhausted their savings. The Money Advisor worked with them to ensure they had the correct documentation to claim benefits they were entitled to and then helped them to make a claim. This resulted in a successful award including a large backdate and the family is now rent arrears free. Support is ongoing for this family and the association is now helping them address other debts however their financial situation is much stronger than it was. Taff also use a specialised external money advice service for complex cases as well as referrals made to other agencies where required
- Wrexham Council advocates engagement with support services to address debt issues and avoid eviction or possession proceedings. It suggested most successful outcomes tend to be those where arrears officers work with colleagues in tenancy support. In some of these cases, not only is eviction avoided but by undertaking income maximisation work it becomes apparent that the household are entitled to additional benefits/income which help them to manage their money and improve their quality of life

- North Wales Housing Association refer to appropriate agencies, such as CAB, Money Advice, Shelter Cymru, Cymorth to provide support and also alerts them to cases when possession proceedings commence. It also uses its own floating support service as part of a multi agency response. It has recently received payments from Gwynedd homeless intervention fund of up to £500 on four separate occasions and payments of up to £350 from the Vicar's Relief Fund to avoid eviction
- Cadwyn Housing Association devotes rent officer time to assist tenants to appeal Housing Benefit decisions. A recent case involved a 41 year-old mother with six children. She had an overpayment of housing benefit totalling £1,187.28 due to failing to inform Housing Benefit of a relevant change at the time it occurred. The rent officer contacted the tenant and quickly established the reason why the arrears had accrued. The tenant was assisted to complete an appeal against her housing benefit overpayment which was successfully granted resulting in a full reinstatement. Additionally, the rent officer identified that there was an error in the original benefit calculation as the tenant had a disabled son. Relevant forms were submitted which resulted in the tenant being made exempt from bedroom tax. This case demonstrates the importance of establishing a good relationship with the tenant, getting to know the circumstances of the household and knowledge of the benefit system
- Another case involved a 38 year old single parent with four children and affected by the benefit cap. She was required to pay a shortfall of £108.00 per week towards her rent. The rent officer visited the tenant and discussed exemptions to the benefit cap, explaining how she could be better off, which included going to work. A referral was made to its 'Realise Your Potential' scheme as the tenant wasn't very confident with seeking employment due to lack of employment history. The Realise Your Potential Officer visited the tenant and established that she was unofficially caring for her elderly neighbour. It was suggested that she made a claim for carers allowance to reflect the care that she was providing which would then make her exempt from the benefit cap. A meeting was arranged with the neighbour's family who gave consent for this. Subsequently she obtained the carer's allowance which increased her income and is now significantly better off by £164.00 per week
- Cartrefi Conwy has relationships with partners such as PennySmart Supporting People Pathway, CAIS Women's Aid, and MIND. Furthermore CAB and Shelter Cymru work as part of Conwy Housing Solutions and as such is also able to refer here for money advice. The organisation was recently engaged with tenants who were referred by its Income Team for a benefits check. The couple had been penalised for deprivation of capital and required assistance with Housing Benefit and a DWP appeal for income support. This referral has provided a greater source of income to support the tenants, took the worry and stress of the

overpayments away and enabled them to sustain their tenancy. Its welfare rights officer visited them at home and completed a full referral which showed that they had received a lump sum from a pension pay out which should have been declared. This had created overpayments with income support, Housing Benefit and council tax reduction. The referral appointment showed that they no longer had the lump sum as over time it had been spent on furniture for the property, a mobility scooter and money gifted to their children and grandchildren. The welfare rights officer went through the tenant's paperwork and gathered evidence to support where and when the funds had been used

- Also, due to their age, the welfare rights officer assisted them with a claim for pension credit. This was subsequently awarded and backdated to the value of £1,700. The tenants are now in receipt of full Housing Benefit and their income has been increased annually by approximately £8,150. The backdated payment was used to clear some of the overpayment and an arrangement has been set up where deductions are made automatically from their ongoing benefit entitlement. This referral has provided a greater source of income to support the tenants, took the worry and stress of the overpayments away and enabled them to sustain their tenancy
- Grŵp Cynefin is able to show clear benefits from its partnership with CAB and highlight a cost benefit analysis. It shows that an investment of just £1,900 has realised benefits to tenants of almost £345,000. Further detail is shown at Appendix H.

Invariably housing providers will be conscious of the cost and resource involved in providing interventions, which can be significant. Projects will need to demonstrate overall financial benefit and deliver value for money. Many organisations have been able to drive efficiencies through initiatives such as digital transformation and channel shifting of customer services which has enabled organisations to redirect more resources into supporting people. Strong business arguments like those presented in foregoing paragraphs providing measurable outcomes demonstrate the value and benefits of intervention. We have identified through our research organisations across the sector are using examples like these to successfully attract and sustain continued investment.

However, often the uncertain future of continued funding is having an impact on some providers who fear that their service and subsequent support to vulnerable people will be seriously affected should funding be withdrawn. This is a serious risk not only in terms of continued service provision but also the retention of highly skilled and experienced people employed on fixed term contract. Accordingly, providers are recommended to develop succession planning or suitable exit strategies as soon as possible, which may include a greater collaboration with partners to operate on a more regional basis in order to avoid a shortfall in valuable service delivery.

Recommendations	
REC 37	Organisations should develop succession planning or suitable exit strategies for any temporary positions so as to minimise disruption to support services

3.26. *Tenant Involvement*

3.26.1. *Tenant engagement*

Involving and engaging tenants in income management is often difficult. As part of our research we asked housing providers whether tenants are involved in developing arrears policies and procedure. Over 73% of respondents indicated that tenants are in some way involved in policy development and that policies were tailored to meet the needs of a diverse range of tenants. Some of the most notable examples are outlined.

3.26.2. *Best practice*

- Family Housing Association involve tenants in policy review across all areas. Working groups have produced clear policies and workable procedures including rewriting of arrears letters
- Melin Homes consulted with all its tenants the last time it changed the rents policy and has a comprehensive equality and diversity strategy that ensures an inclusive approach
- Monmouthshire Housing Association recently undertook a service review of its Rent Management Policy and tenants were involved in scoping and influencing the new service. It also subjected the service to a full equality impact assessment
- Pembrokeshire Housing has recently launched its ‘#Engage’ project whereby it consults with tenants every other month on a subject that they are interested in including rents. The last consultation reached over 600 tenants whose views were fed into improving that particular service. Once the consultation has ended, its E2i coordination group, which consists of staff and tenants, get together to listen, understand and learn from the tenant feedback making sure that recommendations are taken forward and essentially used to improve the service
- Wales and West Housing reviews its systems taking into account the demands from and what matters to residents. It aims to ensure that services are designed to meet these demands and reviews them if the demands change. The residents therefore shape the services and are at the heart of the delivery. It has recently reviewed its Resident Participation Strategy which details what matters to residents in terms of getting involved. These were; residents wanted their views heard, welcomed and considered, to know that their views are used to shape service design and delivery and know how they can get involved and can give

their views in a way that suits them. Practical and financial support is offered to help them get involved. These themes have been summarised into a single statement which sets out its purpose, which is *“To engage with residents in a way that suits them, in order to develop services that deliver what matters”*

- Coastal Housing Group tends to focus on purpose, method and principles and not strategy and policy documents. At the beginning of any intervention to review the rents system, tenants are contacted to understand how happy they are with its current approach and what it could do better. Feedback forms the basis of system redesign and work is organised around what matters to tenants
- Cadwyn Housing Association has recently revised its arrears procedure to reflect current practice and is consulting tenants on the wording of its rent collection letters. It will also be working with Barod, a co-operative of people with and without disabilities who will assist them to provide accessible information and help train staff. They will also carry out an audit of existing printed and electronic information to understand how people access, use and share information to ensure it can provide the information its tenants need in relation to dealing with arrears.

TPAS Cymru circulated a short survey on our behalf to members and contacts on their data base but no responses were received.

It is worth highlighting that the demise of the Tenant Advisory Panel and the cessation of funding by the Welsh Government for Welsh Tenants has made it more difficult to engage tenants directly on matters that they might have an interest in, including the subject matter of this project.

To gain a tenant perspective an interview was held with a respected tenant activist who handles a significant amount of case work for tenants in the social and private rented sector. He drew on his experiences of the difficulties tenants are facing in accessing social housing. Some of his observations are set out in the following paragraphs.

3.27. Affordability

Affordability is an increasing concern for tenants, particularly following the recent proposed rent increases for 2018/19 under the CPI +1% formula. There are two primary concerns: *firstly*, the policy itself is unsustainable for tenants, including those in work, whose full rent is not covered by benefits and those migrating to universal credit; *secondly*, tenants are starting to question why their rents should be providing a ‘subsidy’ for new social and affordable housing and ‘the landlords diversification agenda’.

The biggest issue for delivering sustainable tenancies is being able to afford the rent!
Tenant Case Worker

3.28. Service charges

There is also a view that that service charges are having a greater impact on affordability and therefore on whether a tenancy is sustainable, particularly where service charges are not fully met by benefits.

3.29. Recharges

The recharge component of any housing debt is also causing concern. For example, where tenants may have made improvements to their home to light switches, ceiling fittings, doors and other items that, although legally compliant, are not to the specification approved by the landlord. These incur recharges on vacation of the property and can therefore contribute significantly to housing debt. There is also concern that tenants have little redress regarding the value of recharges levied against them by landlords.

A number of proposals and suggestions were offered to address these issues including:

3.29.1. National Rent Policy

Welsh Government should review its current policy of CPI +1% and carry out detailed research on the impact rent rises are having on affordability and sustainability of tenancies.

3.29.2. Rent Policy of individual landlords

Individual landlords current rent policy may be to maximise rental income under the current formula, often to support the building of new homes. Landlords could review their existing policies and give a greater weighting to affordability and sustaining tenancies.

3.29.3. Training and support

There should be better pre-tenancy training and support, for housing officer and tenants which could include maintaining a home on a tight budget, dealing with and planning for life crisis events, maximising income opportunities and knowing where to go to get help in the community.

3.29.4. Former arrears

There should be greater transparency on former arrears to gain a better understanding of underlying problems.

3.29.5. Rents 'up front'

Anecdotally, the practice of asking tenants to provide rent up front is on the increase. This can affect affordability at a very early stage and therefore needs reviewing.

3.29.6. Transitional Cycle

Better information and support for people experiencing eviction, homelessness and moving into a temporary accommodation would help understand 'transitional cycle' ie, what to

expect and how long they may be in temporary accommodation and what additional costs they may have to meet as a consequence, before moving on to permanent accommodation.

4. Private Rented Sector

There is no doubt that the private rented sector plays an important role in offering choice and meeting housing need but it is also often a more expensive, less secure and poorer quality option. Local authorities are increasingly looking to discharge their homelessness duty into the private sector particularly where barriers exist to social housing. Throughout our research we found many examples of homelessness teams regularly discharging into the private sector and we identified dedicated officers genuinely looking to assist those in need.

However, the private sector in Wales appears somewhat under developed and we discovered very few really positive long term partnerships with private landlords. We therefore welcome a recent Welsh Government announcement to provide additional funding to improve this situation.

4.1 Best practice

- At Carmarthenshire County Council, we were impressed by how it had co-located key posts within its housing options team giving customers a holistic response. This approach has been deservedly shortlisted for a UK Housing Award 2018 for 'outstanding approach to tackling homelessness'. Further detail is shown at Appendix I
- Bridgend County Council offer improvement loans to private landlords as an incentive to them to provide properties for homelessness people.

The growth of the private rented sector highlights the importance of finding a way to ensure the growing numbers of private tenants are protected. By far the biggest single reason for homelessness is private landlords issuing section 21 notices represented by 3,345 (36.32%) of all homeless cases in 2016/17. We believe that until something more radical is done to stem the tide of section 21 notices such as the approach taken in Scotland where the government has legislated to protect tenants from 'no fault evictions' then we fear that threats of homelessness from section 21 notices will continue to rise.

Some private landlords are seemingly taking a harder approach to letting properties to people in receipt of benefits. This appears to be a direct outcome of Universal Credit and a consequential removal of direct payments to landlords who are somewhat understandably reluctant to wait up to six weeks to receive rent payments. Despite homelessness units offering payment in return for discharging options, officers are finding it increasingly difficult to convince landlords to accept benefit dependent tenants without guarantees. Furthermore, with changes in taxation rules for private landlords there is anecdotal evidence that some landlords particularly those with single properties are choosing to sell and leave the market completely.

The 'Rent Smart Wales' initiative aims to drive up standards in the private rented sector and requires landlords to register and self-managing landlords who let and manage properties and agents to also undertake training and apply for a license. However, whilst enforcement powers are active and failure to comply is an offence many authorities are finding it difficult to adequately resource any effective enforcement.

As well as formal licensing schemes, there are examples across the UK of effective private sector leasing schemes whereby landlords are offered a range of services, including guaranteed rents, repairs and maintenance and housing management services for a management fee. In return, the landlord transfers suitable properties to a social housing provider on a long-term lease of usually five or seven years duration which are then subsequently let in a similar way to their own stock.

Additionally councils including Derby and Wolverhampton offer a 'rent with confidence' type approach where private landlords can apply to the council for accreditation in a similar way to hotel star ratings based on condition of property and management services offered. This gives certain assurances to potential tenants.

Whilst a detailed examination of the private rented sector is outside the scope of our research, we suggest with around 200,000 privately rented properties in Wales that further work is undertaken into forming effective long term partnerships with landlords to increase the availability of good quality affordable properties.

Recommendations	
REC 38	Further research is undertaken into how best to form effective long term partnerships with private landlords to increase the availability of good quality affordable housing
REC 39	Welsh Government should look at ways to address 'no fault evictions' and reduce homelessness due to section 21 notices.

Appendix A: questionnaire and survey

Affordability of Social Housing in Wales

HQN has been commissioned by Community Housing Cymru and Welsh Local Government Association to undertake research and identify best practice in relation to affordability and barriers preventing access to affordable housing in Wales. Both organisations and Welsh Government are placing great importance on this research which is in direct response to issues raised in the Shelter Cymru report of 2016 entitled 'Accessing and sustaining social tenancies: exploring barriers to homelessness prevention'. HQN is delighted and excited to be working with colleagues in Wales whom are no doubt leading the way in this area. Consequently we are looking for your ideas and examples of best practice to share across the profession and you are invited to complete this survey which will be used to gather information from a range of local authorities and social housing providers across Wales. It will help us identify areas of best practice and potential areas for improvement guide and inform our research and assist us in producing a self-assessment toolkit which will be made available to you in the spring. We will not attribute any specific information provided without your prior consent but may look to follow up particularly interesting parts of your response further. Please feel to contact us on support@hqnetwork.co.uk if you require any further information.

We would be grateful if you could respond by Friday 9 February 2018.

Your details

Question	Answer
Your organisation	
Contact name	
Job position	
Email address	

Corporate responsibility

Question	Answer			
Who has overall responsibility for income management in your organisation?				
Do you have an income management strategy?	Yes		No	

How are staff (particularly frontline officers) made aware of the strategy?	
	Board/Committee Reports
	Staff newsletter
	Briefings
	Awareness sessions
	Specific training
	Other (please specify)

Question	Answer			
Is the emphasis upon arrears prevention?	Yes		No	
Are you able to evidence this?	Yes		No	
If yes, please provide further details				

Pre-tenancy

What information do you require pre tenancy from tenants, previous landlords, referring agents, etc, to make an assessment of their affordability?	
	Details of employment
	Details of income
	Details of outgoings
	Ability to pay rent
	Demand rent in advance
	Please provide further details if you have ticked any of the above

Question	Answer			
Do you make an assessment of tenant's affordability before any offer is made?	Yes		No	
If yes, please provide further details				

Question	Answer			
Do you collect references from existing/past landlords?	Yes		No	
Do you undertake credit checks?	Yes		No	
If yes, please provide further details				
Do you refuse to make offers on grounds of affordability?	Yes		No	
If yes, what is the process of informing potential tenants?				

Assessing vulnerability

Question	Answer			
Do you have a vulnerability strategy?	Yes		No	
If you are able to share a link to this document, please do so here				
Do you assess levels of vulnerability?	Yes		No	
If yes, please provide further details				
Do you subsequently use this assessment to determine levels of intervention/support required?	Yes		No	
If yes, please provide further details				
Do you offer support to anyone faced with addiction?	Yes		No	
If yes, please provide further details				
Do you offer support to anyone faced with mental illness?	Yes		No	
If yes, please provide further details				

Partnerships

Question	Answer			
Do you hold regular liaison meetings with Housing Benefit providers?	Yes		No	
If yes, please provide further details				
Do you hold regular liaison meetings with local authorities/social housing providers?	Yes		No	
If yes, please provide further details				
Do you use third sector organisations such as CAB, Money Advice, Shelter Cymru, Cymorth to provide support?	Yes		No	
If yes, please provide further details				
Do you have effective service level agreements/sharing protocols in place?	Yes		No	
Please provide further detail				

Furniture

Question	Answer			
Do you operate a furniture project?	Yes		No	
If yes, please provide further details				
Do you have arrangements with a credit union or another third sector partner?	Yes		No	
If yes, please provide further details				

Employment training

Question	Answer			
Do you provide training and employment opportunities for tenants and prospective tenants?	Yes		No	
If yes, please provide further details, particularly about how this is funded				
Have these been evaluated?	Yes		No	
If yes, please provide further details				

Arrears policy/procedures

Question	Answer			
Are tenants involved in developing arrears policies and procedures?	Yes		No	
If yes, please provide further details				
Are the policies tailored to meet the needs of a diverse range of tenants?	Yes		No	
If yes, please provide further details				
Are you represented on any court-user forum?	Yes		No	
If yes, please provide further details				
Do you consider eviction to be a last resort?	Yes		No	
If yes, please could you provide further details on how you can evidence this?				

Who decides upon eviction?	
	Income Management
	Arrears Officer
	Manager/Supervisor
	Officer panel
	Multi agency panel
	Board
	Other (please specify)

Question	Answer
How many evictions for rent arrears were undertaken in 2017?	
What is the average level of arrears on your last ten evictions?	

Successful interventions

How do you undertake first stage intervention if a tenant falls into arrears?	
	Letter
	Phone call
	Text
	Email
	Visit
	Other (please specify)

Question	Answer			
Do you have referral arrangements with third sector partners?	Yes		No	
If yes, please provide further details				

How do people access these services?	
	Nomination/referral
	Website
	Telephone
	Self referral
	Accompanied visit
	Other (please specify)

Question	Answer			
Do you evaluate/monitor the effectiveness of referrals?	Yes		No	
If yes, please provide further details				

What do you consider to be the most effective form of intervention?	
	Letter
	Telephone
	Text
	Email
	Personal approach
	Multi agency approach
	Other (please specify)

Question	Answer
Can you give an example of a successful outcome?	

Exclusions

Question	Answer			
Do you exclude people from your housing register with former tenant rent arrears?	Yes		No	
If yes, please provide further details				
If no, is their priority affected in any way?	Yes		No	
If yes, please provide further details				
Does this include other related housing debt?	Yes		No	
Please provide further details				
Does this include debts with other organisations?	Yes		No	
Please provide further details				

How do you publish your exclusion policy?	
	Housing Application
	Housing Options
	Website
	Arrears Policy
	Other (please specify)

Question	Answer			
Is there an appeals mechanism?	Yes		No	
If yes, please provide further details				
Do you regularly review excluded cases?	Yes		No	

Question	Answer			
If yes, please provide further details				
Do you offer incentives to clear or substantially reduce debt in order to access your register?	Yes		No	
If yes, please provide further details				
How many people are currently excluded?				
Are you able to profile exclusions by demographics?	Yes		No	
If yes, please provide further details				
Do you monitor exclusions by demographics/characteristics to determine any trends?	Yes		No	
If yes, please provide further details				
How do people who are excluded subsequently access affordable housing?	Yes		No	
Do you support people who are excluded to access affordable housing?	Yes		No	
If yes, please provide further details				

Conclusion

Question	Answer			
Are you happy to be contacted should the need arise?	Yes		No	
Are there any other comments that you would like to make?				

Appendix B: table of recommendations

Ref	Page	Recommendation	Rating	Management response	Lead Officer
REC 01	8	Organisations should ensure there is sufficient board and Executive commitment placed on the importance of rent collection and ideally appoint a board champion	Medium		
REC 02	8	Organisations should produce a corporate income management strategy and subsequently ensure the detail is disseminated to all officers throughout the organisation in order to create a collective responsibility	Medium		
REC 03	8	Front line officers should receive training on welfare benefit changes and identifying impacts on tenants and the role that they can play in this	High		
REC 04	9	Colleagues should ensure that they raise the importance of paying rent at first point of application for housing and routinely re-emphasise this throughout the allocation and letting process.	High		
REC 05	10	Organisations should, where tenancy agreements allow for rent in advance, ensure a first payment is received prior to tenancy start	Low		
REC 06	10	Organisations should consider and look to introduce targeted rent campaigns including the use of text messaging and social media	High		

Ref	Page	Recommendation	Rating	Management response	Lead Officer
REC 07	12	Organisations should identify someone within their organisation with overall responsibility for data management and ensure it complies with GDPR requirements.	Medium		
REC 08	12	Organisations should ensure it has comprehensive and reliable tenant data which is refreshed at regular intervals as part of normal transactional business and is subject to a periodic major cleansing exercise	High		
REC 09	13	All social landlords should ensure that common housing registers are based on robust data and clear protocols and procedures	Medium		
REC 10	13	Applicants becoming competitive in bidding for properties or likely to be shortlisted for offers should be subject to additional data validation to avoid any potential delay in letting	Medium		
REC 11	14	Credit reference agencies should only be used to verify information and inform discussions about people's financial capacity and affordability and be totally separate from any decision on offering accommodation	High		
REC 12	15	Organisations should routinely gather information from prospective tenants to identify any support needs	High		

Ref	Page	Recommendation	Rating	Management response	Lead Officer
REC 13	16	Organisations should design and provide pre-tenancy training for all new tenants outlining the responsibilities and costs associated with setting up a home	Low		
REC 14	19	All new tenants should be assessed pre-tenancy to identify their ability to afford to pay rent and provide appropriate assistance in maximising tenant's income to minimise risk of arrears	Medium		
REC 15	19	Organisations should ensure openness and transparency in their affordability policies. Housing providers should clearly state the purpose of undertaking affordability assessments and outline the exact circumstances of when an offer may be withdrawn or overlooked	Low		
REC 16	20	Ensure organisations are able to provide assistance with acquiring basic furniture and white goods and signpost tenants to community furniture projects	Low		
REC 17	25	Organisations should look to provide pre-employment, volunteering, training and employment opportunities for tenants either through direct employment or through its contract supply chains	High		
REC 18	25	A formal approach to monitoring the impact of employment and training initiatives should be adopted	Low		

Ref	Page	Recommendation	Rating	Management response	Lead Officer
REC 19	28	Organisations should consider producing and adopting a corporate vulnerability strategy	Medium		
REC 20	28	Customer profiling and equality impact assessments should be carried out to target those most likely to be in need of support or be affected by changes	Medium		
REC 21	30	Housing providers should try to be represented on and influence adult safeguarding boards	Low		
REC 22	33	Everyone involved in the planning and provision of social housing should have a basic understanding and awareness of the causes and impact of mental health	Medium		
REC 23	33	All frontline staff, housing officers, caretakers, wardens, maintenance teams should receive training so that they are able to notice when a tenant or prospective tenant may be experiencing poor mental health	High		
REC 24	33	Local authorities and local health boards should develop mental health joint working and information sharing protocols with social housing providers	Medium		
REC 25	33	Social housing providers should consider implementing policies that explicitly state that they will not sanction, evict or exclude anyone for events that happened during	High		

Ref	Page	Recommendation	Rating	Management response	Lead Officer
		a time when a person lacked legal capacity			
REC 26	38	Organisations should apply the Welsh Government code of practice three stage test before applying any suspension or exclusion to a housing application	High		
REC 27	38	Organisations should review their policies to ensure statute barred cases are not used as a reason for exclusion	Low		
REC 28	39	Organisations should recorded all exclusions and suspensions and routinely review cases at least once every six months	Low		
REC 29	39	Organisations should monitor all exclusions and suspensions by established equality and diversity characteristics	High		
REC 30	39	Organisations should be required to provide details of all exclusions and suspensions as part of local authority core data requirements	Medium		
REC 31	40	Organisations should actively pursue former tenancy arrears and other associated housing debt immediately after a tenancy has ended	High		
REC 32	40	Organisations should seek pragmatic approaches to former tenancy arrears collection by offering payment incentives and full and final settlements	Medium		

Ref	Page	Recommendation	Rating	Management response	Lead Officer
REC 33	40	Organisations should consider establishing hardship funds to support tenants in financial difficulty	Low		
REC 34	43	Request for court action should be thoroughly scrutinised by a manager before authorisation is given	High		
REC 35	43	Housing providers should be represented at and attend court user forums	Low		
REC 36	46	Organisations should consider adopting a multi-agency panel as a final opportunity to review cases prior to eviction	High		
REC 37	51	Organisations should develop succession planning or suitable exit strategies for any temporary positions so as to minimise disruption to support services	Medium		
REC 38	55	Further research is undertaken into how best to form effective long term partnerships with private landlords to increase the availability of good quality affordable housing	Low		
REC 39	55	Welsh Government should look at ways to address 'no fault evictions' and reduce homelessness due to section 21 notices.	Low		

Appendix C: acknowledgements

HQN researchers would like to place on record its sincere thanks to everyone who supported our research including:

Organisation

Name

Bron Afon Community Housing	Ian Simpson
Cadwyn Housing Association	Sarah Evans
Caerphilly County Borough Council	Sue Cousins
Carmarthenshire County Council	Jonathan Willis
Carmarthenshire County Council	Robin Staines
Cartrefi Conwy	Gareth Leech
Ceredigion County Council	Sue Thomas
Charter Housing Association	Andrew Frame
Coastal Housing Association	Louise Bolan
Coastal Housing Association	Serena Jones
Community Housing Cymru	Hayley MacNamara
Community Housing Cymru	Hugh Russell
Community Housing Cymru	Will Atkinson
Cymorth Cymru	Katie Dalton
Cynon Taf Community Housing Group	Angharad Rogers
Denbighshire County Council	Clair Owens
Denbighshire County Council	Niall Greenall
Flintshire County Council	Dawn Kent
Flintshire County Council	Jen Griffiths
Flintshire County Council	Suzanne Mazzone
Grwp Cynefin	Noela Jones
Melin Homes	Claire Pearce-Crawford
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Monmouthshire Housing Association	Amy Brine
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**What difference did it make? An evaluation of the
Accord Group Rent First Campaign**

Sian Every

February 2016



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Executive Summary - What difference did it make? An evaluation of the Accord Group Rent First Campaign

The inaugural Accord Group Rent First Campaign ran between the 16th and 27th November 2015. The campaign aimed to raise awareness of rent arrears and to help customers turn their debt around. Promoting a positive payment culture was the overarching goal for the campaign

Methodology

The evaluation methodology was based on social value principles and began with the campaign steering group producing a Theory of Change. A Theory of Change sets out a clear path from inputs, through activities to outputs and outcomes. It is through reflection on outcomes that the impact of an initiative can best be understood. The perspective of different stakeholder groups is considered and we evaluated the impact of the campaign on the Accord Group, as well as how it made a difference to our customers.

Investing capacity in understanding and measuring our impact will maximise our learning and enable us to tailor future campaigns even more effectively.

Data was gathered by front line staff who recorded outputs and outcomes data on MIS and using a tailor-made excel spreadsheet during the campaign. After the campaign customers and staff were invited to complete an online survey and a small number of telephone interviews were conducted with customers.

Key findings

Key outcomes

For the Accord Group the short-medium outcomes identified in the Theory of Change were:

- **Increased income (through reduction in rent arrears);** and
- **Increased tenancy sustainability.**

The key longer term outcome was:

- **Progress towards a positive payment culture (where residents take greater responsibility for payment of rent**

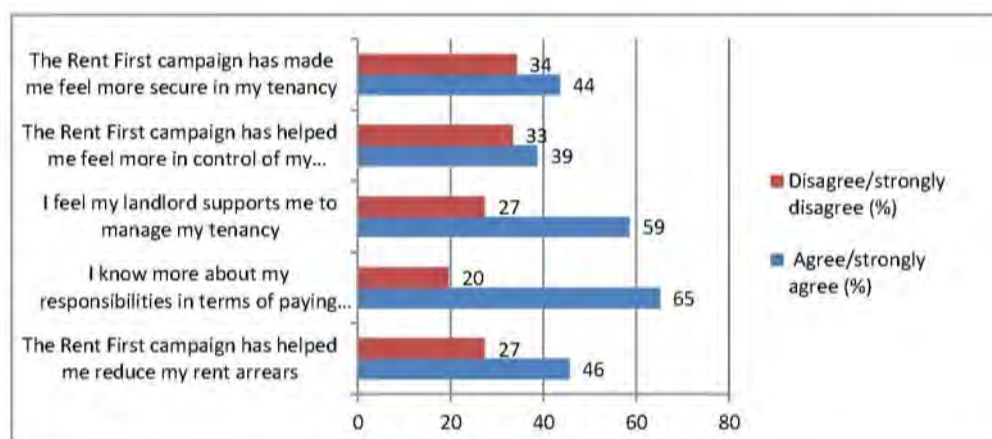
For customers, the short-medium term outcomes identified were:

- **Increased knowledge of rent accounts, budgeting, money;**
- **Increased awareness of financial products and services;**
- **Increased stability of tenancies (feeling less at risk of eviction);** and
- **Change in perception of Accord Group as landlord.**

Outputs	Group total
Number of accounts in arrears and contacted at start of fortnight	3447
Level of arrears at start of campaign	£1,940,973
How much additional income collected during fortnight	£126,157
Amount of Housing Benefit received	£39,919
Number of accounts with zero balance by end of fortnight	228
Number of telephone calls	2670
Number of text messages/fax and email sent	513
Number of interviews	193
Number of home visits	363
Number of accounts set up to pay by DD	80
Number of DD's amended	136
Number of new payment agreements set up and payment agreements revised during the fortnight	193
Number of customers referred to internal and external money advisers during the fortnight	10
Number of payment cards ordered	48
Number of customers referred to jobs and skills coaches	8
Number of customers signposted to set up bank account	19

The outputs data summarises the scale of activity that took place but outputs data alone does not tell the story of the impact of the campaign. The summary of key outcomes below provides an insight into how much of a difference the campaign made to the Accord Group and to our customers.

Key outcomes	Extent of achievement
Increased income (through reduction in rent arrears)	Yes - £167, 408 additional income collected during the campaign fortnight. Small reduction in the Group-wide % Rent Arrears figures in November 2015 but no evidence of a continuing trend of arrears reducing.
Progress towards a positive payment culture (where residents take greater responsibility for payment of rent)	Long term outcome - not possible to assess yet. There is an early indication of more people setting up DDs and amending DDs during campaign and a greater proportion of these being able to sustain these arrangements.
Increased knowledge of rent accounts, budgeting, money management.	Sample data (from online survey) suggests this was achieved for approximately half of the customers (1723) contacted through the campaign.
Increased stability of tenancies (less at risk of eviction through reduction in arrears / setting up plans etc)	Sample data (from online survey) suggests that approximately 40% of customers contacted (1379) may feel greater stability in their tenancy as a result of the campaign.
Change in perception of Accord Group as landlords - can offer support to residents to help them manage finances.	Limited evidence of the achievement of this outcome. It is reasonable to assume that at least some of the 42% (1447 customers) who reported being more likely to seek support from Accord's Money Advice Service after the campaign were not already aware of the support on offer. In terms of relationships with housing officers, 55% (1895 households) are now more likely to contact their housing officers to discuss rent matters.



Summary of customer responses to online survey statements

Staff feedback

91% of staff think we should run another arrears campaign

53% of staff felt that the campaign had made a positive difference to our relationship with customers

17% of staff suggested the campaign should not run so close to Christmas

20% of staff suggested that the message on invoices sent to customers needed to be clearer for those who already had payment plans

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Conclusion

The Rent First campaign was a success in terms of the amount of additional income which was collected, although for a variety of reasons (discussed in the full report), the impact on Group performance income collection and rent arrears figures was less marked. The campaign was also a success in terms of building customer relationships, enabling more conversations around rent and beginning the journey towards a more positive payment culture. Both landlord and customer outcomes contribute to the overall impact of the campaign.

The final stage of this evaluation will take place during the last quarter of this financial year. This will involve monitoring the longer term outcomes, focusing particularly on whether there is sustained behavioural change and evidence of a movement towards a 'more positive payment culture'

Recommendations

Timing of future campaigns – this campaign provides a baseline for comparison. We will need to consider the optimum timing and frequency for campaigns.

Vital customer relationships with housing officers – all customers who were interviewed spoke incredibly positively about their housing officers and their role in supporting them to manage their tenancies. Continuing to focus on these relationships (day-to-day and through campaigns) will be crucial to improved income collection and arrears performance.

Clarity of message – many staff felt the invoices prompted a positive impact in terms of encouraging customers to make payments. A number of staff commented on the need for a clearer message on the invoices for customers who were already on payment plans.

PR for future campaigns – how will the income collected be re-invested into the business and is there an opportunity for this to be communicated to customers to promote future campaigns? Helping customers understand what difference it makes to them if they are not in arrears could be a powerful message.

Applying the learning – involve customers in the planning of future campaigns, refine the Theory of Change to accurately reflect customer outcomes, dedicate insight capacity to understanding and predicting ongoing behavioural change, focus on the key messages for future campaigns (is signposting to other Accord services a key activity, how does the campaign relate to our interventions across the five domains?)

Do you think the campaign has made a difference to our relationship with customers?

I think it has. It has shown that we are firm and serious about rent collection, and that we are willing to work with them to ensure they keep their tenancy with us.

Overall relationship with residents is always going to be challenging when dealing/asking for rent money and it's getting into the mind set of residents that rent payments are the first payment that they need to make and hopefully the seeds have been sown.

Do you think the campaign has helped to promote a positive payment culture?

Only if we stay on top of it and have regular dialogue with people struggling to pay.

No, but I think it could over time if it became a regular feature, structured correctly and the actual objective of the campaign clearly and widely communicated to the tenants.

What difference did it make? An evaluation of the Accord Group Rent First Campaign

February 2016

1. Introduction

The inaugural Accord Group Rent First Campaign ran between the 16th and 27th November 2015. The campaign aimed to raise awareness of rent arrears and to help customers turn their debt around. Promoting a positive payment culture was the overarching goal for the campaign.

Staff from across the Group were encouraged to get involved, whether that was by shadowing housing officers, telephoning customers or helping out with administrative tasks. Locality teams dedicated all frontline staff to the campaign, to first and foremost collect rent, but also to offer money advice and work with customers to put in place realistic and achievable payment or direct debit plans. Through the campaign support and guidance was also offered to customers who have been, or may be, affected by welfare reform.

Evaluation has been a key part of the campaign. Significant staff capacity has been invested into evaluating the impact of the Rent First Campaign, both from the perspective of Accord Group as landlord and from the perspective of our customers. The Rent First Campaign is one of the first Accord Group projects for which a new evaluative approach, as introduced in the following section, has been trialled.

Investing capacity into evaluation design as well as data collection, analysis and report production will enable us to maximise our learning and help us to tailor future campaigns even more effectively.

2. Why measuring impact is important

The impact of austerity and a scarcity of resources, along with the strategic drivers mentioned below mean that for housing organisations effective impact measurement is increasingly important.

For housing associations there is a growing consensus that we need to tell a much more compelling story about the difference we make to society if we want to expand our services in the future. We also have a regulatory environment that places social value firmly at the heart of the value for money agenda. Boards and directors are now much more interested in the return on investment of activity and face difficult decisions about where to allocate money and focus their efforts. Social impact measurement is seen as important to support this process.

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Within the Accord Value for Money Strategy we commit to improved reporting on how the Group's work improves the life chances and opportunities for customers and service users. On the back of this we have been developing a more consistent approach for measuring and reporting social impact in a meaningful way. As explained in the methodology section, this approach involves using the Theory of Change model as the starting point and draws on social value principles¹ and the Social Return on Investment (SROI) methodology.

3. Campaign context

Staff representatives from across the Accord Group were invited to be part of the steering group for the campaign and to be involved in the planning process. The evaluation design and the intended data collection methods were presented to and agreed with the steering group at various points during the planning stage.

This was a Group-wide campaign, involving CaldmoreAccord, Ashrammoseley, bchs, Heantun, Care and Support, Redditch Co-operative Homes and Fry Housing Trust. Redditch and Fry did not collect evaluation data using the same framework as other parts of the group, but where applicable their results have been incorporated into the findings section of this report.

In addition to front line locality staff working on the campaign, colleagues from all parts of the Group, including corporate services, were encouraged to 'volunteer' and get involved. Across the organisation over 80 staff worked directly on the campaign. After the campaign, staff were asked to complete an online evaluation to gather feedback on what they felt worked well and not so well, and whether they got anything personally out of their involvement. These results are analysed in the findings section of this report.

There were some minor variations between different parts of the Group in relation to how they delivered the campaign. This is partly a response to how organisations are set up and the specific services they offer. Bchs, for example, does not currently have the facility to allow tenants to pay over the phone, internet or in the office. This may have lessened the potential for the amount of additional income collected by bchs. This is now being looked into and if remedied for a future campaign, could result in increased additional income. In addition, bchs customers do not currently have access to the Customer Account, again, something which is now being looked at.



¹ <http://socialvalueuk.org/what-is-sroi/principles>

4. Methodology

4.1 Theory of Change

The starting point for the evaluation was to develop, in conjunction with the project steering group, a Theory of Change. Theory of Change² is a tool which shows how a project's activities contribute to its overall mission. It sets out a clear path from inputs, through activities to outputs and outcomes and this emergent 'plan' offers a valuable basis for measuring whether the intended outcomes are being achieved. It is through reflection on outcomes that the impact of an initiative can best be understood.

Based on the knowledge and expertise of steering group a Theory of Change was developed. This showed the short-medium and longer term outcomes which it was anticipated that key stakeholder groups (namely customers contacted as they were in arrears and the Accord Group as landlord) would experience as a direct result of the campaign. The Theory of Change is included in Appendix 1. It presents an overview of the outcomes which we anticipate that some (not necessarily all) stakeholders may experience to varying extents.

For the Accord Group the short-medium outcomes identified were:

- Increased income (through reduction in rent arrears); and
- Increased tenancy sustainability.

The key longer term outcome identified was:

- Progress towards a positive payment culture (where residents take greater responsibility for payment of rent).

For customers, the short-medium term outcomes identified were:

- Increased knowledge of rent accounts, budgeting, money;
- Increased awareness of financial products and services;
- Increased stability of tenancies (feeling less at risk of eviction); and
- Change in perception of Accord Group as landlord.

Due to time and capacity constraints, customers were not involved in the development of the Theory of Change. For this reason, the aim of the post-campaign engagement with customers was to explore and verify whether these outcomes were relevant and significant, and whether customers experienced any other outcomes (positive or negative) as a direct result of the campaign. The intention is that customers who were engaged in the post-campaign evaluation will be invited to be part of the planning and design process for future arrears campaigns.

² Theory of Change emerged from the field of programme theory and programme evaluation in the mid- 1990s as a new way of analysing the theories motivating programmes and initiatives working for social and political change. C. Weiss (1995), 'Nothing as Practical as Good Theory: Exploring Theory-Based Evaluation for Comprehensive Community Initiatives for Children and Families', in Connell, J, Kubisch, A, Schorr, L. and Weiss, C. (Eds.) *New Approaches to Evaluating Community Initiatives*. Washington, DC: Aspen Institute.

4.2 Social value principles and the SROI methodology

Social value is the value that stakeholders experience through changes in their lives. For this campaign key stakeholder groups have been judged to be customers in arrears and contacted through the Rent First campaign and the Accord Group, as landlord.

Developed by Social Value UK³, the principles of social value provide the basic building blocks for anyone who wants to make decisions that take this wider definition of value into account. Where possible we have aimed to apply these principles so as to ensure a consistent and credible account of the impact of the campaign. Applying the principles helps organisations become more accountable for what happens as a result of their work, and means being answerable for more than whether the objectives have been achieved.

Social Return on Investment (SROI) is a methodology which applies the seven principles to account for social value. The evaluation of the Rent First Campaign relates to the first three stages of SROI. That is, firstly, to establish scope and identify stakeholders, secondly to map outcomes and thirdly, to evidence the achievement of outcomes.

The latter stages of the SROI methodology involve assigning financial values to outcomes, taking into account 'what would have happened anyway' (through attribution, deadweight and displacement deductions) and calculating the final SROI ratio. The final ratio would represent the total value generated through the activity in relation to the sum of the inputs.

However, the scope of this evaluation is to understand and measure the impact of the campaign from the perspective of different stakeholder groups. This stops short of the assigning financial values and subsequent stages of SROI.

Applying the social value principles and using the Theory of Change tool as the starting point is in line with the approach to evaluation promoted in the draft Accord Group Social Value Policy and the Value for Money Strategy.

4.3 Monitoring and evaluation framework

Once the Theory of Change was agreed a small team of colleagues from the steering group produced a monitoring and evaluation framework. Campaign outputs were included and for each outcome indicators were identified. These are ways of knowing whether and to what

³ <http://socialvalueuk.org> - The Seven Social Value Principles

1. Involve stakeholders - Inform what gets measured and how this is measured and valued in an account of social value by involving stakeholders.
2. Understand what changes - Articulate how change is created and evaluate this through evidence gathered, recognising positive and negative changes as well as those that are intended and unintended.
3. Value the things that matter - Making decisions about allocating resources between different options needs to recognise the values of stakeholders. Value refers to the relative importance of different outcomes. It is informed by stakeholders' preferences.
4. Only include what is material - Determine what information and evidence must be included in the accounts to give a true and fair picture, such that stakeholders can draw reasonable conclusions about impact.
5. Do not over-claim - Only claim the value that activities are responsible for creating.
6. Be transparent - Demonstrate the basis on which the analysis may be considered accurate and honest, and show that it will be reported to and discussed with stakeholders.
7. Verify the result - Ensure appropriate independent assurance.

extent each outcome is being achieved. By selecting indicators which directly relate to the campaign outcomes we have ensured that the data collected provides evidence about the impact of the campaign. In the past, we have tended to rely on outputs data. That is, quantitative data that provides evidence of activity taking place rather than evidence of the difference that activity made. Outcomes data on the other hand provides evidence of the change which has taken place.

The completed monitoring and evaluation framework is included in Appendix 2.

4.4 Data collection

A crucial element of the monitoring and evaluation framework is the columns showing where the data for each indicator (and output) data will come from, who will collect it and where it will be stored. In reality, a combination of outputs and outcomes data works best in order to present a full and balanced 'story' of the campaign.

For landlord outcomes most of the data was recorded on and reported from MIS. Where it was not possible to record the required data on MIS an excel spreadsheet template was set up which was manually completed by each organisation. Although time consuming, the spreadsheet enabled us to monitor the amount of income collected which was above and beyond customers' usual rent and payment agreements, which we were unable to track on MIS. Having identified this as an indicator for the 'Increased income' landlord outcome, it was important to find a way to capture this data.

For customers who were contacted as part of the campaign, a survey was designed relating directly to the outcomes included in the Theory of Change. This survey was sent to all of those for whom we had an email address and who were more than £25 in arrears at the time of the initial campaign letters being sent out. This totalled 1462 individuals and 78 responses were received, giving a response rate of 5.3%.

As part of the online survey customers were asked whether they would be happy to have a more in depth conversation about their experience of the campaign, and 14 individuals responded positively. Subsequently four informal and more detailed telephone interviews took place to build a better understanding of how the campaign was received by and impacted on our customers.

For staff, an online survey was sent out exploring their views of what worked well (and not so well) and whether any staff had gained anything personally from their involvement. Of 78 surveys sent out 34 responses were received, a response rate of 44%.

5. Inputs

For a full evaluative SROI analysis it would be necessary to calculate the 'investment' that went into running the campaign. The investment refers to the financial value of the inputs, that is, what stakeholders contributed in order to make the campaign possible.

For the Rent First Campaign the inputs would include staff time (calculated based on salaries and time spent on the campaign) and actual costs, such as promotion and marketing. Calculating staff time would need to take into account all of the locality team time spent on the campaign as well as the 'volunteering' during the campaign by colleagues from other parts of the group. This input figure would then be deducted from the sum of 'benefits' (the value of all the outcomes) to produce an overall figure representing the total social value created through the campaign.

In terms of PR and Communications, the total cost of the promotional material for the campaign was £1,619.80. For this evaluation an input figure based on staff salaries has not been calculated.



6. Outputs

Outputs provide a quantitative summary of an activity, the evidence that an activity has taken place and an indication of the scale of the activity. Outputs don't however go so far as to tell us whether the outcomes (the changes experienced by stakeholders) are sustained. The table below shows the outputs identified in the Theory of Change and the data collection methods for gathering this evidence.

Activities	Outputs	Data collection method
Two week targeted effort to focus on arrears.	Number of accounts in arrears and contacted at start of fortnight	MIS report – 16 November
All arrears cases to be contacted by letter at the beginning of fortnight	Level of arrears for contacted customers at start of campaign	MIS report – 16 November
	How much additional income collected during fortnight. This is extra income which is above and beyond current rent and payment agreements	Manual spreadsheet (by locality)
	Number of accounts with zero balance by end of fortnight	Manual spreadsheet (by locality)
All cases to be followed up by phone / text / email / visit	Level / method of contact with accounts in arrears during campaign fortnight	Action codes in MIS (HOs need to record every single activity)
Staff to focus on: Making customers aware of arrears and their responsibilities re paying rent	No. accounts set up to pay by DD during fortnight	MIS - BI report
Understanding the reason for arrears	No. new payment agreements set up and existing payment agreements which are revised	MIS - BI report
Looking at ways to reduce arrears (i.e. discuss payment plans, revised/updated agreements, method of payment)	No. customers referred to internal Money Advisers	MIS code – BI report
Signposting to support if required i.e. money advisers, jobs and skills coaches, external agencies	No. customers referred to external money advice agencies	MIS code - BI report
Promoting a positive payment culture	No. customers referred to Jobs and Skills Coaches	Spreadsheet (Yes / No column)
	No. customers signposted to set up bank accounts	Spreadsheet (Yes / No column)

Table 1 – Summary of activities, outputs and data collection methods

7. Outcomes and indicators

Outcomes are the effects brought about by the activities, the changes that individuals experience through their interaction with a service, or in this instance, a campaign. They describe why each output is important, in terms of the implications for, and the effect it has on, a local area or a group of people. Measuring outcomes is the way you can be sure that changes for stakeholders are taking place.

For every outcome, an indicator, or set of indicators, was identified to provide evidence on whether and to what extent that outcome was achieved. Good practice is to use a balance of subjective and objective indicators for each outcome.

Outcomes	Indicators	Data collection method	Timescale
Landlord outcomes			
ST - Increased income (through reduction in rent arrears)	Amount of additional income generated as a direct result of Rent First Campaign % Reduction in arrears (by organisation) as a result of Campaign	Collected locally on spreadsheet Balances report on 16 Nov and 30 Nov will show monetary arrears per organisation (and breakdown) and monthly rent collection.	During campaign 16 November 30 November Also track at 3 / 6 months. Compare with data for the previous year.
LT - Progress towards a positive payment culture (where residents take greater responsibility for payment of rent)	Number of residents moving to (and able to stick to) DD payment (collect data for Dec 14 - Mar 15 and Dec 15 - Mar 16 periods) Number of DD payments that have bounced (collect data for Dec 14 - Mar 15 and Dec 15 - Mar 16 periods) Level of arrears amongst group contacted through campaign at 3 / 6 months after campaign.	MIS report (code and possible to report on date set up?) BI report MIS smart browser report. Unable to track group over time as no MIS function	Post campaign - also collect data end of March 2015 Jan - March 2015 and compare with previous year 16 November 30 November
LT - Improved negotiating power for Accord Group - seen favourably by lenders (impact of other external factors - WR etc will be relevant)	Record of instances where Rent First Campaign is referred to as part of successful negotiations Level of rent collected (%) by organisation for Dec - Mar 2015 and Dec - Mar 2016	Discussion with finance colleagues Already collected as a standard housing management KPI	Post campaign - 3-6 months Ongoing reporting schedule
LT - Increased investment back into business as a result of reduction in arrears	Level of reinvestment into business of income generated through Rent First Campaign	Finance? Understanding how much arrears have reduced and where that money will be invested (PR opportunity ahead of future campaigns)	Post campaign - additional income figure

Outcomes	Indicators	Data collection method	Timescale
Customer outcomes			
ST - Increased knowledge of rent accounts, budgeting, money management	Number of residents reporting that they feel more knowledgeable about their rent responsibilities	Customer online survey	8 December – 20 December
ST - Increased awareness of financial products and services (i.e. banking, budgeting)	Number of customers reporting a change in their knowledge of financial products and services	Customer online survey Post campaign telephone interviews	8 December – 20 December 12 – 14 January 2016
ST - Increased stability of tenancies (feeling less at risk of eviction through reduction in arrears / setting up payment plans etc)	Explore whether residents 'feel/perceive' themselves to be more stable in their tenancy. How much does this matter to our residents who are currently in arrears? Number of residents who report they feel more secure in their tenancy as a result of campaign	Post campaign telephone interviews Customer online survey	12 – 14 January 2016 8 December – 20 December
ST - Change in perception of Accord Group as landlords - can offer support to residents to help them manage finances	Explore whether or not this is an outcome through interviews	Post campaign telephone interviews	12 – 14 January 2016
LT - Increased financial capability (around budgeting, access to financial services, money management skills, likelihood of seeking support) It may not be possible to attribute as being a direct result of this campaign	Number of referrals (leading to ongoing support) with money advisers as a direct result of campaign. Link to money advisers outcomes re increased financial capability of those receiving support	Money adviser referrals - MIS / Money adviser log	Post campaign

Table 2 - Summary of outcomes, indicators and data collection methods

Given the scope and timescale of this evaluation it is not feasible or indeed possible to explore all outcomes, particularly the longer term outcomes which may take months (or longer) to occur.

The concept of materiality⁴ should also be applied, that is, determining the relevance and significance of an outcome. If an outcome is firstly deemed to be relevant then the significance of the issue needs to be considered. Significance means that the real or potential scale of the outcome (both positive and negative) has passed a threshold that means it influences decisions and actions. The greyed out longer term outcomes will be considered in terms of their materiality in a follow up evaluation summary of the campaign at the end of the 2015-16 financial year.

⁴ Materiality is a process used to help identify the outcomes we need to manage, and determine if we are getting the information we need. A material outcome is an issue that will influence the decisions, actions and performance of an organisation or its stakeholders. (Supplementary Guidance on Materiality, Social Value UK <http://socialvalueuk.org/what-is-sroi/the-sroi-guide>)

Stakeholder involvement is one of the social value principles. Ideally, customers would have been involved in developing the Theory of Change and this is something which we would look to incorporate into the planning stage of future campaigns. The anticipated customer outcomes have been explored through the customer survey and telephone interviews which took place after the campaign. This involved having in-depth conversations with a small sample of customers to understand the Rent First Campaign experience from the perspective of our customers and whether or not there are 'material' customer outcomes (changes which are deemed to be both relevant and significant) which have been achieved as a direct result of the campaign.



8. Evaluation findings

By considering the outputs and outcomes in turn it is possible to analyse the impact of the Rent First Campaign from the perspective of both the Accord Group as landlords and our customers. The outputs provide an overview of the scale of the activity. The outcomes provide an insight into whether and to what extent the campaign made a difference.

8.1 Outputs data

The table below shows the outputs data by organisation and for the Accord Group as a whole. Only partial data is included for Redditch as they did not report in the same way as other parts of the Group on all outputs. Where data on similar outputs was collected it has been included in the table. A summary of Redditch's involvement highlighting their achievements is also included below.

Similarly, data for Fry is not included in the table but a summary of their involvement is included in this section. For future campaigns Fry would be keen to collect more detailed data in line with other parts of the Group.

At the start of the campaign 3447 accounts were identified as being in arrears and in most instances customers were sent an invoice in the post. The total amount of arrears against these accounts was £1,940,973.

An MIS report was run by each locality at the start of the campaign and using a mail merge invoices were printed out for accounts in arrears. For accounts only a few pence in arrears, staff may have manually extracted a small number of letters to avoid invoices being sent out for tiny amounts.

The total number of accounts cleared to zero balance by the end of the fortnight was 228 (7.2%) with the Walsall locality achieving the highest conversion rate with 11.5% of their accounts in arrears at the start of the campaign moving to zero balances. Clearly this does not take into account the scale of arrears on those accounts (as all accounts in arrears were contacted).

The total amount of additional income collected during the campaign fortnight was £126,157 (plus £1,332 for Redditch). This figure equates to approximately 6.5% of the total arrears at the start of the campaign⁵. On top of this, £39,919 was collected in backdated Housing Benefit (Housing Benefit claims that had been outstanding for a while where staff had applied pressure on tenants or Housing Benefit Sections to get it paid.) This takes the total additional income collected during the campaign to £166,076 (plus £1,332 for Redditch) equating to 8.5% of the total arrears for these accounts.

The outputs relating to the level of contact with customers give an indication of the scale of the campaign. At the beginning of the campaign 3447 customers received invoices for the outstanding arrears on their accounts. During the two week campaign 2653 telephone calls were made to customers, 513 text messages/emails were sent, 363 home visits and 193

⁵ The total arrears figure and % of total arrears do not include Redditch as the figure for their arrears at the beginning of the campaign was not reported.

interviews took place. These figures were gathered from MIS business intelligence reports, where staff had updated these actions against individual accounts. The importance of all staff using MIS in a consistent way is included in the recommendations section of this report. This gives a total of 7194 contacts with customers during the campaign fortnight.

Setting up and revising payment arrangements was a key focus of the campaign and the outputs data show the scale of activity in this area. This outputs data was drawn from MIS after frontline staff used action codes and updated payment details for individual accounts during the campaign. A total of 80 accounts from across the Group were set up to pay by Direct Debit. This included 14 Ashrammoseley accounts (1.5% of their total number of accounts in arrears) and 46 from Caldmoreaccord (2% of their accounts in arrears). During the campaign fortnight 20 Direct Debit arrangements were amended for Ashrammoseley customers (2% of their accounts in arrears) and 113 amended for Caldmoreaccord (5% of their accounts in arrears). In relation to new payment arrangements being set up and existing payment arrangements being revised, this was the case for 93 Ashrammoseley accounts (over 10% of their total number of accounts in arrears) and 100 Caldmoreaccord accounts (4.4% of their total). The action codes in MIS do not currently make it possible to report separately on the number of new payment arrangements and the number of existing arrangements being revised. This is discussed in greater detail in the recommendations section in relation to the quality and consistency of MIS data.

These figures do however suggest that payment arrangements were discussed and action was taken for 127 (14%) of Ashrammoseley accounts and 259 (11.5%) of Caldmoreaccord accounts.⁶ The outputs table also shows where payment arrangements were set up and amended for BCHS, Care and Support, Heantun and Redditch accounts.

The campaign activities as identified on the Theory of Change included referring customers to jobs and skills coaches (for parts of the Group where this service is on offer) and signposting customers to internal and external money advisers. The outputs data against these activities indicates that although identified prior to the campaign these were not key activity areas. There could be multiple reasons for this which may include both the level of promotion of these services by frontline staff and the level of take up and interest amongst customers. According to the MIS data only 10 customers across the entire Group were referred to money advisers (both internal and external) and only six referrals were made to jobs and skills coaches. For future campaigns it would be worthwhile delving deeper into whether the expectations of the steering group in relation to promoting these support services to customers matched communications to front line staff and indeed customers.

⁶ For both Ashrammoseley and CaldmoreAccord 23 new payment cards were ordered during the campaign fortnight. In order to avoid double counting (as these figures may relate to customers who amended their payment arrangements, these have not been considered in this calculation.

Output	Ashram moseley	Caldmore accord	Walsall locality	Darlasto n locality	BCHS	Care & Support	Heantun	RCH	Group total
Number of accounts in arrears and contacted at start of fortnight	890		889	1346	73		249		3447
Level of arrears at start of campaign	£649,500		£387,389	£452,894	£46,471	£319,355	£85,361		£1,940,973
How much additional income collected during fortnight	£28,214		£34,418	£40,366	£2,291	£15,437	£5,430		£126,157
Amount of HB received	£11,982		£21,092	£5,732	£1,111				£39,919
Number of accounts with zero balance by end of fortnight	46		103	63	8	8			228
Number of telephone calls	789	1776			34	20	34	17	2670
Number of text messages/fax and email sent	83	384			8	38			513
Number of interviews	55	137			0	0	1	0	193
Number of home visits	33	327			0	0	3	0	363
Number of letters sent (C&S only)						25			25
Number of accounts set up to pay by DD during fortnight	14	46			3	3	2	12	80
Number of DD's amended during fortnight	20	113			0	0	1	2	136
Number of new payment agreements set up and payment agreements revised during the fortnight	93	100			0	0	0		193
Number of customers referred to internal and external money advisers during the fortnight	2	6			0	2		0	10
Number of payment cards ordered during fortnight	23	23			2	0	0	0	48
Number of customers referred to jobs and skills coaches	6		2	0	0				8
Number of customers signposted to set up bank account	17		0	0	2				19

Table 3 - Outputs data for Rent First Campaign

8.2 Summary of Redditch's involvement in the campaign

- We sent every resident a rent statement and spoke to an additional 17 residents as a result of this, plus the rent statement raised awareness in our 452 properties and encouraged additional payments.
- The Director carried out additional telephone contact and arrears monitoring on 220 properties.
- The Office Manager prepared and submitted court papers to free up the Senior Income lead to have time for additional contact with residents.
- Between the Manager Director and Income lead every tenant's account was monitored and appropriate action was taken.
- Five NTQs were served and three tenancies were entered into Court.
- An additional £1332.21 was raised during the course of the campaign above what we would anticipate as payments through normal activity.

8.3 Summary of Fry's involvement in the campaign

- Within the two week period, rent accounts were reviewed and MIS rent logs updated with action taken. Meetings were held with the Trust's current clients, rent letters sent to former clients and contact made with Housing Benefit departments to enquire about repayment of money deemed to be owing.
- Across the Trust, a number of new rent repayment agreements were written, existing agreements were reviewed and in some cases revised. Some arrears were cleared in full, others part cleared, and local Housing Benefit departments agreed to pay money owed however in all cases payment was received by Housing Benefit after the Rent First period had concluded.
- This campaign was welcomed by staff, largely undisputed by clients and the Trust did see additional income received. The exact reduction in arrears has not been determined. The response to the campaign was discussed at the following Manager's meeting and it was agreed that the actions undertaken by staff should be brought into day to day working practices on an ongoing basis when managing rent accounts.
- In years going forward, the Trust is keen to adopt the formal recording processes used elsewhere within the Group in 2015 so that impact and measurement can be identified.



8.4 Findings - landlord outcomes

By taking each short term outcome in turn it is possible to explore the extent to which 'change' was experienced and whether or not the campaign outcomes were achieved.

Landlord outcome 1 Increased income (through reduction in rent arrears) - short term

Two outcome indicators (ways of knowing whether the outcome has been achieved) were analysed for this outcome. The first indicator was the amount of additional income generated as a direct result of Rent First Campaign.

The table below shows the additional income data, the monetary amount (over and beyond usual rent and payment agreement amounts) generated by each part of the Group as a direct result of the campaign.

	Amount of additional income collected during fortnight (£)	Amount of HB received (£)	Total
Ashrammoseley	£28,214	£11,982	£40,196
Caldmoreaccord			
Walsall locality	£34,418	£21,092	£55,510
Darlaston locality	£40,366	£5,732	£46,098
BCHS	£2,291	£1,111	£3,402
Care & Support	£15,437		£15,437
Heantun	£5,430		£5,430
RCH	£1,332		£1,332
Group total	£127,489	£39,919	£167,408

Table 4 - Additional income generated as a result of Rent First Campaign

As highlighted in the outputs section of this report, the total amount of additional income and outstanding Housing Benefit collected as a result of the campaign equates to approximately 8.5% of the total amount of arrears (excluding data from Redditch). The figure excluding Housing Benefit is 6.5% of total arrears.

Within this Group total there is some variation across organisations, with Care and Support collecting 5% of their total arrears amount, Heantun and Ashrammoseley collecting 6%, BCHS collecting 7% and Caldmoreaccord collecting 12% (the Walsall locality figure is 14% and the Darlaston locality figure is 10%).

It will be useful to refer back to these figures as a baseline when planning future campaigns. These figures may help us predict the level of income we can expect from future arrears campaigns. It will also be beneficial to track whether there is any change in the level of additional income brought in if campaigns run more frequently or with different themes.

It is useful to consider the additional income in the wider context, in relation to whether any change to rent collection levels is evident in December 2015's performance data.

Chart 1 shows that rent collection for the Group was 95.05% in December 2015 against a 99% target. This is a reduction of 1.58% from September 2015 when the Group figure was 96.63%. This is also a reduction of 0.57% from the December 2014 figure when rent collection was 95.62% (Table 5).

The data suggests that even though £167,408 of additional income was brought in through the Rent First Campaign, this has not had a significant impact on Group-wide rent collection performance. The impact of the additional income may have been diluted because although arrears against these specific accounts have been reduced during the campaign, other accounts may have gone into arrears during this period. The cycle of Housing Benefit payments will also have had an impact.

The reduction of rent collection in December 2015 is partly due to the New Year bank holiday falling on a Friday which resulted in all direct debits and bank standing orders due on that day being paid in the following financial period which began on 4 January 2016. As a result an increased rent collection rate is forecast for January.

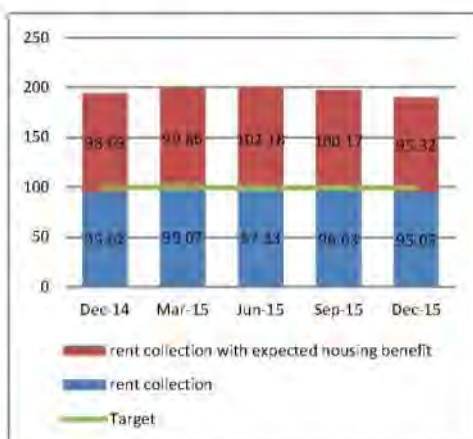


Chart 1 - Group GN Rent collection performance (%)

Table 5 shows trends for rent collection for individual organisations for the October – December period in 2014 and 2015. It is evident from comparing the trends that in both years there was an increase in rent collection from October to November, followed by a reduction in December. This could be related to the Christmas period, both in terms of families being under more financial pressure during this time and in relation to the bank holidays and payment dates and arrangements. The trend for the final quarter of 2015 is similar to the same period in 2014. It will be useful to track the January 2016 figure to see whether rent collection increases as predicted, which if it does, would be in contrast to the trend in January 2015 where it fell from 95.62% to 95.18%.

	Ashram moseley	Caldmor eaccord	Walsall locality	Darlaston locality	BCHS	C&S	Heantun	RCH	Group
% Rent Collected (gross) - Oct 15	94.10%	95.79%	94.58%	98.57%	97.45%		98.01%	94.94%	95.45%
% Rent Collected (gross) - Nov 15	94.23%	97.12%	95.14%	101.75%	97.67%		99.63%	100.93%	96.70%
% Rent Collected (gross) - Dec 15	94.45%	94.80%	94.21%	96.16%	96.99%		97.82%	98.02%	95.05%
% Rent Collected (gross) - Oct 14	93.75%	95.29%	94.16%	96.47%	93.33%	95.92%		95.72%	95.09%
% Rent Collected (gross) - Nov 14	94.89%	97.84%	95.80%	99.99%	94.43%	97.08%		97.00%	97.03%
% Rent Collected (gross) - Dec 14	93.63%	96.02%	94.49%	97.59%	92.82%	95.53%		100.49%	95.62%
% Rent Collected (gross) - Jan 15	94.03%	95.25%	94.22%	96.31%	93.59%	95.75%		99.29%	95.18%

Table 5 - Rent collection performance for the final quarter of 2014 and 2015 by organisation

Indicator 2 - % Reduction in arrears (by organisation) as a result of campaign

The second indicator for whether the outcome of 'Increased income' was achieved involved looking at changes in the arrears levels for each organisation during and in the months following the campaign. The aim of this indicator is to understand whether the campaign had an impact on Group-wide performance.

Although the additional income figures reported by each organisation look impressive at first glance, it is important to explore whether and the extent to which the additional income has impacted upon Group performance figures. The Rent First Campaign involved only those customers in arrears as of the 16th November 2015. Group-wide performance takes into account actual income received by all customers, including expected Housing Benefit. During the campaign period there may have been factors, such as other customers falling into arrears or ongoing issues with Housing Benefit payments, which may have contributed to how far the additional income made a difference to Group performance. It is also important to take into account the timing of the campaign and the trends which we would expect to see in arrears and income collection during this period.

The two graphs below have been taken from the December 2015 general needs summary scorecard. Chart 2 shows that current tenant gross arrears were 5.59% in December 2015 against a 3.5% target. This is an increase of 0.14% from the December 2014 when current tenant arrears were 5.45%. Net arrears for December 2015 (which are gross arrears minus any housing benefit payments that are expected for the period) were 3.07%.

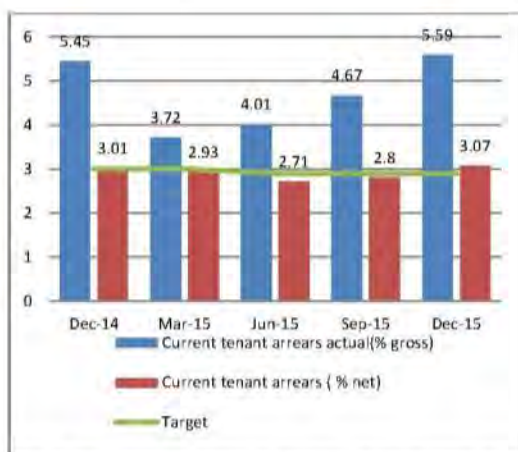


Chart 2 - Group GN Rent Arrears Performance (Gross & Net %)

Chart 3 shows the individual organisations rent arrears performance as at December 2015. Caldmoreaccord have the lowest net current tenant arrears across the Group and bchs the highest.

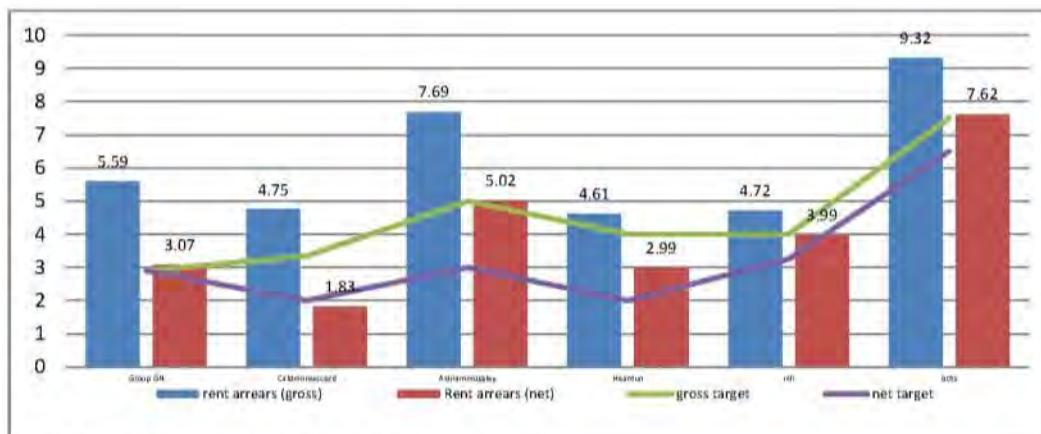


Chart 3 - Organisation rent arrears performance (%)

Looking at the change in % net arrears by organisation (which takes into account expected Housing Benefit payments) it is evident that in November 2015 there was a slight reduction in the arrears figure for all parts of the Group, with the Group-wide figure dropping from 3.31% in October 2015 to 2.68% in November 2015. However, for most parts of the Group (Heanton, Bchs and Care and Support being the exceptions) the rent arrears figure rose in December 2015, the Group figure increasing to 3.07%.

	Ashram moseley	Caldmor eaccord	Walsall locality	Darlaston locality	BCHS	C&S	Heantun	RCH	Group
% Rent Arrears (gross) Oct 15	7.10%	4.08%	4.15%	3.86%	9.05%	3.65%	4.71%	7.15%	5.12%
% Rent Arrears (gross) Nov 15	7.37%	4.22%	4.68%	3.04%	9.22%	4.24%	4.69%	3.98%	5.14%
% Rent Arrears (gross) Dec 15	7.69%	4.75%	5.04%	3.91%	9.32%	4.36%	4.61%	4.72%	5.59%
% Rent Arrears (net) Oct 15	5.13%	1.93%	2.17%	3.07%	8.10%	1.36%	3.30%	3.53%	3.31%
% Rent Arrears (net) Nov 15	4.37%	1.89%	1.74%	1.86%	7.69%	1.21%	3.16%	3.28%	2.68%
% Rent Arrears (net) Dec 15	5.02%	1.83%	1.95%	2.45%	7.62%	1.42%	2.99%	3.99%	3.07%

Table 6 - % Rent Arrears (gross and net) by organisation October - December 2015

	Ashram moseley	Caldmore accord	Walsall locality	Darlaston locality	BCHS	C&S	Heantun (n/a)	RCH	Group
% Rent Arrears (gross) - Oct 14	6.51%	3.62%	4.27%	2.91%	10.52%	3.53%		6.74%	4.73%
% Rent Arrears (gross) - Nov 14	6.48%	3.63%	4.21%	2.98%	10.73%	3.54%		6.38%	4.74%
% Rent Arrears (gross) - Dec 14	7.48%	4.42%	5.20%	3.56%	12.06%	4.39%		4.36%	5.45%
% Rent Arrears (gross) - Jan 15	7.56%	4.59%	5.42%	3.68%	12.31%	4.41%		5.00%	5.60%
% Rent Arrears (net) - Oct 14	4.64%	1.96%	2.24%	1.64%	9.10%	1.22%		3.14%	2.99%
% Rent Arrears (net) - Nov 14	4.77%	2.02%	2.19%	1.83%	9.62%	1.11%		3.09%	3.09%
% Rent Arrears (net) - Dec 14	4.79%	1.87%	2.12%	1.59%	9.80%	0.89%		3.77%	3.01%
% Rent Arrears (net) - Jan 15	4.75%	2.11%	2.35%	1.84%	10.05%	1.01%		4.28%	3.17%

Table 7 - % Rent Arrears (gross and net) by organisation October 2014 - January 2015

It is useful to look at the trends from the same period during 2014 to help understand whether the campaign has had an impact on arrears performance. In contrast to 2015, in 2014 there was a slight increase in the Group net % rent arrears figure from October 2014 to November 2014 (2.99% to 3.09%). The figure reduced slightly in December 2014 (3.01%) and continued to fluctuate in the early part of 2015.

Overall however, the data suggests that year on year there are similar fluctuations in the arrears performance figures (net and gross). It seems reasonable to conclude that the Rent First Campaign contributed to a small reduction in the rent arrears figure in November 2014 but that there is no evidence of a continuing trend of arrears reducing. Given the scale of arrears as compared to the income gains this is not surprising.

Landlord outcome 2

Progress towards a positive payment culture (where residents take greater responsibility for payment of rent) – Long term

This was identified as a long term outcome in the Theory of Change. Three indicators were selected to enable us to judge whether the outcome has been achieved:

1. Number of residents moving to Direct Debit payments (collect for Dec 14 - Mar 15 and Dec 15 - Mar 16 periods)
2. Number of Direct Debit payments that have bounced (collect for Dec 14 - Mar 15 and Dec 15 - Mar 16 periods)
3. Level of arrears amongst group contacted through campaign at 3 and 6 months after the campaign.

At only one month since the campaign it is not possible to credibly assess whether this outcome has been achieved. Further analysis will be needed over the coming months and this will be included in the 'follow up' evaluation report at the end of the financial year. There are also some limitations with the data we are able to report on from MIS which make the analysis difficult.

The outputs data provided us with the numbers of Direct Debits set up and Direct Debits amended during the campaign fortnight. The tables below show the figures for the campaign fortnight compared to the same fortnight period for 2014. The impact of the campaign in increasing activity around setting up and amending Direct Debits is evident.

Nearly four times as many Direct Debits were set up during the campaign period than the same fortnight the previous year and 97 more amendments were made to existing Direct Debits in 2015 as compared to 2014. As we didn't run a specific campaign in 2014 such significant increases can be expected. It may be useful to analyse trends over time (and on a monthly basis) to see whether there is a sustained month on month increase in the number of new Direct Debits.

16 November – 30 November 2015	No. new Direct Debits	No. amended Direct Debits
Rent First Campaign fortnight		
	80	136
Unpaid	2	9
Cancelled	3	4
17 November - 1 December 2014	No. new Direct Debits	No. amended Direct Debits
	39	22
Unpaid	1	1
Cancelled	7	2

Table 8 - New and amended Direct Debits for fortnight period in Nov 2014 and 2015

The second indicator for this outcome is the number of Direct Debit payments that were unpaid or cancelled in the months following the campaign as compared to the same time the previous year. This helps understand whether the customers who have made new Direct Debit payment arrangements are able to sustain them over time, and whether these were indeed appropriate and positive changes brought about through the conversations which took place during the campaign. The 2015 data relates specifically to the 80 new Direct Debits and the 136 amended Direct Debits agreed during the campaign. For 2014 the data provides a snapshot of the number of Direct Debits which were set up or amended during the last fortnight in November and the proportion of these which were unpaid or cancelled.

The most significant change seems to be a reduction from 2014 to 2015 in the proportion of new Direct Debits being cancelled (18% in 2014 to 2.5% in 2015). This suggests that the time spent supporting customers to consider their payment arrangements had a positive impact on the right decisions being made so that customers are better able to sustain their payments. This data only provides a snapshot view and it will be necessary to continue monitoring payment data over time in order to make a credible judgement of this outcome.

The third indicator for this outcome involves monitoring change in arrears for the customers contacted at the start of this campaign over time in order to understand whether the campaign has had a direct and sustained impact (benefit) on their accounts. For this inaugural campaign it was not possible to add the required functionality to MIS to track the original group of customers contacted. It would be beneficial to add a 'category' option to MIS for future campaigns in order to more fully understand the impact of the campaign and whether it leads to sustained behavioural change.

As a follow up to this report, the longer term outcomes will be analysed at the end of the financial year. As it is not possible to report on the third indicator (change in arrears for contacted customers over time) for this outcome, the follow up report will include a selection of case studies where individual accounts have been monitored to explore whether there is any evidence of sustained impact.



8.5 Findings – Customer outcomes

The customer outcomes in the Theory of Change were identified based on steering group discussions around how staff anticipated the campaign would impact on Accord customers. For this reason the post campaign customer engagement focused on both understanding whether the anticipated outcomes were the right ones (and whether there were any omissions) as well as providing an indication of whether customers experienced change and the outcomes were achieved.

The online survey was completed by 78 customers who were involved in the campaign and this data was supplemented by four more in depth informal telephone interviews with customers. The online survey results are included in Appendix 3. In this section each short term customer outcome is assessed in turn. This is followed by a discussion on additional customer outcomes which it may be worth exploring in the evaluation of future campaigns. It is important to note that the sample of customers who provided feedback may not be representative of our customer group, as it is probable that those who have had a positive (or extremely negative) experience will be the ones most likely to give their feedback. The larger the sample size, the more reliable the data which is captured.

Customer outcome 1

Increased knowledge of rent accounts, budgeting, money management (short term)

Customers were asked in the online survey whether, as a direct result of the campaign, they knew more about their responsibilities in terms of paying their rent. The aim of the campaign was not only to bring in increased income and reduce arrears levels for the Accord Group, but also to encourage customers to take more responsibility in managing their rent accounts and being able to keep up-to-date with their rent payments. In the context of welfare reform and universal credit customers who may not have previously been directly involved in paying their rent will be required to do so.

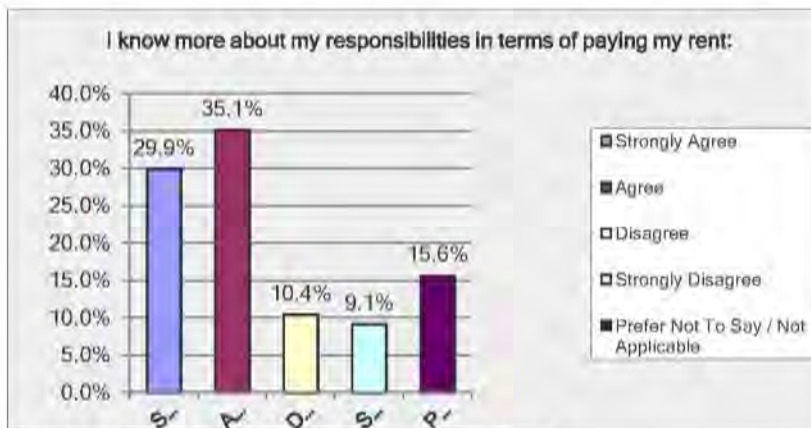


Chart 4 - Responses to Customer Survey Question 3

Chart 4 shows that 65% of customers felt more knowledgeable about their responsibilities in terms of paying rent as a result of the Rent First Campaign. In contrast, 19.5% of customers did not report any change in their level of knowledge and 15.6% declined to answer.

This covers one aspect of the outcome (knowledge of rent responsibilities) but does not unpick whether customers reported knowing more about budgeting and money management.

This aspect was picked up in some of the more detailed telephone interviews with customers. One customer spoke extremely positively about the support she had received from her housing officer around saving money and making more regular rent payments. She explained how her housing officer had encouraged her to use a money box (and provided her with one) and had helped her realise that she could manage her money and her spending more effectively and that she could afford to make payments. This housing officer support has had a sustained impact on the customer who now reports feeling much more confident about her financial situation. The customer went on to say that this particular housing officer has provided similar support around money management to her mum (also an Accord customer) and has made a big difference to her as well.

Another customer who was interviewed agreed that the campaign had made a difference to him in terms of his understanding of his rent account and his responsibility to pay his rent. He felt he had received excellent support from his housing officer who had helped him put a payment agreement into place.

Two out of four customers who were interviewed spoke in detail about their improved knowledge around rent accounts and money management. Over half of customers who responded to the online survey reported feeling more knowledgeable about their rent responsibilities. Although a small sample size, coupled together (and scaled up) this would suggest that the outcome of 'Increased knowledge of rent accounts, budgeting and money management' has been achieved for approximately half of the customers contacted through the campaign.

Customer outcome 2

Increased awareness of financial products and services (i.e. banking)

The outputs data which was collected locally included the number of customers who were signposted to set up a bank account. Across the entire the Group this was the case for 19 customers. This suggests that signposting to set up bank accounts was not required for many of our customers.

Although this outcome was identified ahead of the campaign, the scale of activity in relation to this outcome seems to be relatively small. The number of referrals to internal and external money advisers was also captured in the outputs data (10 referrals, including those to both internal and external advisers) which again suggests that this was not a key area of activity. Given the relatively low level of activity in relation to raising awareness of financial products

and services it was not deemed as appropriate to ask customers whether they had increased awareness of financial products and services as a result of the campaign. In conclusion, there is not sufficient evidence of this outcome being 'material' (relevant and significant) to warrant us collecting outcome indicator data and claiming the achievement of this outcome. It should also be noted that this outcome and the above outcome (increased knowledge of rent accounts, budgeting and money management) are closely linked and may be part of a 'chain of events'. It would be worth delving deeper into this ahead of any future campaign.

Customer outcome 3

Increased stability of tenancies (less at risk of eviction through reduction in arrears / setting up payment plans etc)

In order to make a judgement of whether this outcome has been achieved we have looked at customer responses to two questions from the online survey. It is important to bear in mind that this was included on the Theory of Change as a 'customer outcome', that is a change that customers experienced based on their perception of how secure or otherwise they feel.

Chart 5 shows that 43% of respondents agreed or strongly agreed that the Rent First campaign had made them feel more secure in their tenancy compared with 34% who disagreed (22% declined to answer this question).

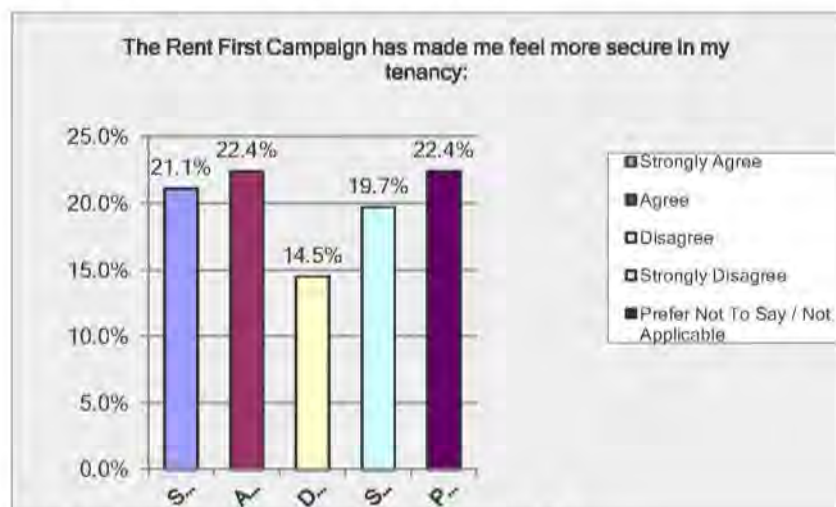


Chart 5 - Responses to Customer Survey Question 8

Chart 6 (below) illustrates that 45% of respondents agreed or strongly agreed that the campaign had helped them reduce their arrears whilst 27% of respondents disagreed (and 27% declined to answer. The relevance of this question is based on the assumption that having reduced arrears would contribute towards customers feeling more secure in their tenancy.

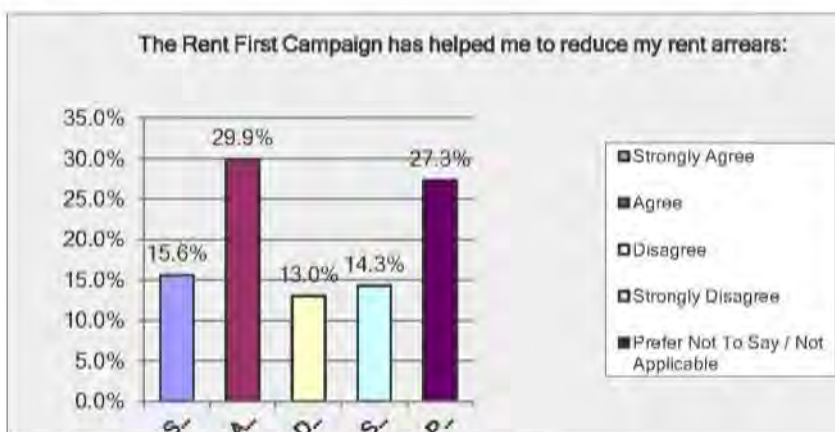


Chart 6 –Responses to Customer Survey Question 1

In summary, we can conclude that for over just over 40% of customers questioned, the outcome of increased stability of tenancy was achieved.

It is worth noting that all four of the customers interviewed spoke very positively about their housing officers and emphasised the importance of their relationship in making them feel secure and supported to manage their tenancy. The sample of customers interviewed was drawn directly from those who had completed the online survey which means it is most likely that those happy to engage will have had positive experiences. However, the data for this outcome does suggest that there is a link between those feeling secure in their tenancies and those customers feeling that they have a good relationship with their housing officer.



Chart 6 - Responses to Customer Survey Question 4

Chart 6 shows that 58% of customers who responded to the online survey agreed or strongly agreed that Accord supports them to manage their tenancy, compared to 27% who don't feel that Accord supports them. In order for customers to experience the outcome of 'Increased stability of tenancy' as a direct result of the campaign it seems reasonable to expect that they feel supported by Accord to manage their tenancy. This data reinforces the above conclusion that just over 40% of our customers may feel greater stability in their tenancy as a result of the campaign.

Customer outcome 4

Change in perception of Accord as landlords - can offer support to residents to help them manage finances

The telephone interviews with customers provided an opportunity to explore in more detail whether the campaign had in any way altered customers views about the Accord Group. Given the small sample size it is not possible to draw a robust conclusion on the achievement of this outcome.

As mentioned above, all four of the customers who were interviewed spoke very positively about their housing officers and the importance and strength of those relationships. They gave specific examples about how their housing officers had supported them to save money and put payment arrangements into place.



Chart 7 - Responses to Customer Survey Question 2

Chart 7 shows that over half of the customers who responded to the survey (55%) would be more likely to contact their housing officer to discuss rent matters, whereas 30% did not feel the campaign had impacted upon this. This in itself demonstrates the value of the campaign in strengthening relationships between customers and housing officers. Scaled up this would

mean that 1895 households will be more likely to contact their housing officers to discuss rent matters.

One customer spoke less positively about his experience of the campaign. His housing officer was aware of the low level arrears on his account and an arrangements had been made before the campaign for the arrears to be paid off. The housing officer was on leave during the campaign and the customer felt that the subsequent communications he had over the phone and in the area office could have been handled better. During the campaign the customer agreed with a member of staff to bring forward his payment to clear the arrears but he received a further call about his account from another member of staff who was unaware of this agreement. The customer spoke about his strong relationship with his housing officer and how during the campaign he felt as though he was being "treated like a number or an account and not as a person". In spite of his experience, he strongly agreed with the premise of the campaign and felt future arrears campaigns should take place.

Other comments from the interviewed customers were:

I already feel that I get really good support from Accord, much more that I would get from a private landlord.

I am a very satisfied Accord customer.

I am happy with the campaign and in particular with my housing officer.

From the four interviews there is only one instance where this outcome seems to have been achieved. This customer already saw his housing officer regularly but as a result of the campaign and with the support of his housing officer, he spoke openly about his arrears and set up a new payment agreement. All four customers spoke about the strong relationships with their housing officers and were appreciative of the ongoing support they received in relation to managing their finances. A larger sample size would be needed to explore this outcome in greater depth.

As mentioned earlier in this report the outputs data indicated that referrals to Money Advice Services were not a significant part of the campaign. However, chart 8 (below) shows that 42% of residents strongly agreed or agreed that as a result of the campaign they would be more likely to seek support from Accord's Money Advice Service (whilst 37% of residents disagreed with this statement). This suggests that even though there was not a large number of referrals made during the campaign, conversations did take place with customers about the support services Accord offers, and just under half would as a result of the campaign be more likely to seek money advice support. It seems reasonable to assume that at least some of the 42% were not already aware of the support on offer.

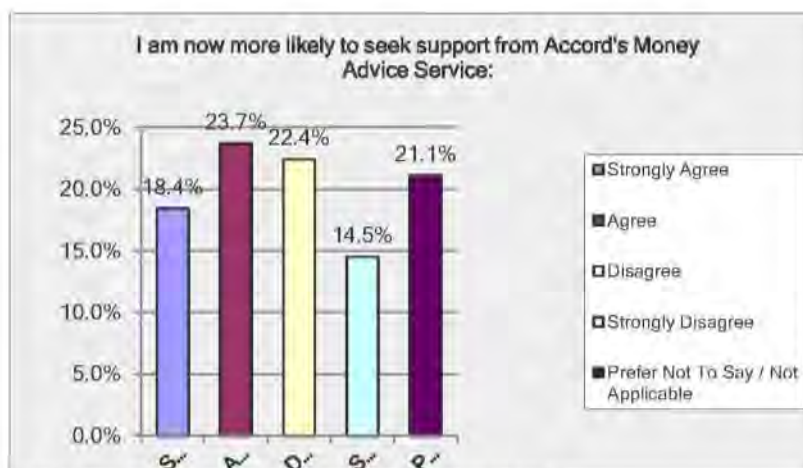


Chart 8 – Responses to Customer Survey Question 6

Customer outcome 5

Increased financial capability (around budgeting, access to financial services, money management skills, likelihood of seeking support) - Long term

As this is a longer term outcome which it is hoped the campaign will contribute to, it is not yet possible to assess whether it has been achieved. The indicators identified for this outcome were the number of referrals (leading to ongoing support) to money advisers and this support leading to the achievement of money adviser outcomes as per their service monitoring and evaluation framework. For this outcome it will be important to take attribution into account. That is, the proportion of the outcome for which the Rent First Campaign can take the credit.

Given the relatively small number of customers (a total of 10) referred to the Money Advice service during the campaign it does not seem likely that this will be a 'material' outcome from the campaign. Perhaps there are alternative indicators which could be used. However, it will only be through ongoing customer involvement that we will be able to truly understand whether there are any sustained benefits to customers from the support they received during the campaign. Inviting customers to be part of the planning process for future campaigns and refining the outcomes reported on based on their experiences will improve our evaluation of future campaigns.

Additional customer feedback

The online survey asked customers whether they felt more in control of their finance as a result of the campaign. Chart 9 shows the results: 39% of customers strongly agreed or agreed, 33% disagreed and 28% declined to answer. It would be useful to unpick this change further to identify whether this sense of control is part of the increased knowledge of rent accounts, budgeting and money management outcome or whether it feeds into the increased stability of tenancies outcome (or whether it contributes to both).

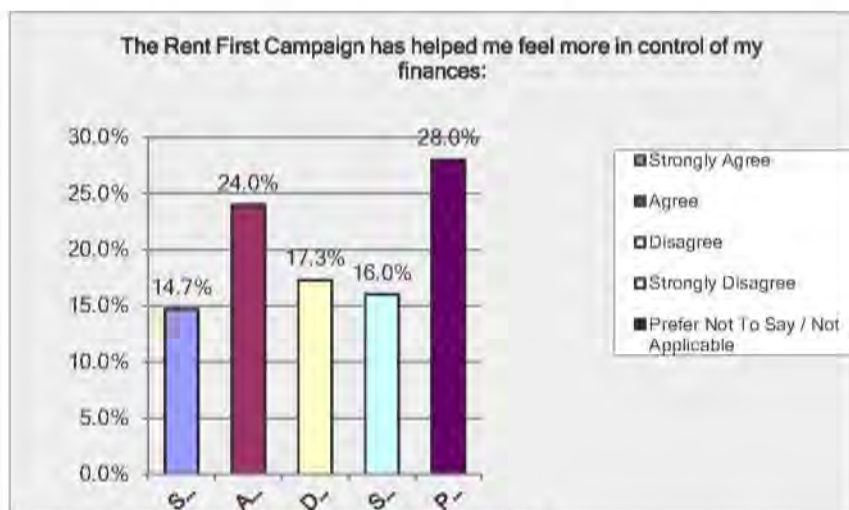


Chart 9 – Responses to Customer Survey Question 5

In conclusion, inviting customers to be involved in the development of a revised Theory of Change ahead of future campaigns would be beneficial in order to better understand the 'journey of change' and the 'chain of events' i.e. how the outcomes identified through this campaign link together. Perhaps the longer term outcome of 'increased financial confidence' is a more appropriate description of the change which some of our customers are experiencing.

8.6 Findings from staff survey

Staff outcomes were not included in the original Theory of Change. It was not anticipated that being involved in the campaign would generate additional value to staff above and beyond the benefit(s) they get from undertaking their 'usual' roles. This is in line with the majority of SROI analyses, where outcomes for staff are rarely claimed and can only be legitimately 'valued' if they are evidenced to be significantly more than what would be reasonably expected.

All staff involved in the campaign were asked to complete an online survey and 34 out of 78 members of staff responded. The full responses are in included in Appendix 4 and a selection of comments has been picked out below.

The survey included a question on whether staff got anything personally out of their involvement in the campaign. Twenty eight staff responded positively and provided a range of comments to explain their reasoning.

Did you get anything personally out of being involved?

I enjoyed the opportunity to work with and experience the roles of another team. It was educational to learn about the diversity of the roles and knowledge staff need to carry out their daily tasks. I was really proud to be able to help this busy team.

Yes, more information about what the Housing Teams deal with, and a good sense of the teamwork that takes place - very inspiring.

Team spirit and achievement.

More in-depth knowledge of higher rent arrears actions, more action in rent arrears, stronger knowledge base of how to handle tricky customers, stronger skills in high-pressure environments, better rapport with managers.

I felt more confident in my approach to arrears.

Staff were asked how the campaign was received by residents. Responses were varied, with some staff feeling the campaign was received very positively, others feeling it wasn't received well at all and others again saying that it was received well by some but not all of customers.

From your experience, how was the campaign received by residents?

Varied from resident to resident – some appreciated it, some hated it.

The invoice upset a lot of residents, but it also alerted some people who weren't aware they were in arrears to clear their accounts.

I didn't have any negative feedback.

Not very well. Most tenants were very upset especially as a number of them had made very recent agreements to pay their arrears.

70% well, tenants happy to arrange new payment plans, 30% did not want to talk about their rent at all.

Some angry, some frightened and some didn't realise.

Shock to the system, even for those with agreements..

The ones I contacted seemed a little disgruntled but from what I am aware they did make payments.

From the customers I engaged with there was a positive response. I experienced no negativity and believe this was a lot to do with the approach by staff and the support in place for customers who were struggling.

When asked what worked well in the campaign the main themes of the responses were: teamwork, sending out invoices rather than letters and the persistence of the approach.

What did you think worked well in the Rent First Campaign?

The fact that everyone was so dedicated.

The invoices sent out a clear message that rent was owed immediately.

Teamwork, everyone having a clear 'mission'.

Managers being involved, it gave a greater impact on difficult cases.

Staff were asked whether they felt the campaign should run again next year and 31 out of 34 respondents said 'yes'. Two members of staff commented that the campaign should not be so close to Christmas and two individuals expressed the need to focus on rent collection continuously and not just for set periods.

Staff were also asked what changes they would make to future campaigns. The timing of the campaign was again mentioned with five comments about not running it so close to Christmas. Another theme mentioned by six individuals was making sure there was a clearer message for those with a payment plan already set up and those who receive Housing Benefit payments in arrears. A number of examples were given where customers received invoices which did not take into account agreements which were already in place and being sustained.

Were there any 'missed opportunities'. What more could we have done?

We should be promoting a 'rent first' culture ongoing.

We should ensure that we play to our staff's strengths and only use staff who have extensive debt recovery experience to chase the actual arrears.

Had external agencies such as CAB, and other advisory organisations to hand to offer a more rounded service.

Target those who pay in arrear with UC info for advance payments.

The final two questions in the staff survey relate to the landlord longer term outcome of promoting a positive payment culture. Firstly, staff were asked whether the campaign had an impact on relationships with customers (a crucial part of a positive payment culture is strong relationships), and this was followed with a direct question about whether the campaign has helped to promote a positive payment culture.

Do you think the campaign has made a difference to our relationship with customers?

Yes, its made them aware that it matters to us that they are in debt and we care enough to get them out of it.

I think it has. It has shown that we are firm and serious about rent collection, and that we are willing to work with them to ensure they keep their tenancy with us.

Maybe not initially, but if we keep in regular contact from this point forward it will.

Overall relationship with residents is always going to be challenging when dealing / asking for rent money and it's getting into the mind set of residents that rent payments are the first payment that they need to make and hopefully the seeds have been sown.

With some it has helped as they have had an opportunity to not just sort out their rent account but also talk about other tenancy issues.

Not immediately, but I think that should this become part of the culture of the Group, then this should become more deeply embedded in the customer psyche.

Of 30 responses 16 members of staff felt that the campaign had made a difference and the remaining 14 were not sure or didn't feel that the campaign had impacted on relationships.

When asked whether the campaign had helped to promote a positive payment culture the majority of staff answered positively, commenting that they felt the campaign had been helpful, or that over time, they hoped to see the focus on arrears and the impact continue.

Do you think the campaign has helped to promote a positive payment culture?

Without doubt, and this can only grow with future campaigns.

For some, yes, but not all tenants. We must continue to ensure rent is paid in advance and that we all give the same message. A lot of the tenants I spoke with have never been advised to pay rent in advance.

Only if we stay on top of it and have regular dialogue with people struggling to pay.

Yes and no, some residents still argue that their current payment plans are good enough but other residents have altered their payment plans or just paid off their debt in bulk.

No, but I think it could over time if it became a regular feature, structured correctly and the actual objective of the campaign clearly and widely communicated to the tenants.

The key findings from the staff survey are summarised below:

- On the whole the campaign was well received by customers.
- Sending out invoices rather than letters sent out a message that we are serious about arrears.
- Some customers were unhappy about receiving invoices particularly where payment plans were already in place and they did not feel that it was appropriate to be sent invoices which did not take this into account.
- Over half of staff felt that the campaign had helped strengthen our relationship with customers.

- Many customers were not aware of the campaign until they received an invoice. (This was backed up by the four detailed customer interviews as none of these customers knew about the campaign in advance of receiving an invoice).
- In general staff were very supportive of and spoke positively about the campaign. They felt it had had the desired impact and was a step in the right direction in terms of 'being serious about arrears' and building awareness amongst residents around the support we can offer.



9. Discussion of results

The table below summarises the evaluation findings:

Outcome	Achieved?	Detail
Landlord outcomes		
Increased income (through reduction in rent arrears)	Yes - £167, 408 additional income collected during the campaign fortnight. Small reduction in the Group-wide % Rent Arrears figures in November 2014 but no evidence of a continuing trend of arrears reducing.	Even with the additional income collected the campaign did not have a significant impact on group rent collection performance data
Progress towards a positive payment culture (where residents take greater responsibility for payment of rent)	Long term outcome - not possible to assess yet. There is an early indication of more people setting up DDs and amending DDs during campaign and a greater proportion of these being able to sustain these arrangements.	It is not possible to analyse change in arrears for involved customer over time due to MIS functionality. Selection of case studies to be included in follow up report.
Improved negotiating power for Accord Group - seen favourably by lenders	Long term outcome	Too early to say – consider whether this is a 'material' outcome in follow up report.
Increased investment back into business as a result of reduction in arrears	Long term outcome	Too early to say – consider whether this is a 'material' outcome in follow up report.
Customer outcomes		
Increased knowledge of rent accounts, budgeting, money management	Achieved for approximately half of the customers (1723) contacted through the campaign.	Based on findings from the customer survey and in-depth interviews which have been scaled up to the number of customers contacted.
Increased awareness of financial products and services (i.e. banking, budgeting)	There is not sufficient evidence of this outcome as being 'material'	Explore link with this and above outcome to understand 'chain of events' ahead of future campaigns.
Increased stability of tenancies (less at risk of eviction through reduction in arrears / setting up plans etc)	Approximately 40% of our customers (1379) may feel greater stability in their tenancy as a result of the campaign.	Based on findings from the customer survey and in-depth interviews which have been scaled up to the number of customers contacted.
Change in perception of Accord Group as landlords - can offer support to residents to help them manage finances.	Some evidence of this outcome from in depth interviews (reported in 1 of 4 interviews) It seems reasonable to assume that at least some of the 42% (1447 customers) who would be more likely to seem support from Accord's Money Advice Service after the campaign were not already aware of the support on offer. In terms of relationships with	Based on findings from the customer survey and in-depth interviews which have been scaled up to the number of customers contacted.

	housing officers, 1895 households are now more likely to contact their housing officers to discuss rent matters.	
Increased financial capability (around budgeting, access to financial services, money management skills, likelihood of seeking support)	Long term outcome	Given the small number of referrals to Money Advice Services it does not seem likely that this will be a 'material' outcome.

Table 9 - Summary of findings

For some of the longer term outcomes further evaluation (focusing on both materiality and achievement) will be required over the coming months. These will be assessed in the follow up report at the end of the 2015-6 financial year.

Becoming more outcomes focused represents a step forwards from the primarily outputs based impact assessments which we have been carried out in the past. Customer engagement is a vital part of this progression as we attempt to understand the wider 'value' of the campaign from the perspective of different stakeholder groups. Exploring the relationship between customer outcomes and the impact the achievement of these can have on our bottom line is going to be critical and having a dedicated member of staff able to provide this insight will be of great benefit.

The Rent First Campaign has been a success, both in terms of the amount of income which was brought into the organisation and in terms of building customer relationships, enabling more conversations around rent and beginning the journey towards a more positive payment culture. Landlord and customer outcomes contribute to the overall impact of the campaign.

In terms of understanding the proportion of value generated by different outcomes, the additional income figure is straight forward to analyse as it is a precise monetary figure. In the past customer outcomes such as the ones included in this evaluation have tended to be viewed as 'intangible benefits'. Over recent years however, there has been significant research into 'wellbeing valuations', making it much more credible now to assign values to softer outcomes. Although assigning values is beyond the scope of this evaluation, it is useful to introduce some of the techniques which can enable us to place a value on 'softer outcomes' so we can start to understand the amount of benefit generated by different outcomes.

An example is the HACT wellbeing valuation tool⁷ which considers the impact of a service on people's self-reported wellbeing through calculating the exact amount of money that would produce the equivalent impact on wellbeing. Another example is the Global Value Exchange⁸ website which includes a data bank of valuations.

The HACT values in the table below are part of the social value bank and have been included in this report to demonstrate the monetary value which can be credibly claimed in terms of increased sense of wellbeing for customers in relation to improved financial situation.

⁷ <http://www.hact.org.uk/social-value-bank>

⁸ <http://www.globalvaluexchange.org/>

This is not to say that our customers achieved these outcomes through this campaign. However, the support we offer our customers (both through our housing officer and money adviser roles) has the potential to contribute to their improved sense of wellbeing around financial inclusion.

We are not suggesting that the Rent First Campaign alone has enabled customers to move from 'having difficulties paying their rent', to 'not having difficulties'. The monetary figures below do however highlight the potential value to our customers wellbeing of being in improved financial situations, which would also in turn impact on the organisation bottom line.

Outcome	Average value	Description of outcome
Able to pay for housing	£7,347	In the last 12 months have you had any difficulties paying for your accommodation?
Relief from being heavily-burdened with debt	£9,428	If you are in debt, how much of a burden is that debt?
Able to save regularly	£2,155	Do you save on a regular basis of just from time to time when you can?

Table 10 - Sample of values from HACT social value bank

10. Recommendations

Next steps

The final stage of this evaluation will take place during the final quarter of this financial year. This will involve monitoring the longer term outcomes identified in the Theory of Change, primarily in relation to whether there is sustained behavioural change and evidence of a movement towards a 'more positive payment culture'. The rent collection figures for January 2016 will also be analysed in relation to whether the predicted increase in income materialises. A sample of case studies will be produced for accounts which were in arrears and contacted through the campaign to help understand the duration of impact. A short follow-up report summarising these findings will be produced in April 2016.

Evaluation

The Rent First Campaign was used to trial and showcase our new approach to impact measurement, drawing on social value principles and based on a Theory of Change. It is not suggested that such an in-depth evaluation report be produced for every project. However, given the external pressures on housing associations, impact measurement is more crucial than ever to support business planning and budget allocation. Across our activities and service areas we should design our evaluative approach from the outset and ensure that we commit appropriate time and capacity to gathering evidence about how much difference our project or service makes.

Customer engagement should be at the heart of this process. We should build on this initial experience and involve customers fully in the planning of future arrears campaigns, including the development of a revised Theory of Change and the choice of evaluation tools.

Insight and intelligence

As the Group now has an in-house 'insight officer' there is a real opportunity for us to take the learning from this campaign and start to delve deeper into the impact on customer behaviour in relation to arrears, payment methods and the extent and duration of any change. Over the coming months the insight officer will work with the data already collected to support our understanding around what a 'positive payment culture' looks and feels like in relation to our customer segmentation and profiling data.

One of the comments made by frontline staff was that updating the manual spreadsheet in addition to accounts on MIS was time consuming. Although not ideal, the manual spreadsheet was vital for tracking the amount of additional income brought in during the campaign fortnight. It was not possible to report this in MIS and as demonstrated through the Group-wide performance data, the impact of the campaign was not evident in the context of income collection and rent arrears performance indicators.

For this campaign action codes were used in MIS to report on new and revised payment arrangements. This outputs data was extracted from MIS. There are however inconsistencies with the use of action codes across the Group which it would be useful to focus on ahead of future campaigns.

For any further arrears campaigns it would also be of great benefit to add the required functionality to MIS in order to track customer groups (by adding a 'category') and more fully understand the duration and extent of impact on customer rent accounts.

Communication of the campaign

Although the campaign was widely publicised to staff and customers beforehand, both customer and staff feedback included comments about customers being unaware of the campaign and shocked to have been contacted about their arrears. For future campaigns is there any more we can do in terms of promoting the campaign? Are there other communication methods we can use and did we get the timing right this time?

One of the main areas of staff feedback was around the clarity of the message on the invoices that were sent out. For future campaigns we should learn from what worked well (most staff felt that sending invoices rather than letters prompted a positive impact) and what didn't work so well (the message for customers already on payment plans was less clear and some felt they were contacted in error).

A small number of comments were also received from staff about the accessibility of literature. One of the learning points identified by Care and Support was that they have a number of customers who do not speak English and for future campaigns it would be helpful (if possible) to make marketing and evaluative materials available in different languages.

One of the longer term outcomes identified in the Theory of Change was 'Increased investment back into the business as a result of reduction in arrears'. The follow up evaluation report at the end of the financial year will consider this outcome in more detail. However, once it has been established whether there has been investment back into the business and particularly in relation to assets, this could be a useful theme for promoting future arrears campaigns. Helping customers understand what difference it makes to them if they are not in arrears could be a powerful message.

Crucial role of housing officers

One of the central themes from the customer engagement was the importance of the relationship customers have with their housing officer. All four of the customers interviewed spoke very positively about their housing officers. They were appreciative of the support they received and attributed this relationship to them being able to turn around their arrears.

One of the key factors behind the success of the campaign was the increased staff capacity to focus on arrears during the campaign fortnight. Although customers may not like that they were contacted by people other than their housing officer, it does seem that this helped bring in additional income. For future campaigns making sure that staff who have contact with customers are as well briefed and knowledgeable about arrears as possible will again be important.

Operational aspects

Both staff and customers commented on the timing of the campaign and it being too close to Christmas. It would be worth considering the timing of future campaigns, what do we think would be the optimum timing and frequency for campaigns. Have other organisations had differing success levels depending on the timing of arrears campaigns? Having established a baseline measure of the impact of this inaugural campaign we will be well placed to analyse the extent to which timing / theme makes a difference to the level of impact.

For this inaugural campaign money advice and jobs and skills were included as outcomes in the Theory of Change but the campaign led to only a small number of referrals to these services. For future campaigns we need to be clear about our message and the services we can offer our customers. Given the achievement of customer outcomes the arrears campaign represents a significant opportunity to make even more of a difference to our customers. Getting the message right and prioritising what that should be will be vitally important. Is there the potential for future campaigns to be themed and could future campaigns relate to our interventions across the five domains?

Appendix E: affordability checklist and assessment forms

VERIFICATION AGREEMENT

Name _____

Address _____

- This verification is to identify you and the needs of yourself and your family
- I/We understand that this verification interview is one part of the pre-tenancy checks that Charter will carrying out to assess my/our application. Other checks may include, but are not limited to, internet search, medical references and police checks, including a request by Charter to any relevant police force for them to share the details of any criminal issues or convictions that I/we may have.
- The information I/we provide is true and correct to the best of my knowledge. If the information I/we provide is false information and is deemed to mislead, or information is concealed in order to access housing it may disqualify me from further consideration for housing.
- I/We hereby consent for the information provided to be used for the purpose of processing my/our application for housing with the Association and any other purpose deemed relevant to my/our tenancy. I understand that this processing will include the contacting of any previous Landlords together with other statutory authorities in connection with my/our application.
- I/We have voluntarily supplied my/our National Insurance Number(s) and I/we understand that it may be used for the purposes of identifying or tracing me/us if I/we owe any debt to the Association as a result of obtaining a tenancy.
- I accept that my photograph will be taken and stored against my application to help combat tenancy fraud. Other documents used to identify me (eg, passport or driving licence) will be copied and stored against my application.
- I/we authorise you to make or handle any enquiries that you wish, both now and in the future, with any recognised Credit Reference Agency, Fire Service, Housing Association, landlord, Council Department, Department of Works and Pensions, Gas, Water and Electricity, with regard to granting a tenancy, ongoing monitoring of the tenancy, recovery of any former tenant arrears and the prevention/detection of fraud. In addition, I/we understand and agree that my/our payment record and details of any instalment agreement entered into and the conduct of that instalment agreement may be made available to any recognised Credit Reference Agency.
- I/we agree that my details may be passed on to an energy company to set up my utilities account.
- I/we acknowledge that this disclosure form authorises the relevant agencies to discuss and disclose confidential and protected information concerning me/us.

Signed by Applicant 1 _____

Date _____

Signed by Applicant 2 _____

Date _____

Charter Verifying Officer _____

Charter Officer (Print Name)

Additional Signatures

Agency/Job Title

Signature of Worker

Signed by Trustee

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Welfare Reform

Personal Details

	Applicant 1	Applicant 2
Title		
First Name		
Surname		
Known by any other names?		
Date of Birth (if under 18 then trustee required)		
Gender		
Marital Status		
Sexual Orientation	Gay Man (homosexual) Gay Woman (lesbian) Bisexual Heterosexual (straight) Prefer not to say	Gay Man (homosexual) Gay Woman (lesbian) Bisexual Heterosexual (straight) Prefer not to say
Religion		
National Insurance Number		

	Applicant 1	Applicant 2
Phone Number(s)		
Email Address		

	African	Arab	Asian	Bangladeshi	British	British English	British Irish	British Scottish	British Welsh	Caribbean	Chinese	Combination of Groups	European	Gypsy / Romany / Irish Traveller	Indian	Irish	Pakistani	Somali	Vietnamese	Other	Refused
Asian																					
Black																					
Mixed																					
White																					
Other																					

Other Household Members

First Name	Surname	Gender	Date Birth	Of	NI Number	Relationship
Please note – a person with 3 or more children is likely to be affected by the benefits cap (see back page for more details)						

Is anyone in the household pregnant?

Yes

☐

No

☐

If _____ yes, _____ who _____ and _____ what _____ is _____ their _____ due date? _____

Do you have any other children who do not live with you?

Yes

☐

No

☐

If yes, please explain further

Immigration Status

Are you a UK Citizen?

Yes

☐

No

☐

If not, what is your immigration status?

EU Citizen

☐

Leave to remain (date.....)

☐

Indefinite leave to remain

☐

Asylum seeker

☐

Other/going through due process

☐

Do you have recourse to public funds?

Yes

☐

No

☐

Current Housing

	Applicant 1	Applicant 2
Current Address		
	c/o address? Yes <input type="checkbox"/>	c/o address? Yes <input type="checkbox"/>
Is Applicant Homeless?		
Start Date of Tenancy		
Property Type	House	House
	Flat	Flat
	Bedsit	Bedsit
	Room in Shared House	Room in Shared House
	Other (please specify)	Other (please specify)

Number of Bedrooms				
Tenure Type	Care		Care	
	Charter Tenant		Charter Tenant	
	Family/Friends		Family/Friends	
	Foster Parents		Foster Parents	
	Home Owner		Home Owner	
	Hostel		Hostel	
	LA Temp Housing		LA Temp Housing	
	Other RSL		Other RSL	
	Private Renting		Private Renting	
	Supported Housing		Supported Housing	
	Other (please specify)		Other (please specify)	
Tenancy Type	Assured		Assured	
	Assured Shorthold		Assured Shorthold	
	Secure		Secure	
	Other (please specify)		Other (please specify)	
Landlord and/or Landlord Managing Agent	Not applicable		Not applicable	

Landlord Contact Details and Address				
	Not applicable <input type="checkbox"/>		Not applicable <input type="checkbox"/>	
Proposed Tenancy Type with Charter – for example: *Home owners will have an AST until they sell their home *Secure or Assured tenants of another RSL will be granted an Assured tenancy *Secure tenants of CHARTER ONLY will be granted a Secure tenancy *U18's will be Equitable	Assured		Assured	
	Assured Shorthold (AST)		Assured Shorthold	
	Equitable (trustee needed)		Equitable (trustee needed)	
	Secure		Secure	
	Starter		Starter	
	Other (please specify)		Other (please specify)	
Proposed Tenancy	Sole <input type="checkbox"/>			
	Joint <input type="checkbox"/>			

Previous Address (provide 5 years address history)

Applicant 1

Address	Start Date	End Date	Landlord	Reason for Leaving

Address	Start Date	End Date	Landlord	Reason for Leaving

Applicant 2

Address	Start Date	End Date	Landlord	Reason for Leaving

General Tenancy Questions

	Applicant 1		Applicant 2	
Is this either applicant's first tenancy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has either applicant had an RSL tenancy before? (PROMPT – Discussion around current or former tenant arrears – see P15)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, please give details				
Does either applicant have any pets?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is yes, please give details				
Are pets allowed at the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Is Pet Agreement Required at the letting?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		

Further info				
	Applicant 1		Applicant 2	
Are you moving due to	Current accomm overcrowded	<input type="checkbox"/>	Current accomm over crowded	<input type="checkbox"/>
	Current accomm unsuitable	<input type="checkbox"/>	Current accomm unsuitable	<input type="checkbox"/>
	Do not like neighbourhood	<input type="checkbox"/>	Do not like neighbourhood	<input type="checkbox"/>
	Domestic Violence	<input type="checkbox"/>	Domestic Violence	<input type="checkbox"/>
	Harassment	<input type="checkbox"/>	Harassment	<input type="checkbox"/>

	Homelessness (Non Statutory)		Homelessness (Non Statutory)	
	Homelessness (Statutory)		Homelessness (Statutory)	
	Moving closer to family		Moving closer to family	
	Moving due to employment		Moving due to employment	
	Moving to give support		Moving to give support	
	Moving to receive support		Moving to receive support	
	Want own accommodation		Want own accommodation	
	Under Occupation		Under Occupation	
	Other (please specify)		Other (please specify)	
Have you or anyone in the household had any legal action taken against any tenancy? (e.g. NSP, NTQ, 28 day notice, injunction)	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please give details	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please give details		
Has anyone in the household ever had any other type of warnings or tenancy action taken against them, not mentioned previously?	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please specify	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please specify		
Please tell us what the outcome was				

Has anyone in the household ever been evicted or refused accomm?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please give details		

Where do you want to live?

	Applicant 1	Applicant 2
Including the area that you are being considered for, please put in order your three preferred areas to live in (please note, this will not result in a different property being offered to you)	1. 2. 3.	1. 2. 3.
Do you have friends/family in the area you are being considered for?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please tell us whom (such as parents, siblings, other relations, friends etc)		
If no, please tell us where your support networks are (ie. friends and family)		
Do you know your way around local services within the area you are being considered for (bus stops, HB office, job centres, schools, Doctor Surgery etc)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are there any individuals that you feel unsafe to be around in the area you are being considered for?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please can you give us details and what concerns you have		

Further Info

General Health Questions

	App 1	App 2	Other Household member	Further Info
Has anyone in the household recently left hospital/out patients	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Is anyone in the household on medication to deal with their illness/disability	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Are you registered with a GP?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Does anyone in the household have difficulty accessing bed/bath etc and need adaptations	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	

Further info**Medical/Health Questions**

	App 1	App 2	Other household member	Further info (if past issues, please detail below)	Receiving assistance for this?
Mental health (past or present)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Learning Difficulties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Difficulty Reading or Writing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Visual Impairment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Hearing Difficulty	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

External Agencies/Support

	App 1	App 2	Other Household Members	Current	Previous	Agency Details Name and contact details
Carer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Informal Carer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Social Worker (Adult)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Social Worker (Child family) or	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Occupational Therapist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Aftercare Worker	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Health Visitor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Support Worker	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
CPN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other CMHT Involvement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Youth Offending Team	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Drug/Alcohol organisations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Probation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Debt/Agency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Further Info						

Offending Information

	App 1	App 2	Other Household member	Further info
Does anyone in the household have any criminal convictions?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, please give details				
Has anyone in the household ever had to sign the Violent and Sex Offender Register?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Has anyone in the household ever served a prison sentence?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Does anyone in the household have any criminal offences pending?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Is anyone in the household currently on police bail for any criminal offences?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	

If yes, please give details	
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Further Info

**Money/Debts/Income and Expenditure
Work/Employment Status**

	App 1	App 2	Further Info
Employed (up to 16 hours)	<input type="checkbox"/>	<input type="checkbox"/>	Number of hours
Employed (16-30 hours)	<input type="checkbox"/>	<input type="checkbox"/>	Name of employer
Employed (30+ hours)	<input type="checkbox"/>	<input type="checkbox"/>	Address of employer
Student (part time or full time)	<input type="checkbox"/>	<input type="checkbox"/>	Part Time / Full Time Name of College/Uni Address

	App 1	App 2	Further Info
Training	<input type="checkbox"/>	<input type="checkbox"/>	Part Time / Full Time Name of Training Provider Address
Retired	<input type="checkbox"/>	<input type="checkbox"/>	State Pension <input type="checkbox"/> Private Pension <input type="checkbox"/> Pension Credit <input type="checkbox"/>
Unemployed (up to 6 months)	<input type="checkbox"/>	<input type="checkbox"/>	Benefits in this period
Unemployed (6-12 months)	<input type="checkbox"/>	<input type="checkbox"/>	Benefits in this period
Unemployed (12+ months)	<input type="checkbox"/>	<input type="checkbox"/>	Benefits in this period
Self Employed	<input type="checkbox"/>	<input type="checkbox"/>	
Other	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have any working history?	Details		
Are any other members of the household in paid employment?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Details	

General Questions

	App 1	App 2	Further info
Does any of the applicants have rent arrears with a previous or current landlord?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Is there a payment plan set up to address these arrears?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have any of the applicants claimed HB before? If currently claiming is it paid direct to you or your landlord?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Are you aware of any HB overpayments outstanding, currently or previously?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have any of the applicants ever had their benefit sanctioned/suspended?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have any of the applicants had a crisis loan/budgeting loan or DAF/Social Fund or IAP or EAP previously?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have any of the applicants had a CCJ, been declared bankrupt or had a DRO previously? (Including current circumstances)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	

Does anyone in the household have any third party deductions? E.G. fines, utility arrears etc?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Further info (if an applicant has been on the same benefit for at least six months, without a break, then they can qualify for a Budgeting loan)			

Debts

	App 1	App 2	Further Info
Does anyone in the household have any debt with the following?	Gas <input type="checkbox"/>	Gas <input type="checkbox"/>	
	Electric <input type="checkbox"/>	Electric <input type="checkbox"/>	
	Mobile <input type="checkbox"/>	Mobile <input type="checkbox"/>	
	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	
	Water <input type="checkbox"/>	Water <input type="checkbox"/>	
	TV Licence <input type="checkbox"/>	TV Licence <input type="checkbox"/>	
	Service Charges <input type="checkbox"/>	Service Charges <input type="checkbox"/>	
	Court fines <input type="checkbox"/>	Court fines <input type="checkbox"/>	
	Council Tax <input type="checkbox"/>	Council Tax <input type="checkbox"/>	
	Credit Card <input type="checkbox"/>	Credit Card <input type="checkbox"/>	
	Other <input type="checkbox"/>	Other <input type="checkbox"/>	

	App 1	App 2	Further Info
Does anyone in the household have any outstanding loans with the following?	Pay Day Loans <input type="checkbox"/> Brighthouse <input type="checkbox"/> Catalogues <input type="checkbox"/> Other <input type="checkbox"/>	Pay Day Loans <input type="checkbox"/> Brighthouse <input type="checkbox"/> Catalogues <input type="checkbox"/> Other <input type="checkbox"/>	
Does anyone in the house have a bank account?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
If no, where is your money paid into?			
Does anyone in the household have home contents insurance?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Do any of the applicants have a savings account?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	How much?
Does anyone in the household have assets? (e.g. land or property)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Is the combined household income £30,000 or more?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Further info			

Debts

Amount £	For	Weekly Repayments
Total Weekly Repayments		

Further info

Income

Income	App 1	App 2	Details/Frequency
Wages	£	£	
Student Loan	£	£	
Housing Benefit	£	£	
Council Tax	£	£	
Income Support	£	£	
Universal Credit (Refer to Income Team)	£	£	

Income	App 1	App 2	Details/Frequency
Job Seekers Allowance (income/contributory)	£	£	
Child Tax Credit	£	£	
Working Tax Credit	£	£	
Incapacity Benefit	£	£	
Employment Support Allowance (income)	£	£	
Employment Support Allowance (contributory)	£	£	
Carers Allowance	£	£	
Attendance Allowance	£	£	
DLA Care	£	£	
DLA Mobility	£	£	
Personal Independence Payment (Mobility/Care)	£	£	
Child Benefit	£	£	
Bereavement Benefit	£	£	

Income	App 1	App 2	Details/Frequency
Retirement (Private)	£	£	
State Pension	£	£	
Pension Credit	£	£	
Child Maintenance	£	£	
Other (please specify)			

Expenditure

Expenditure	App 1	App 2	Details/Frequency
Rent	£	£	
Council Tax	£	£	
Water Rates	£	£	
Gas	£	£	
Electricity	£	£	
Contents Insurance	£	£	
Telephone/Mobile	£	£	
TV Licence	£	£	
Subscriptions (e.g. Sky, Virgin Media, Netflix, magazines, etc)	£	£	
Food and Housekeeping	£	£	
Travel	£	£	
Car Costs (including fuel and tax)	£	£	
Mortgage Arrears	£	£	

Expenditure	App 1	App 2	Details/Frequency
Child Maintenance	£	£	
Debt Repayments (see page 17)	£	£	
Other (please specify)	£	£	

Total Income	Weekly	£	Total Expenditure	Weekly	£
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Further info

Communication

	App 1	App 2	Further info
Main Languages of Household			
Please tell us if you have a need for us to communicate with you in the following ways	<div>Sign Language</div> <div>Braille</div> <div>Written Translator</div> <div>Oral Translator</div> <div>Audio</div> <div>Large Print</div>	<div>Sign Language</div> <div>Braille</div> <div>Written Translator</div> <div>Oral Translator</div> <div>Audio</div> <div>Large Print</div>	

	App 1	App 2	Further info
If a translator is required, for which language?			
What is your preferred way of us communicating with you?	Home Visit <input type="checkbox"/> At the Office <input type="checkbox"/> Letter <input type="checkbox"/> Text <input type="checkbox"/> Phone Call <input type="checkbox"/> Email <input type="checkbox"/> Advocate <input type="checkbox"/>	Home Visit <input type="checkbox"/> At the Office <input type="checkbox"/> Letter <input type="checkbox"/> Text <input type="checkbox"/> Phone Call <input type="checkbox"/> Email <input type="checkbox"/> Advocate <input type="checkbox"/>	
What is the best time for us to contact you?			
Have you got access to internet?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, how do you access the internet?	Mobile <input type="checkbox"/> Digital TV <input type="checkbox"/> Laptop <input type="checkbox"/> Computer <input type="checkbox"/> Tablet (eg. iPad) <input type="checkbox"/> Elsewhere <input type="checkbox"/>	Mobile <input type="checkbox"/> Digital TV <input type="checkbox"/> Laptop <input type="checkbox"/> Computer <input type="checkbox"/> Tablet (eg iPad) <input type="checkbox"/> Elsewhere <input type="checkbox"/>	

Further info

Please tick the following boxes where the applicant may need help

Type Of Need	Need Help Now	Already Receiving Help	Will Need Help When Moving In
Managing Debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Help With Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Help with setting up home/setting up utilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accessing any grants they may be entitled to	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Help to get online/use computers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Access savings or bank account/ help with budgeting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Would like tenancy support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Setting up Home

	Have	Can Get	Further Notes
What furniture do you have to move in with?	Sofa <input type="checkbox"/>	Sofa <input type="checkbox"/>	
	Cooker/Microwave <input type="checkbox"/>	Cooker/Microwave <input type="checkbox"/>	
	Bed and Bedding <input type="checkbox"/>	Bed and Bedding <input type="checkbox"/>	
	Fridge <input type="checkbox"/>	Fridge <input type="checkbox"/>	
	Cutlery & Crockery <input type="checkbox"/>	Cutlery & Crockery <input type="checkbox"/>	
	Other <input type="checkbox"/>	Other <input type="checkbox"/>	

PBI Details

Please tick as many as applies to Main/Joint applicants

PRIORITY PBI REFERRAL		
Vulnerability (past or present)	Applicable?	Details
Domestic Abuse		
Homeless/Temporary Accommodation/Supported Housing		
Mental Health		
Prison leaver		
Refugee/Asylum Seeker		
Substance Misuse		
SECONDARY PBI REFERRAL		
Vulnerability (past or present)	Applicable?	Details
First Tenancy		
Learning Difficulties		
Social Services Involvement		
Vulnerable One/Two Parent Family		
Sensory impairment		
Physical Disability/Mobility Difficulties		
Generic Vulnerable Adult		
Chronic Illness		
Other		

Proofs

	Applicant 1	Applicant 2
Current Address		
Identification (passport, driving licence, birth certificate)		
Income		
Other household proofs		
Bank Statements Provided		
Proofs scanned, copied or photographed	<input type="checkbox"/>	<input type="checkbox"/>

Further Information & Checklist

	Applicant 1	Applicant 2
Photograph taken?	<input type="checkbox"/>	<input type="checkbox"/>
How will applicant(s) pay the rent? (e.g. Full/Part HB, Direct Debit, Payment Card)		
How much to be paid at letting? (usually two weeks of rent liability)		
Did Income Team member attend verification?		

Universal Credit – Alternative Payment Arrangements

The aim of this section is to identify whether alternative payment arrangements might be appropriate for applicants that are or will be claiming Universal Credit. We can use any business knowledge and / or information from a third party i.e. claimants representative / caseworker to answer these questions.

Tier One Factors

	Do any of the following apply to the claimant:	Yes/No
1.1	Do they have drug / alcohol and / or other addiction problems e.g. gambling?	
1.2	Do they have learning difficulties including problems with literacy and/or numeracy?	
1.3	Do they have severe or multiple debt problems?	
1.4	Are they in temporary and / or supported accommodation?	
1.5	Are they homeless, or is there a real threat of them becoming homeless?	
1.6	Are they a victim of domestic violence / abuse?	
1.7	Do they suffer from, or have they ever suffered from a mental health condition?	
1.8	Are they currently in rent arrears or have a threat of eviction or repossession against them?	
1.9	The claimant is young: either a 16/17 year old and / or a care leaver (they have recently been in LA care)	
1.10	A family with multiple problems (part of the troubled families programme)	
1.11	The claimant has already been signposted to money advice support and alternative payment requirements still exist	

Tier 2 factor applies – Less likely / possible need	Applicable
No bank account	
Third party deductions in place (e.g. for fines, utility arrears etc)	

Tier 2 factor applies – Less likely / possible need	Applicable
Claimant is a refugee / asylum seeker	
History of rent arrears	
Previously homeless and / or in supported accommodation	
Other disability (e.g. physical disability, sensory impairment etc)	
Claimant has just left prison	
Claimant has just left hospital	
Recently bereaved	
Language skills (e.g. English not spoken as the 'first language').	
Ex Service personnel	
NEET s - Not in Education, Employment or Training	

Notes

Next Of Kin

Next of Kin details are required in order that we can contact someone in case of an emergency, when we are unable to contact the tenant, e.g. if the tenant is away from the property and we need to gain access to carry out emergency repair work.

Address:

Applicant 1	Applicant 2
Name:	Name:
Next of Kin Details 1	Next of Kin Details 1
Name:	
Address:	
Relationship:	
Telephone Number(s):	
Authorised to discuss tenancy and rent account? Yes No	
Next of Kin Details 2	Next of Kin Details 2
Name:	

Applicant 1	Applicant 2
Address:	
Relationship:	
Telephone Number:	
Authorised to discuss tenancy and rent account? Yes No	

Verification Notes

CURRENT HOUSING (address/tenure)	
SUPPORT	
NOTES FOR INCOME TEAM	
NOTES FOR NEIGHBOURHOOD TEAM	
WILL APPLICANT BE UNDER OCCUPYING?	
ADDITONAL INFORMATION	

Notes

Welfare Reform

Will the applicant be under-occupying the property offered? Yes No ☐ ☐

14% for one bedroom shortfall and 25% for two bedroom shortfall

Please indicate how the applicant will make up the shortfall in their rent and HB

Are there any deductions from the applicant's benefit payments? Yes ☐ ☐
No

Is, or will, the applicant be effected by the benefit cap? Yes ☐ ☐
No

The cap is £384.62 per week. There are some exemptions, which remove the cap completely. These exemptions are:

- Working Tax Credit claimants
- UC Claimants earning more than £107 per week
- ESA/UC support group claimants
- Anyone in the household claiming Disability Living Allowance
- Anyone in the household claiming PIP
- Carers Allowance (the person does not have to care for a member of the household)
- Guardians allowance
- Industrial injuries disablement allowance
- Attendance allowance
- War disablement pension

These benefits do not contribute to the benefit cap:

- Council Tax Reduction
- Pension Credit
- State Retirement Pension
- one off payments made by your local authority to help you out in a crisis
- Winter Fuel and Cold Weather Payments
- a short term benefit advance from the DWP to help you out over a crisis until your first benefit payment
- non-cash benefits, for example, free school meals
- Statutory Sick Pay
- Statutory Maternity Pay, Paternity Pay, Adoption Pay, Statutory Shared Parental Pay

Melin Homes New Tenancy Vulnerability Risk Assessment

Name of Tenant			
Partner			
New Melin Address			
Tenancy Start Date	<i>Remember No payment on two homes for UC Claimants</i>		
Previous Address	<i>Record this in the open housing system in address details</i>		
Personal Information (tick)	Yes	Value	
Universal Credit Claimant		35	UC Payment Date
<i>If tenant is a UC Claimant, please inform the income recovery officer immediately, and refer to money advice as a high red. In subject header place 'UC Claimant'.</i>			
Aged 18 – 25		35	If aged 18-21 under UC NO HOUSING COSTS !
Aged 26 – 40		0	
Aged 41 – 59		0	
Aged 60 – 74		5	
Aged 75 +		10	
Previously Homeless		5	
Care Leaver		5	
Domestic Violence		5	
Dependent Children - Under 18		5	
Lone Parent/ Carer		5	
Tenant does not have a bank account?		5	
Ex-Offender/ASB Issues		5	
Ex-Armed Forces		10	
Credit Check, Red or Amber		10	
History of Addiction		10	<i>Alcohol/Drug /Substances /Gambling</i>
Disability – Learning		15	
Disability – Mental Health		15	
Disability – Physical		15	
Disability Any other (advise)		15	
First Language not English?		10	<i>Language</i>
Support Referral Made?		5	<i>Who to?</i>
Social Worker?		5	<i>Contact info</i>
Support currently in place		5	<i>Contact info</i>
Carpet/Furnishings/White Goods required?		10	
Previous Failed Tenancy?		5	<i>Reason?</i>
TOTAL PERSONAL RISK SCORE		<i>(Please use this figure in the Overall Vulnerability Matrix)</i>	

Overall Vulnerability Matrix Values (these will determine if the tenant is Green, Amber or Red)



Vulnerability Assessment Outcome (Referral traffic light to be used to refer to money advice)

Green	Offer Tenant Money Advice	<input type="checkbox"/>
Amber	Refer to money advice as standard	<input type="checkbox"/>
Red	Refer to money advice as urgent & advise tenant they are required to engage	<input type="checkbox"/>

Income and Expenditure

Income		Tenant	Partner	w/m
Earnings	Wages			
Benefit	UC			
	Housing Benefit			
	JSA			
	IS			
	WTC			
	CTC			
	CHB			
	ESA			
	DLA/Pip			
	Care Allowance			
	Pension State			
	Pension Credit			
	Pension Private			
	Maintenance			
	Non Dep			
	Student income			
	Boarder			
Savings				
Other				

Outgoings		Tenant	Partner	w/m
Home	Rent			
	Ctax			
	TV Licence			
	Gas			
	Electric			
	Water			
Care	Children			
	Adult			
	Maintenance			
Insurance	Home			
	Care			
	Life			
	Phone/Internet/Sky			
	Mobile Phone			
Housekeeping	Groceries			
	Baby Items			
	School Meals			
	Alcohol			
	Smoking			
Personal	Clothing			
	Hairdressing			
	Pocket Money			
Vehicles	How many?			
	Tax			
	MOT			
	Insurance			

Priority Debt outstanding			Non-Priority Actual Debt Outstanding		
Name	Value Debt	Payment	Name	Value Debt	Payment
Court/Fines			Provident		
Hire Purchase			Catalogue		
Bailiff/CTax			Credit		
Rent arrears			Loans		

(Minus) (Equals)	Total Income	
	Total outgoings	
	Disposable Income	£

Quick Guide to Average Weekly Costs

	One Bed	Two Bed	Three Bed	Four Bed
Rent Average	£85.00	£94.00	£110.00	£120.00
Council Tax	£25.00	£25.00	£25.00	£25.00
Insurance	£3.50	£3.50	£3.50	£3.50
Water Rates	£10.00	£10.00	£10.00	£10.00
Gas / Electricity	£25.00	£33.00	£40.00	£48.00
TV Licence	£6.00	£6.00	£6.00	£6.00
Food Average	Single/Couple	1 x Child	2 x Child	3 x Child
	£40/£60	£80.00 -100	£100.00-120	£120.00-140

Please Record the Tier number in key info code box on open housing (i.e. 1.1)

PBS Tier One factors – Highly likely / probable need for alternative payment arrangements	
1.1	Drug / alcohol and / or other addiction problems e.g. gambling
1.2	Learning difficulties including problems with literacy and/or numeracy
1.3	Severe / multiple debt problems
1.4	In Temporary and / or Supported accommodation
1.5	Homeless
1.6	Domestic violence / abuse
1.7	Mental Health Condition
1.8	Currently in rent arrears / threat of eviction / repossession
1.9	Claimant is young either a 16/17 year old and / or a Care leaver
1.10	Families with multiple and complex needs
Tier Two factors - Less likely / possible need for alternative payment arrangements	
2.1	Third party deductions in place (e.g. for fines, utility arrears etc)
2.2	Claimant is a Refugees / asylum seeker
2.3	History of rent arrears
2.4	Previously homeless and / or in supported accommodation
2.5	Other disability (e.g. physical disability, sensory impairment etc.)
2.6	Claimant has just left prison
2.7	Claimant has just left hospital
2.8	Recently bereaved
2.9	Language skills (e.g. English not spoken as the 'first language').
2.10	Ex Service personnel
2.11	NEETs - Not in Education, Employment or Training

Asbestos Information		
Has the resident been provided with an information leaflet on Asbestos in their Home?	YES	NO
Has the resident been provided with the web address of the Resident handbook?	YES	NO
Other advice and support		
Energy Advice/Switching – could save on average £100 per year!	Email Money advice	
Employment, Training & Volunteering Advice	Email Money advice	
Tenancy Support	Email Kate PM	

Officer Name Date

Tenant Signature Date



Property Management Vulnerability Assessment

A Fire Safety

Fire Risk Factors	Welfare Risk Factors	Risk Level	Action by Housing Officer	Actions completed Date and sign
<ul style="list-style-type: none"> Burns on clothes History of hoarding disorder / property neglect Home Oxygen User History of Excessive use of electrical extension leads Financial position encourages use of portable electric heaters 	<ul style="list-style-type: none"> Physical impairment increases risk of falls – wheelchair user, walking frame, etc Significant Mobility Difficulties Alcohol dependant Drug dependant Medically confirmed sensory impairment 	HIGH Resident not able to react to alarm or leave unaided	1. PEEP created, stored with Scheme Manager and forwarded to H&S 2. Social Services referral for telecare (ILT Team only) 3. Referral to Tenancy Sustainability Officer 4. Management note on Open Housing 5. Consider referral to Money Advice 6. Referral to SWFS Home Safety Team	1. _____ 2. _____ 3. _____ 4. _____ 5. _____ Housing Officer
<ul style="list-style-type: none"> Financial position encourages use of portable electric heaters 	<ul style="list-style-type: none"> Regular alcohol user Occasional drug use 	MEDIUM Resident able to react to alarm and leave unaided	1. Referral to Money Advice Team 2. Referral to Tenancy Sustainability Officer 3. Management note on Open Housing	1. _____ 2. _____ Housing Officer
<ul style="list-style-type: none"> None of the above 	<ul style="list-style-type: none"> None of the above 	Low Risk no higher	None	



MHA Household Budget Sheet

Name & Date:

Income

Heading	Item	Applicant 1 £	Applicant 2 £	Frequency (select from list)	Calculation: Amount pr wk for household	Guidance for officer	Officer Notes
Employment	Employment 1					amount on money saving expert website here: http://www.moneysavingexpert.com/tax-calculator/	
	Employment 2						
Benefits: Working Age Claimants	Universal credit						
	Council Tax Benefit						
	Housing Benefit						
	Income Support						
	Job Seekers Allowance						
	Working Tax Credits						
Benefits: Child Related Benefit	Other:						
	Child Tax Credits						
	Child Benefit						
	Foster Parents Allowance						
	Guardians Allowance						
Benefits: Pensionable Age Claimants	Other:						
	Bereavement Allowance						
	Pension Credits						
	Private Pension						
	State Retirement Pension						
Disability Benefits	Winter Fuel Payments						
	Other:						
	Attendance Allowance						
	Careers Allowance						
	Disability Living Allowance						
	Personal Independence Payment						
	Employment Support Allowance/Incapacity Benefit						
	Industrial Injuries Benefit						
Other Income:	Mobility Allowance						
	Severe Disablement Allowance						
	Other:						
	Child Maintenance						
Other Income:	Stocks/shares						
	Other:						
	Other:						
a. Total Income per week:					£0.00		

Expenditure

Heading	Item	Applicant 1 £	Applicant 2 £	Frequency (weekly/ bi-weekly/ 4-weekly/ monthly/ annual)	Calculation: Amount per week for household	Guidance for officer	Officer Notes
Housing costs	Rent/mortgage						
	Ground rent/service charge						
	Council Tax						
	Water Rates						
	Life Insurance/Pension						
	Contents Insurance						
	Gas/Electricity						
	Other Fuel						
	Housekeeping/food						
	TV License						
Children & Transport	Child maintenance you pay						
	Hire purchase vehicle						
	Vehicle expenses (tax/MOT, ins.)						
	Public Transport						
	School Meals						
	Meals at work						
Communications	Clothing & Laundry						
	Phone/internet/TV package						
Other costs	Mobile phone						
	Health costs						
	Childcare						
	Pets (food, vets, insurance)						
	Pocket money/school trips						
	Cigarettes/alcohol						
	Savings (Christmas/birthdays)					credit union?	
	Holidays						
	Emergencies						
	Charities & Gambling (e.g. lottery)						
Debt	Other:						
	Repayments	Applicant 1 £	Applicant 2 £	Frequency (weekly/ bi-weekly/ 4-weekly/ monthly/ annual)	Calculation: Amount per week for household		Total debt for item £
	Rent Arrears (current)						Details e.g. Name of credit card, product, lender
	Mortgage arrears						
	Council tax arrears						
	Gas arrears						
	Electricity arrears						
	Child maintenance arrears						
	Store cards						
	Credit Cards						
	Loans e.g. DWP, social fund, budgeting						

	Catalogues								
	Doorstep lender loans								
	Former tenant arrears								
	Court fines/CCJs								
	Housing Benefit overpayment								
	Child tax credit overpayment								
	Working tax credit overpayment								
	Other:					Ask about 'Bright House' furniture type loans			
	Other:							£0.00	total debt

b. Total Expenditure pr wk: £0.00

AFFORDABILITY CALCULATION: Pr wk		Pr Yr	N.B. Don't forget to check if affected by latest Welfare Reform changes: eg. Cap/Household caps/bedroom tax/18-21									
Total income (box a)	£0.00	£0.00	<div>£384.62 per week (£20,000 a year) if you're in a couple, whether your children live with you or not</div> <div>£384.62 per week (£20,000 a year) if you're single and your children live with you</div> <div>£257.69 per week (£13,400 a year) if you're single & don't have children, or your children don't live with you</div> <div>Household cap</div>									
minus												
Total expenditure (box b)	£0.00	£0.00	<div>14% rent reduction 1 bed</div> <div>25% rent reduction 2 beds</div> <div>Bedroom tax</div>									
TOTAL (disposable income)	£0.00	£0.00	<div>LHA Cap</div> <div>suspended policy october 2017</div>									
			18-21 yr olds (does not affect 15 & 17 year olds)									
			Roll-out Torfaen									
			a. making a totally new claim for 'Full/Digital service Universal Credit' on or after 1st April 2017, or									
			b. are on 'Full/Digital service Universal Credit' already & who, due to a change in their circumstances, start to pay rent on or after 1st April 2017, & are not in one of the many exempt groups (see https://www.gov.uk/guidance/claiming-universal-credit-when-you-rent-a-property)									
			a. distance Councils & benefit thresholds are not shown, only calculated ones									

Pre-Tenancy assessment

Address _____ of _____ property _____ offered:

1 Your details

	Your details	Partner/joint applicant's details
First name		
Last name		
Current address		
Telephone number		
E-mail address		
Date of birth		
NI number		
Disabilities		
Ethnic group e.g. white, multiple ethnic group, Asian/Asian British, black or other		
Religion e.g. Muslim, Hindu, Christian etc		

	Your details	Partner/joint applicant's details
Sexual identity e.g. heterosexual, gay, bisexual		
Gender		

2 People living with you

Please provide details of all other people who are going to be living in the new property. If an adult relative or other adult who is not your partner is going to live with you, there may be a non-dependent deduction if you are claiming housing benefit. Please speak to our Benefits and Money Advisors for advice if this affects you.

	Person 1	Person 2	Person 3	Person 4
First name				
Last name				
Date of birth				
Age				
Relationship to applicant e.g. son, daughter				
Employed/ unemployed/in receipt of benefits				
Income				

3. Affordability

It is important that you are able to afford the property you are being offered. This will help you keep your tenancy in the long term. Please complete your income and expenditure below.

You can use your current weekly outgoings for your bills as an estimate.

Income	Weekly	Fortnightly	Monthly
Wages			
Income Support			
JSA			
ESA			
Pension			
Housing benefit			
Child benefit			
DLA/PIP/AA			
Child benefit			
Child maintenance			
Child tax credit			
Working tax credit			
Universal Credit			
Any other income			
Total income - A			

Expenditure	Weekly	Fortnightly	Monthly
Rent (for new property)			
Council tax			
Rent/council tax arrears			

Electricity			
Gas			
Water rates			
Debts including loans, credit/store cards, catalogues, court fines			
TV licence and subscriptions (e.g. SKY)			
Telephone/broadband			
Total Expenditure - B			
A – B = amount available for all other expenses including food, clothing, car costs, school meals, toiletries etc			
Do you feel that the rent is affordable?			
How will you pay your rent e.g. direct debit, standing order, cash, cheque, on-line with debit/credit card, housing benefit			

4. Preparing for Universal Credit

Please complete this section if you are of working age and claiming income-based Jobseekers Allowance (JSA), income-related Employment and Support Allowance (ESA), Income Support, Child Tax Credit, Working Tax Credit and or Housing Benefit. Universal Credit will gradually replace these benefits over the next two years.

Have you heard of Universal Credit?	
Do you have a bank account?	
If yes, please say what type of account	
Do you have any DD's set up currently e.g. for utilities, phone etc	
Do you currently access the internet?	
If yes, how/where do you access internet?	
Are you confident in applying for Universal Credit on-line?	
Would you like help to apply on-line?	
Universal Credit payments will be paid monthly, would you like advice on budgeting?	
Housing Costs will be included in the monthly payment of Universal Credit, how will you pay your rent to Pembrokeshire Housing? E.g. direct debit, cash, standing order etc	

5 Advice and Support

Would you like advice and support from our Benefits and Money Advice team for any of the following :

	Please tick
--	--------------------

	✓
Preparing for Universal Credit	
Applying for grants for furniture/white goods at your new property	
Applying for benefits	
Opening a bank account	
Budgeting your money	
Setting up a direct debit to pay your rent	
Computer skills training	
Getting on-line	
Debt advice	
Employment and training	

If you are currently receiving support, please would you give details of your support needs and your support provider. This can include support with mental health, substance misuse, domestic abuse or any other support from agencies such as CAIS, Community Mental Health Team, PATH, CAB.

I confirm that the information provided is complete and correct:

Signed: _____ **Date:** _____

To be completed by CSA/Area Officer

Date completed pre-tenancy assessment received	
Outcome e.g. referral to Benefits and Money Advisors etc	

Appendix F: employment and training compendium

1	Best practice Reports and Consortia	
Sponsor	Details, link and contacts	Categories
Community Housing Cymru	<p><i>Employment and Skills initiatives provided by Housing Associations in Wales</i></p> <p>A briefing highlighting the role that Housing Associations in Wales are playing in the provision of employment and skills development for their tenants and communities. It includes a number of case studies.</p> <p>Link: Briefing</p>	<p>Pre-Employment</p> <p>Volunteering</p> <p>Training</p> <p>Employment</p>
National Housing Federation	<p><i>A Home, A Job, A Future</i></p> <p>A report on what housing associations in England are doing to help tenants and communities gain the experience and skills they need to get back into work. It includes a number of case studies.</p> <p>Link: Report</p>	<p>Pre-Employment</p> <p>Volunteering</p> <p>Training</p> <p>Employment</p>
Give Us a Chance Consortium	<p><i>Give us a Chance</i></p> <p>This is a consortium of social landlords who committed to help people into work.</p> <p>The aim is to create long-term, sustainable employment opportunities for social housing residents as a vital part of helping them to sustain their tenancies. The focus is on our influencing, sharing and partnership development priorities we aim to put social housing providers at the heart of the employment and skills agenda.</p> <p>Link: Give Us a Chance</p>	<p>Pre-Employment</p> <p>Volunteering</p> <p>Training</p> <p>Employment</p>

2	Wales	
Sponsor	Details, links and contacts	Categories
Bron Community Housing Afon	<p><i>That Works Training Academy</i></p> <p>The academy helps unemployed people gain practical skills for work and gives them expert advice on writing a CV and interview skills and linking them into employment opportunities with contractors.</p> <p>Link: That Works Training Academy</p>	<p>Pre-Employment Employment Training</p>
City and County of Swansea	<p><i>Beyond Bricks and Mortar</i></p> <p>Beyond bricks and mortar (BB+M) is an initiative to secure community benefits from all suitable council activities in the City and County of Swansea. The aim is by introducing community benefit clauses such as targeted recruitment a to ensure that members of the community, especially young people and those who have been out of the job market for some time are given opportunities of meaningful training and employment. It includes:</p> <ul style="list-style-type: none"> • Targeted training and recruitment, eg, long term unemployed • Supply chain initiatives, committing to local sourcing • Community consultation (considerate contractors) • Contributions to education • Promotion of social enterprises • Environmental benefits during works and at completion <p>Link: Beyond Bricks and Mortar</p>	<p>Training Employment</p>

2	Wales	
Sponsor	Details, links and contacts	Categories
Cardiff Community Housing	<p><i>Lift programme</i></p> <p>The programme helps people who are long-term unemployed into work. Support includes one to one advice on household budgeting, debt advice, accessing training and education, preparing for and attending interviews, skills and confidence building and finding work placements.</p> <p>The scheme focuses on those who face the greatest barriers to becoming employed and may have spent more than six months out of work or training. It also supports those who are at risk of becoming long-term unemployed, such as being a young single parent household; being a household in which the adults have few or no formal qualifications; people with weak employment records and individuals with disabilities.</p> <p>Link: Lift Programme</p>	<p>Pre-Employment</p> <p>Volunteering</p> <p>Training</p> <p>Employment</p>
Cartrefi Conwy	<p><i>Creating Enterprise and Employment Academy</i></p> <p><i>Creating Enterprise</i> is a social enterprise that offers a range of paid job opportunities for people wanting to get into housing related trades such as property maintenance, gas engineering, gardening and painting and decorating. In addition a wide choice of volunteering positions, including administration and office-based roles are offered, supported by mentors. The <i>Employment Academy</i> working with tenants to move towards employment.</p> <p>And is open to any Cartrefi Conwy tenant who is unemployed and wants assistance in getting into work. There are four parts of the Employment Academy:</p> <ul style="list-style-type: none"> • Volunteering • Paid Employment 	<p>Pre-Employment</p> <p>Volunteering</p> <p>Training</p> <p>Employment</p>

2	Wales	
Sponsor	Details, links and contacts	Categories
	<ul style="list-style-type: none"> • Job Search Support • First Steps to help get people job ready. <p>Link: Employment Academy</p>	
Cartrefi Cymunedol Gwynedd	<p><i>Cartrefi Cymunedol Gwynedd</i></p> <p><i>Cartrefi Cymunedol Gwynedd</i> Contractor Community Benefits policy includes a core requirement for contractors to provide apprenticeships and training in contracts.</p> <p>Link: Apprenticeships</p>	<p>Training</p> <p>Employment</p>
Coastal Housing	<p><i>Foundational Economy</i></p> <p><i>Coastal Housing</i> has been leading the process of putting the Foundational Economy into practice. Essentially this is about how state and non-state actors, experts and ordinary citizens should reconnect ‘the economy’ with meaningful social and political outcomes. At the same time breaking with the top-down technocratic model of policy making. Two Pilot projects are underway in Swansea and Blaenau Gwent.</p> <p>Link: Foundational Economy</p>	<p>Training</p> <p>Employment</p>
Melin Homes/ Monmouthshire County Council	<p><i>Y Prentis</i></p> <p>The <i>Y Prentis</i> programme and run by <i>Melin Homes/Melin Works</i> and <i>Monmouthshire County Council</i>. Funded jointly by Welsh Government and CITB and in partnership with WCVA delivering training and employment support projects in Blaenau Gwent, Monmouthshire and Torfaen.</p> <p>Link: Y Prentis</p>	<p>Training</p> <p>Employment</p>

2	Wales	
Sponsor	Details, links and contacts	Categories
Taff Housing	<p><i>Training and Into Work Support/Tenant Training</i></p> <p>The association offers one to one support service for tenant including CV writing, career coaching and assistance with job applications. All Taff contractors are also required to sign up to community benefits programme including targeted recruitment and training (TR&T).</p> <p><i>Taff</i> also runs over 30 courses a year for tenants, the majority of which are accredited and run in partnership with bodies like Cardiff Metropolitan University. Courses include First Aid, Food safety and Safeguarding.</p> <p>Links: Training and Into Work Support Taff Tenant Training</p>	<p>Pre-Employment Training Employment</p>
Tai Tarian	<p>An initiative which aims to help people struggling to find employment back into work. Launched in 2017 it has already employed seven people on one-year contracts. By the end of this time they will have gained the necessary experience and learned new skills which will help them to find long-term employment.</p> <p>Link: Copper Foundation</p>	<p>Pre-Employment Training Employment</p>
United Welsh	<p><i>Celtic Horizons</i></p> <p><i>Celtic Horizons</i> is wholly owned UW subsidiary in partnership with <i>Mears Group</i>. It is committed to creating new jobs and apprenticeships in repairs and maintenance and on new housing developments. The <i>Community Investment Team</i> also helps tenants to volunteer in projects that benefit their communities. Celtic Horizons also improves community spaces with money from investment programme and estate improvements scheme as well as supporting local schools and community groups.</p> <p>Link: Celtic Horizons</p>	<p>Training Employment</p>

3	England	
Sponsor	Details, link and contacts	Categories
Affinity Sutton	<p>Right2Work.</p> <p>This brings together a number of initiatives including:</p> <ul style="list-style-type: none"> • Routes into work – Training programmes with a focus on long term sustained employment • Apprenticeships – An internal programme that encourages Affinity Sutton managers to take on apprentices • E-Learning – Online courses free and open to all residents across the UK • In work support – All residents are offered in work support and free post-employment training to upskill them in the workplace. <p>Link: Right2Work</p>	<p>Pre-Employment Training Employment</p>
We are Aspire	<p>PM Training</p> <p>Part of We are Aspire, since 1982 <i>PM Training</i> has supported more than 25,000 individuals and more than 1,200 partner organisations and is the largest provider of apprenticeships for young people in Staffordshire. They specialise in preparing young people for work, supporting adults into employment, creating practical apprenticeships, helping organisations to upskill their workforces and enabling local areas to thrive. The <i>Homeworks</i> and <i>Artworks</i> initiatives provide learners with hands-on work experience and deliver services for other organisations.</p> <p>Link: PM Training</p>	<p>Pre-Employment Training Employment</p>

3	England	
Sponsor	Details, link and contacts	Categories
Calico Enterprise	<p>Constructing the Future</p> <p><i>Constructing the Future</i> aims to educate and support people to develop careers in the construction sector. Since 2010 over 100 apprenticeships have been created across the North West of England with a focus on helping get local people into employment</p> <p>Link: Constructing the Future</p>	<p>Training</p> <p>Employment</p>
Coast Country &	<p>New Directions</p> <p><i>New Directions</i> offers people aged 15 to 29 who are not in education, employment or training, specialist support, information advice and guidance, training, mentoring, apprenticeships, job placements and further education to help them meet the needs of local employers.</p> <p>Link: New Directions</p>	<p>Pre-Employment</p> <p>Volunteering</p> <p>Training</p> <p>Employment</p>
Family Mosaic	<p>Employment Boot Camp</p> <p>This programme aims to tackle issues such as self-confidence, nutrition, fitness, self-presentation and financial management. The programme has improved participants' confidence and ability to find work. It is designed to help people improve their overall wellbeing, as well as succeed in finding work. The programme can be accessed online as <i>Digital Boot Camp</i>. The <i>Future Me</i> app has also been developed so that the programme can be accessed by mobile phone or tablet.</p> <p>Link: Employment Boot Camp</p>	<p>Pre-Employment</p>

3	England	
Sponsor	Details, link and contacts	Categories
Gentoo Housing	<p>Wise Steps</p> <p>With funding from the Big Lottery Fund and the European Social Fund, <i>Wise Steps</i> provides one-to-one specialist support to help people take positive steps towards work. The programme provided Job Coaches to support people and signpost them to agencies offering further support including counselling services and Citizens Advice Bureau. There is a focus on people not in work, not available for work or not seeking work who might be facing multiple barriers towards getting a job.</p> <p>Link: Wise Steps</p>	Pre-Employment
InCommunities	<p>Employment and Training</p> <p><i>InCommunities</i> offers six month paid work placements. Since 2013, over 1000 people have secured a job on the programme which offers experience in administration, community development and mixed manual roles. In addition the association offers weekly Work Clubs at 15 locations to help residents into work and also access training. The clubs cover sourcing local job sites, preparing CVs, completing job applications and learning basic computer skills.</p> <p>Link: Employment and Training</p>	Pre-Employment Training Employment
Riverside	<p>Employment and Training</p> <p>The association offers a range of initiatives including apprenticeships digital hubs, job clubs, support for people facing multiple barriers to gaining employment</p> <p>Link: Employment and Training</p>	Pre-Employment Training Employment

3	England	
Sponsor	Details, link and contacts	Categories
Sovereign Housing Group	<p><i>Opportunities for Tenants</i></p> <p><i>Sovereign</i> have supported more than 500 residents into work or a career since they set up their employment and training service in 2012. A team of Employment and Training Officers help residents back into work or encourage them to develop their careers through training opportunities, advice and guidance. Tenants are actively encouraged to enrol for courses and are supported to gain an apprenticeship leading to full-time employment by the housing association. The association offer apprenticeships in traditional trades, as well as for IT staff and housing officers.</p> <p>Link: Opportunities for Tenants</p>	<p>Pre-Employment</p> <p>Training</p> <p>Employment</p>
Wolverhampton Homes	<p><i>LEAP/WorkBox</i></p> <p>The programme offers a boost to skills plus real work experience. It is open to tenants and their immediate family who live with them, plus leaseholders who live in the purchased property - aged over 30. It focuses on confidence building, CV writing, taking part in interviews, using the internet and emails, literacy and numeracy. There is also an eight week unpaid work experience in office administration, customer services, estates and concierge services and construction skills. Candidates who successfully complete a work experience programme are given a reference, training certificates and any personal safety equipment that you have been issued with. Preference is given to unemployed candidates but we will also consider you if you're in part time or temporary work.</p> <p>Links: LEAP</p> <p>WorkBox</p>	<p>Pre-Employment</p> <p>Volunteering</p> <p>Training</p> <p>Employment</p>

4	Measuring outcomes	
Sponsor	Details, link and contacts	Categories
HACT	<p><i>Social Value Bank</i></p> <p>HACT has created the largest bank of methodologically consistent and robust social values ever produced. The values can provide a basic assessment of social impact, provide evidence of value for money, and compare the impact of different programmes. The values can also be used within a full <i>Social Return on Investment</i> (SROI) or Cost-Benefit Analysis. It is available for housing providers to use at no cost. HACT has also developed a range of tools to apply the values in the Social Value Bank.</p> <p>Link: Social Value Bank</p> <p>Contact:</p>	Measuring Outcomes
Value Wales	<p><i>Community Benefit Measurement Tool</i></p> <p>When planning a public procurement in Wales the Community Benefits policy approach must be an integral consideration. Many housing associations have also adopted this approach. Procurers must identify any opportunity to deliver one or more of the following benefits during the course of the contract:</p> <ul style="list-style-type: none"> • Job opportunities and training for economically inactive • Retention and training opportunities for existing workforces • Promotion of open and accessible supply chains that provide opportunities for SMEs, social enterprises and supported businesses • Engagement with school, college and university curriculums • Contributions to community initiatives that support tackling poverty 	Measuring Outcomes

4	Measuring outcomes	
Sponsor	Details, link and contacts	Categories
	<ul style="list-style-type: none"> Minimising the environmental impact of contracts <p>This is supported by a Community Benefits Toolkit that can be accessed via the Value Wales Procurement Route Planner</p> <p>Link: Procurement Route Planner Contact:</p>	
Community Housing Cymru	<p><i>Socio-Economic Impact Report (Weru)</i></p> <p>Since 2010 Community Housing Cymru has commissioned the Welsh Economy Research Unit at Cardiff Business School to carry out a report to measure the impact of Welsh housing associations and community mutuals.</p> <p>Link: Socio-Economic Impact Report</p>	Measuring Outcomes
Chartered Institute of Housing Cymru	<p><i>Keeping it Local: Maximising the Welsh Pound</i></p> <p>A series of reports that measured jobs and traineeships created through the Welsh Housing Quality Standard (WHQS) programme and wider housing investment. It focussed on the work of the i2i project and the methodology of the Can Do Toolkits</p> <p>Link: i2i</p>	Measuring Outcomes

Appendix G: vulnerability checklist and assessment forms

Pre-tenancy Visit: *It's all about you!*



Applicant 1 name:

Applicant 2 name:

Date of visit:

Visiting officer:

Contents:

Section	Subject	Page
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18.	MHA starter tenancy: rights & responsibilities	17

Where possible complete this form electronically and email a copy to the applicant. Only page 13/14 needs to be printed off and signed.

1. Disclaimer- to be read aloud to applicant(s):		
<p>I/We understand that by signing this form I/we certify that the information given on this form is a true and accurate statement of my/our situation. I/we understand that any false information that I/we may have given may result in an offer of accommodation being withdrawn. I understand that I must inform Monmouthshire Housing Association (MHA) should my housing situation change. By signing this form I consent to MHA holding the information I/ we have provided on their systems. I understand that they will use this information to deal with my application and manage my tenancy. I understand that they will share it with third parties in order to provide me with the services / support I have requested or to comply with a legal obligation.</p>		
2. Verifying your Homesearch application	✓ Y/N	Notes
a. Verification report form - complete items (incl. Section 3: Bands 2a & 3 property check validated)		
b. Is the property a parlour style?		
c. Is the applicant lacking a bedroom?		
d. Is the applicant lacking amenities?		
e. Can the band be verified? (state reason)		
f. Identification check. State if passport/ driving license/ birth certificate / other		
3. Managing your money		
g. Affordability check- applicant should have completed form in advance. Use budget sheet (section 3) & counting cost of your home info sheet. Use credit check, if available, to identify & discuss all debt issues. Check bank statements & finance docs and discuss any issues		
h. Bills & loans- double check anything else outstanding?		
i. Whether you will be affected by welfare reform e.g. Will applicant be subject to household benefit cap or bedroom tax? Will applicant have non-dependent charges? Do they plan to contribute?		
j. Are you on (or likely to be on) Universal credit. Do you need help with UC application?		
k. Do you have a bank account? Or a post office/savings a/c (please state name)		
l. Do you hold your own bank card or does someone else have it?		
m. Explain will read disclaimer (e.g. benefit cap) about welfare reforms later		

n. Credit union information given?		
o. Explain service charge liability for communal cleaning, alarm & other charges.		
p. Is a MoneyWise referral required pre-tenancy?		
4. Budget Sheet		
a. Complete Spreadsheet & email to applicant. Saved here: Affordability calculator FINAL.xlsx		
4b. Explain any restrictions the household may face under Universal credit - as explained on the affordability calculator.		
5. Paying your rent	✓	Notes
a. Let's talk about Rent first! Prioritising your rent payments is important & Get in touch if there is a problem. Explain extending a starter tenancy and Section 21 notice Explain arrears a mandatory ground for possession for starter tenants.		
b. Watch video 1: Becoming an MHA tenant		
c. How will you pay your rent? When/where/how?		
d. Setting up your direct debit payment (or <i>all-pay</i> card app or payment card)		
e. Claiming Housing Benefit (check forms completed correctly)		
6. Your starter tenancy		✓
a. Watch video 2: Moving In		
b. Starter tenant rights & responsibilities- explain and give summary sheet (to be finalised)		
c. Common starter tenancy issues; Noise nuisance (and tolerance!) ASB complaints, Pets and permission, damage to property/reporting repairs		
d. Re-enforce requirement to pay rent on time; and that starter tenancy is at risk if in arrears.		
e. Extending or transferring to an assured tenancy at 12 months, following 9 month visit.		
f. Property condition at sign-up (explain decorated/clean, also carpets in flats and when moving out- contact to discuss carpets)		
g. Property contents at sign-up; Explain not furnished, no white goods or oven included. Explain keys not held by MHA; there is replacement fob and key charge made if required by tenants.		
h. Communal areas- incl. sheltered. Explain no items can be left in communal halls, incl. mobility scooters/ walking frames due to fire hazard. If person has a scooter, and there is no communal storage available, they will need to keep it in their flat.		

7. Your current support needs and tenancy risks		(N.B. you cannot select a shaded out area)				
If yes, tick to indicate RAG rating (N.B. cannot select shaded area)		Yes✓	Red	Amber	Green	Notes (incl. current services or referrals to be made)
Housing history	Previous eviction/abandonment/					
	Outstanding arrears/recharges (incl. payment plan)					
	Escaping/experiencing domestic abuse/ASB					
	Young person (under 25)/ First tenancy					
	Previous property damage/condition issues					
	Perpetrator of domestic abuse/ASB					
	Previous NoSP/tenancy breach served					
Support needs	Physical ill-health/disability					
	Homelessness resettlement					
	Statutory service involvement (social services, health, probation)					Who?
	At risk of offending behaviour/MAPPA					
	Mental ill-health					
	Substance use issues					
	Learning disability					
	Literacy/ help with form filling					
Finance (Refer to credit check result)	Universal credit					
	HB not going to be paid direct to landlord					
	Debt issues, pay day loans, IVA					
	No bank account					
	Less than £5 pw disposable income					
	Is DAF application going to be made?					
Misc	Pregnant/change of household size likely in 1 st yr					
	Digital exclusion (no access to internet)					
	Pets (state what type in notes)					
Tenancy RAG rating: Service standards. Explain visits scheduled based on RAG rating & subject to change based on tenancy management: Red: Monthly visits up to 9 month visit Amber: 1 month, 3 month & 9 month visits Green: 1 month & 9 month visits		Guidance: From the above indicators: Red rating = 1 or more red indicators / 5 or more amber indicators Amber rating = 3-4 amber indicators Green rating = 0-2 amber indicators This tenancy is: Red / Amber / Green				

8. Contacts and security		Notes	✓
a. Social worker or probation officer name: Contact number/address:			
b. Do you or anyone you want to be re-housed with, have any current or pending criminal convictions (except motoring convictions) or are you subject to an ASBO or civil injunction for anti-social behaviour? Please give details.			
c. Community Psychiatric Nurse (CPN) name: Contact number/address:			
d. Pre-tenancy support service referral to be made? Please specify Housing & Resettlement or Gateway			
e. Give applicant New Homes Officer contact card.			
f. Your password (for IT security purposes)		Prompt Question e.g. First pet:	
g. Say cheese (your photo for our files)			
9. Moving in			✓
a. Provisional property sign up date (explain estimated and subject to change):			
b. 'Moving in' booklet given			
c. Explain applicant should check about how to give notice on current property: Inform Tenant is liable for rent on both properties for any overlap period. Explain that HB will not usually pay on 2 properties, but they can apply.			
10. AOB discussed:			

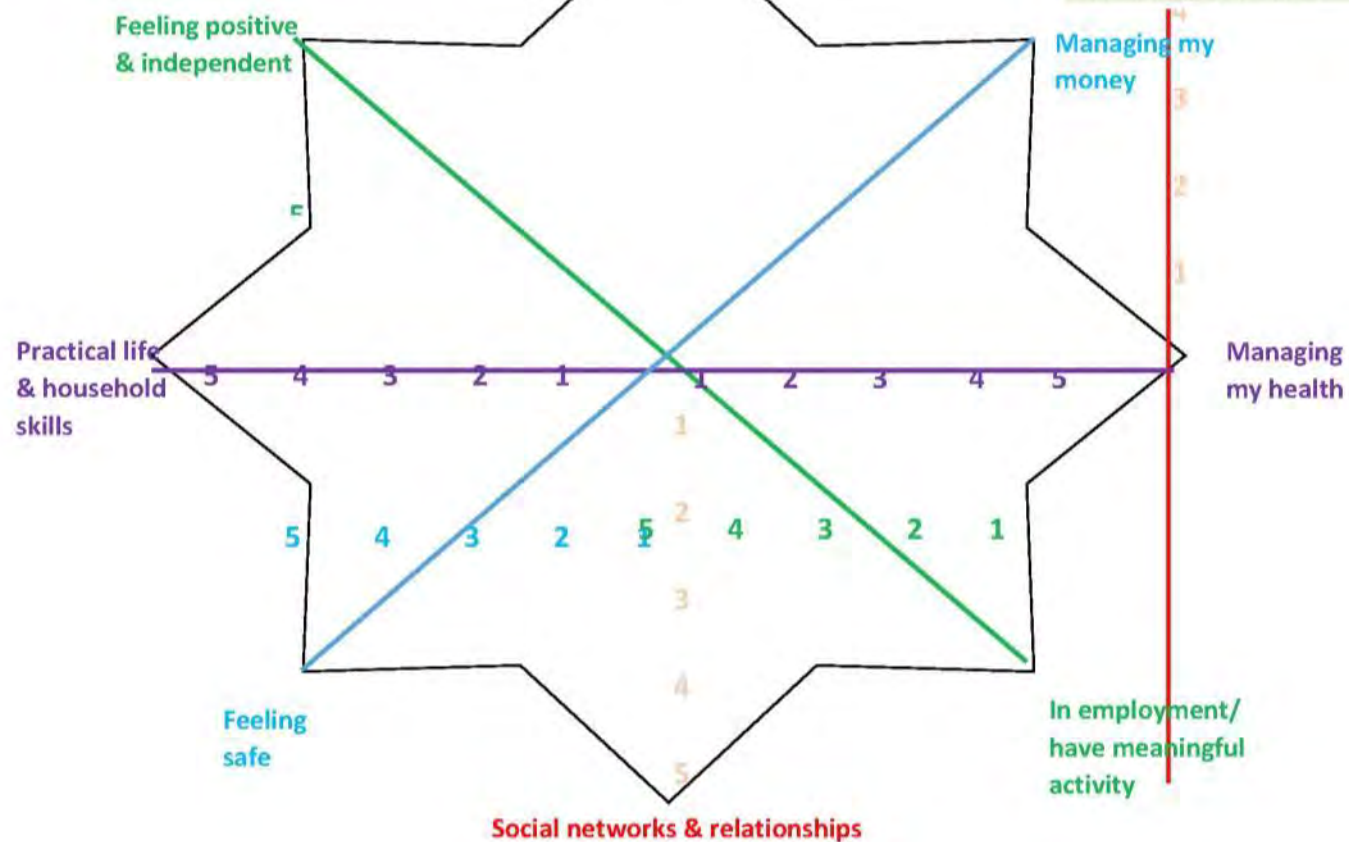
11. New Homes star chart

Where are you on each line right now?

Name:

Date:

Pre-tenancy visit



- 1: *Feel stuck/stranded/ yet to start*
- 2: *Beginning to address/accepting support*
- 3: *Working to improve/ beginning to change*
- 4: *Nearly there/ Making things happen*
- 5: *Achieving/ Goal met!*

12. Data Protection & Privacy information - (print from here for signing and distributing)

Monmouthshire Housing Association is a Registered Social Landlord that manages around 3,600 affordable homes. We provide support for tenants and residents in various different ways. We also manage the housing register on behalf of Monmouthshire County Council. More information about our work can be found on www.monmouthshirehousing.co.uk.

We will use the personal data and sensitive personal data you provide on this form to deal with your application and provide you with services and support during your tenancy.

Only authorised MHA staff will have access to this information. However it may be necessary for us to share the information with other organisations so that we can provide you with the right services & support, or to comply with a legal obligation.

MHA has an information security policy. Information held electronically or on paper are stored securely with appropriate controls and higher levels of security around sensitive personal data. To see our Information Security Policy please visit our website at www.monmouthshirehousing.co.uk or speak to a member of staff.

I have also had the disclaimer in Section 1 read out to me at the beginning of this visit, and understand it.

13. Welfare Benefit declaration: Under 22s /Household cap / Bedroom Tax

Please read to applicant(s):

My current weekly rent will be (inc. service charge) £.....

I understand that I may be affected by the following limitations and changes to Welfare Benefit reforms and that these changes have been explained to me. I can find out more information by visiting <https://www.gov.uk/government/policies/welfare-reform>

Direct Payments		Universal Credit		Incapacity benefit to ESA	
Household cap		Under 22s		Bedroom Tax/Spare room subsidy	
DLA to PIP		Other (please state):			

I understand how my income may be affected by these reforms and confirm that I would still like to be considered for this property.

Signed (Applicant 1): _____ Print Name: _____ Date: _____

Signed (Applicant 2): _____ Print Name: _____ Date: _____

14. Rental Exchange Consent: please read to the applicant(s)

Monmouthshire Housing Association strongly believes that your rent payment history should be used in the same way as mortgage payments to help you access more affordable credit. Having a good credit history also helps to provide proof of your identity, and where you live and have lived before. This can help you access a range of goods and services online, including getting the best deals on mobile phones, TV packages and car insurance because companies use your credit history to make a lending decision.

MHA will share your tenancy information with Experian, including your track record for paying your rent and service charges to us, unless you tell us not to. We understand that in some circumstances there may be rent arrears. Where this is the case we will work with you to address it. Paying your rent on time could help you to access cheaper products and services in the future.

Not only will we be able to work with you more closely to manage your existing tenancy agreement, your track record as a tenant will enable Experian to use the information supplied to them in the future to assist other landlords and organisations to:

- Assess and manage any new tenancy agreements you may enter into.
- Assess how strong your financial standing is for suitable products and services.
- Manage any accounts that you may already hold, for example reviewing suitable products or adjusting your current product in light of your current circumstances.
- Contact you in relation to any accounts you may have and recovering debts that you may owe.
- Verify your identity and address to help them make decision about the services they offer.
- Help prevent crime, fraud and money laundering.

Monmouthshire Housing Association and Experian will ensure that your information is treated in accordance with the Data Protection Act, so you can have peace of mind that it will be kept secure and confidential and it will not be used for marketing purposes. If you'd like further information about The Rental Exchange you can visit experian.co.uk/rental-exchange.

If you wish to opt out of the Rental Exchange please tick this box: ☐

Opt out sheet saved [here](#)

15. Signatures for all information disclosed & provided, disclaimers & consents on the MHA 'It's all about you' form:

Signed Applicant 1: _____

Signed Applicant 2: _____

Print Name: _____

Print Name: _____

For Admin Officer: New Homes Officer: _____

Date of visit: _____

New MHA Address: _____

Provisional sign-up date: _____

16. New Tenant Action Plan (to be left with applicant)

Applicant(s) name: _____ New Homes Officer name: _____ Date of plan: _____

Provisional viewing date: _____ (N.B. viewing appointment is subject to change – please confirm with officer the day **before**)

I will do the following :			
What I will do	How I will do it/ who I will contact	When I will do it by	Completed?
1.			
2.			
3.			
4.			
5.			

My New Homes officer will do the following:			
What I will do	How I will do it/ who I will contact	When I will do it by	Completed?
1.			
2.			
3.			

Counting the Cost of Renting Your Home

Introduction

This leaflet provides an estimate of what you might expect to pay for running your home. Costs are based on a property in Abergavenny in 2016, using publicly available information. The actual cost of running your home will vary, depending on your individual circumstances and household choices.

How can I count the cost of my home?

If you have lived in rented accommodation before you will know that there are a number of household bills that need to be paid to run your home.

To count the cost of renting your home you will need to think carefully about two things in particular:

1. How much money you will need to set up your home.
2. How much money you will need to pay your regular bills.

	1 Bed Flat (per week)	2 Bed House (per week)	3 Bed House (per week)
Rent 	£82.32	£88.71	£93.21
Contents Insurance 	£0.71	£0.71	£0.71
Council Tax 	£23.25 (Based on band C - Abergavenny)	£26.16 (Based on band D - Abergavenny)	£31.93 (Based on band E - Abergavenny)
TV Licence 	£3*	£3*	£3*
Gas & Electricity Bills 	£11	£16	£20
Water Bill 	£8.98	£10.20	£10.90
General Food & Household Costs 	£40	£70	£85
Basic Phone Line Rental & Broadband 	£4.04	£4.04	£4.04
	£171.86	£217.17	£244.02

*Please note you may be required to make an advance payment for your TV license in your first year.

MHA
Monmouthshire Housing
Tai Sir Fynwy

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communityservices@monmouthshirehousing.co.uk
www.monmouthshirehousing.co.uk
facebook.com/Monmouthshire.Housing
twitter.com/mon_housing



Scan the QR code to access the MHA website.

MONEY WISE
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Help & Advice
01495 745769



Your Starter Tenancy: Information Sheet

A starter tenancy is the name used by MHA to describe an assured shorthold tenancy, and gives new tenants reduced rights. It is for a probationary period that usually runs for 12 months, but may be extended for a further 6 months if you break the terms of your tenancy agreement.

Your Rights

- You have the right to live in your home, with the members of your household listed on your application.
- You have the right to complain to us about our services, and if you are not satisfied with our response, to take your complaint to the Public Services Ombudsman for Wales.

Your Responsibilities

Payments

You must:

- Pay your rent one week in advance.
- Keep to any agreement to re-pay any former rent accounts or re-charges for repairs.
- Pay any garage rent, water and service charges (e.g. for communal cleaning) as requested.
- Take responsibility for complying with all Department for Work & Pension requirements of any claim you make for housing benefit or universal credit housing costs.

Property

You must:

- Occupy the property as your principle home and not damage, neglect or misuse it.
- Report repairs to MHA and allow us access to make them good, and complete maintenance.
- Adhere to health and safety, e.g. not tamper with smoke detectors.
- Look after your home and garden by keeping it clean, clear and well maintained.
- Give us four weeks written notice if you want to end your tenancy.

Pets

You must:

- Ask MHA for permission to keep pets in certain properties, such as flats or sheltered housing.
- Pick up pet waste right away and dispose of it properly.
- Ensure your pets do not pose a risk to others or create a nuisance, e.g. excessive barking.

Conduct

You must not:

- Harass, threaten or cause nuisance to your neighbours, our staff or our contractors.
- Undertake illegal or anti-social activity in your home or community.
- Prevent others from feeling safe; MHA has zero tolerance of hate-based nuisance, such as racism and domestic abuse in our communities.

MHA Rights

- We have the right to access your home, with reasonable notice, to carry out repairs and maintenance.
- If you do not pay your rent, or comply with your tenancy we may serve a Section 21 notice to end your tenancy.
- We can share personal information about you and your tenancy to third parties if it is reasonable for us to do so, and/or we have the necessary permissions.

MHA Responsibilities

- We will make sure the fixtures and fittings that we own, and the structure and exterior of your home, is kept repaired and in good working order.
- Visit you, as a minimum, in the first and ninth month of your tenancy to inspect the property and discuss any issues.
- We will convert your starter tenancy to an assured tenancy after 12 months, or extend your starter tenancy for six months and tell you the reason for doing this.

Check out more MHA 'New Home' info at <http://www.monmouthshirehousing.co.uk/i-am-a-new-starter-tenant>

UNIVERSAL CREDIT – ENGAGEMENT CONTRACT

This contract is designed to enable Denbighshire Housing to support our residents during the period when they are moving to Universal Credit (UC). The information gathered in this form is important for us to be able to engage and better understand and support our residents.

A lack of engagement means we are not able to provide support or understand the issues our residents are facing. If non-payment of rent and non-engagement occurs we have to assume the lack of engagement is deliberate.

If you pay nothing at the end of your assessment period for UC your projected rent balance will be £.....
You are required to pay your Housing Cost Element, plus any shortfall, in full to your rent account upon receipt of UC.

TENANCY DETAILS

Name (Joint/Sole) T1:.....

T2:.....

Preferred Contact details (tel/email):.....

Times available:.....

Address:.....

Type of property:..... No of Bedrooms:.....

OCCUPANTS				
NAME	DATE OF BIRTH	RELATIONSHIP	GENDER	NATIONAL INSURANCE NUMBER

No of bedrooms required:..... Under Occupying: Yes ☐ No ☐

Downsize discussed/requested: Yes ☐ No ☐ N/A ☐

If Yes, registered with SARTH/Mutual Exchange: Yes ☐ No ☐

Rent amount:..... Current arrears:.....

Incentive move considered/information given: Yes ☐ No ☐

Copy of Tenancy Agreement and Rent Account provided: Yes ☐ No ☐

Officer contact information provided to tenant(s): Yes ☐ No ☐

BENEFIT DETAILS

Employed: Full Time ☐ Part Time ☐

Employer details:.....

UC Payment date:.....

If joint claim for UC who is lead claimant:.....

Have Housing Costs been included in claim: Yes ☐ No ☐ Amount:.....

Direct Payments applied for: Yes ☐ No ☐

If Direct payments have been applied for please provide the reason:.....

Affected by under occupation charge: Yes ☐ No ☐

Affected by Benefit Cap: Yes ☐ No ☐

Benefit Deduction: Yes ☐ No ☐ N/A ☐

Deduction Amount & Reason:.....

DHP: Applied ☐ Payment ☐ N/A ☐

Proof of Housing Element of UC provided: Yes ☐ No ☐

DHP in payment until:.....

Other Benefits:.....

.....

.....

.....

.....

.....

Income & Expenditure form completed: Yes ☐ No ☐



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REFERRAL'S

Referral made: Yes ☐ No ☐

Advice given/Agencies involved:.....

.....

.....

.....

.....

Vulnerability issues: Yes ☐ No ☐ Not known ☐

Details:.....

.....

.....

.....

YOUR PROMISES

- Respond to requests for contact within one day
- Accept any agreed advice and support offered including attending workshops or 121 advice sessions.
- Prioritise your expenditure to include your rent
- Avoid using pay day loans or borrowing from loan sharks
- Understand that any Housing Costs element in UC is a contribution to your weekly rent due.
- Extra payments you may have to make towards your Rent / Housing Costs
- Support the assessment and verification process of your claim with document and evidence as required.
- Engage with the DWP when required
- Adhere to an agreed arrears repayment arrangement.
- To inform Denbighshire Housing of your UC payment date and any change to your claim



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OUR PROMISES

- Respond to requests for contact within one working day
- Offer you advice and support including attending workshops or 121 advice sessions.
- We will support you to maintain your claim on-line
- We will escalate your case with the DWP and act on your behalf if it will support the assessment of your claim.
- Be flexible during your claim assessment period regarding your weekly rent charge.
- Provide you with advice on getting online, budgeting, avoiding expensive loan sharks.

FAILURE TO KEEP YOUR PROMISES

This contract is intended to ensure your home is not put at risk during a change in your circumstances but if you do not adhere to this contract we will:

- Deal with rent arrears through our usual recovery processes
- Consider the potential for County Court action which would add £325 towards your debt owed to Denbighshire Housing
- Accept the DWP arrears deduction of 20% of your living costs per week

CONSENT

To enable us to maximise support you consent to us advocating with the DWP on your behalf if necessary and to us passing your details to enable us to refer you for further support with Citizens Advice Denbighshire for example. We will always tell you before we pass on your details.

Signed for Denbighshire Housing

Signed Tenant

Date



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Pre-Tenancy Assessment



Registration No:		Date of interview:	
Address of property being considered for:			
APA: Alternative Payment Arrangement. Note any question on this form which includes (APA) relates to Universal Credit vulnerable claimant categories			
1. PRESENT ADDRESS / CONTACT DETAILS			
Full Name (1)		Full Name (2)	
Address		Address	
Post Code		Post Code	
Home tel		Home tel	
Mobile no.		Mobile no.	
Work Mobile		Work Mobile	
email address		email address	
Date of Birth:		Date of Birth	
N.I.No		N.I.No.	
Nationality (APA)		Nationality (APA)	
EEA National (see list) Yes <input type="radio"/> No <input type="radio"/>		EEA National (see list) Yes <input type="radio"/> No <input type="radio"/>	
If non EEA - APA		If non EEA - APA	
How long have you lived there:		How long have you lived there:	
Yrs:	Mths	Yrs	Mths
If the applicant has lived at their current address for less than 5 years complete details of previous addresses			
	Address	from	to
	Tenancy Type	Reason for leaving	
1			
2			
3			
4			
5			

***EEA Nationals

Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, The Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden

Pre-Tenancy Assessment



2. WHO IS GOING TO BE HOUSED?

Refer to protected characteristic sheet to record diversity information

Name	D.O.B	NI No	R/ship	Sex (M/F)	Economic Status (CORE)	Ethnicity	Sexual Orientation	Religious Belief

Is there anybody on the application expecting a baby if yes, date due: Yes ☐ No ☐

Is the applicant a care leaver? (APA) Yes ☐ No ☐

Is anybody on the application related to a member of staff or Elected member? if yes, give details & advise will need to refer to Housing Manager for approval— Yes ☐ No ☐

Are all children listed living with the applicant permanently Yes ☐ No ☐

Is the applicant(s) a UK citizen? (APA if non EEA) Yes ☐ No ☐

If the applicant is under 24 are they in education, employment or training? (APA) Yes ☐ No ☐

Has anyone on this application form ever been evicted? (If yes who & for what?) Yes ☐ No ☐

Does the applicant have English Language limitations? (APA) Yes ☐ No ☐

Is a Translator required for sign up? Yes ☐ No ☐

Pre-Tenancy Assessment



4.DISABILITY ASSESSMENT

Note UC categories that could qualify for **Alternative Payment Arrangements (APAs)**

Does the applicant or any household member have a registered carer and/or help from any other Support Workers?	
If yes, provide details of support worker? Yes <input type="radio"/> No <input type="radio"/>	
<p>Disability Discrimination Act 1995 says that someone is disabled if they have a physical or mental impairment, which has substantial and long-term adverse effects on their ability to carry out normal duties or day-to-day activities. This can include anyone who has a long-term illness, health problem, disability or any problems which are due to old age.</p>	
Do you consider any member(s) of the household to be disabled as per the above Act?	Yes <input type="radio"/> No <input type="radio"/>
Does the applicant have any adaptations in their current home, for example, level access showers, stair lifts; grab rails etc which they would require in their new home?	Yes <input type="radio"/> No <input type="radio"/>
If yes, note details:	
Does anyone in the household require:	
<ul style="list-style-type: none"> Fully wheelchair accessible housing Wheelchair access to essential rooms Level access housing Level access bathing facilities 	Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/>
If yes, review suitability of property as due to budget constraints it may not be possible to carry out any major adaptations within the first 12months of the tenancy	
Does any household member have any medical problems, mental health issues or mobility issues?	Yes <input type="radio"/> No <input type="radio"/>
If yes, record who and nature of the disability	
Sensory Impairment (APA)	Yes <input type="radio"/> No <input type="radio"/>
Physical Health difficulties (APA)	Yes <input type="radio"/> No <input type="radio"/>
Mobility and dexterity Impairment (APA)	Yes <input type="radio"/> No <input type="radio"/>
Unseen Disability	Yes <input type="radio"/> No <input type="radio"/>
Learning difficulties including problems with literacy or numeracy (APA)	Yes <input type="radio"/> No <input type="radio"/>
Mental health condition (including phobias, bipolar, severe depression, schizophrenia) (APA)	Yes <input type="radio"/> No <input type="radio"/>
Dependency (drug, alcohol or other addiction problems such as a gambling addiction) (APA)	Yes <input type="radio"/> No <input type="radio"/>
Is the applicant in treatment/recovery for a drug or alcohol problem? (APA)	Yes <input type="radio"/> No <input type="radio"/>
If yes, give details:	
Next of Kin contact details:	

Pre-Tenancy Assessment



5. HOUSING HISTORY

What is the current housing situation?	
Who is the current landlord?	
Current landlords contact details:	
What is the current notice period?	
(If a private rented property, advise applicant to check terms and conditions of their tenancy for details of their notice period)	
Has the applicant rent arrears or under threat of eviction or repossession due to arrears?	Yes <input type="radio"/> No <input type="radio"/>
Has anyone moving ever held a tenancy with us or another Registered Social Provider/ Local Authority (If yes – please confirm address)	Yes <input type="radio"/> No <input type="radio"/>
Has the applicant any former tenancy arrears? If so, how much and what arrangements are in place to repay the arrears (Detail below)	Yes <input type="radio"/> No <input type="radio"/>
Has the applicant applied for or been granted a DRO or Bankruptcy Order in the last 6 years? (Detail below)	Yes <input type="radio"/> No <input type="radio"/>
What is the main reason for being housed?	
Has the applicant ever owned or do they currently own their own home? If yes, is the property for sale?	Yes <input type="radio"/> No <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/>

Pre-Tenancy Assessment



Does the applicant or any other household member have any criminal convictions or court orders (If yes give details)			Yes <input type="radio"/> No <input type="radio"/>
Name	Date of conviction or order	Offence	Length of penalty
Does the applicant or any other household member have any pending court appearances / convictions (if yes give details)			Yes <input type="radio"/> No <input type="radio"/>
Have you (or anyone moving with you) been in trouble for anti-social behaviour or have a history of persistent offending (if yes give details)			Yes <input type="radio"/> No <input type="radio"/>
Other information			
Does the applicant(s) have a bank account?			Yes <input type="radio"/> No <input type="radio"/>
If no, emphasise need for a bank account to accept universal credit payments			
Does the applicant(s) have a bank account that has direct debit facilities?			Yes <input type="radio"/> No <input type="radio"/>
If no, emphasise need for a bank account to accept universal credit payments			
Is the applicant a member of a credit union? If yes, which one:			Yes <input type="radio"/> No <input type="radio"/>
Do you currently have home contents insurance?			Yes <input type="radio"/> No <input type="radio"/>
Has the applicant the finance to pay one weeks rent in advance?			Yes <input type="radio"/> No <input type="radio"/>
Does the applicant(s) have a mobility scooter? If yes, confirm whether a mobility scooter is allowed at the property and explain to the process for applying in the future			Yes <input type="radio"/> No <input type="radio"/>
Does the applicant(s) own a car, caravan or camper van?			Yes <input type="radio"/> No <input type="radio"/>
Does the applicant(s) have pets moving with them: NB: are pets allowed?, if yes, give pet details:			Yes <input type="radio"/> No <input type="radio"/>
Has the applicant or any other household member ever served in the British Armed forces			Yes <input type="radio"/> No <input type="radio"/>
Does the applicant have furniture to move in with? If no, explore how ready they are for a tenancy			Yes <input type="radio"/> No <input type="radio"/>
Further details to support application:			

Pre-Tenancy Assessment



6 .COMMUNICATION NEEDS

Contacting You - how would the applicant prefer us to contact them?			
Telephone		Email	
Home visit		Text Message	
Letter		Any	
Who is the best person to contact?			
Best time to contact: Morning <input type="radio"/> Afternoon <input type="radio"/> Evenings <input type="radio"/> Weekends <input type="radio"/> Avoid school run? Yes <input type="radio"/> No <input type="radio"/>			
Alternative formats Is information required in any of the formats below? Yes <input type="radio"/> No <input type="radio"/>			
Audio		Large Print	
Braille			
Other		If other please state	
Cultural needs:			
Are there any religious or cultural requirements that we should be aware of? If yes, give details			Yes <input type="radio"/> No <input type="radio"/>
Internet Access			
Is the applicant able to use the internet?			Yes <input type="radio"/> No <input type="radio"/>
Does the applicant have access to the internet (PC, laptop or smart phone?)			Yes <input type="radio"/> No <input type="radio"/>

7. BEDROOM TAX ASSESSMENT – to be completed for ALL allocations

Is there a current claim for housing benefit in payment	Yes <input type="radio"/> No <input type="radio"/>
Is any money owed to housing benefit for an outstanding claim?	Yes <input type="radio"/> No <input type="radio"/>
If yes, how much	
Will any bedrooms be under occupied based on DWP size criteria?	Yes <input type="radio"/> No <input type="radio"/>
If yes, how many?	
Is the applicant a foster carer?	Yes <input type="radio"/> No <input type="radio"/>
If under occupied, is an extra bedroom needed because of a disability?	Yes <input type="radio"/> No <input type="radio"/>
If yes, give details	

Pre-Tenancy Assessment



BEDROOM TAX ASSESSMENT – Calculate in all circumstances to inform the applicant what their bedroom tax liability would be. (example: 14% deduction would be = 14/100 x (proposed rent))

Rent on proposed property	(a) £
Bedroom tax deduction due (b): 14% for 1 bedroom / 25% for two or more	Bedroom Tax liability %
Rent that will be payable if subject to the bedroom tax	(b)

If subject to bedroom tax, how does the applicant intend to pay the bedroom tax shortfall?	
<ul style="list-style-type: none"> Existing household budget** (refer to budget planner to identify if there is sufficient household income to cover the bedroom tax and note any outgoings that will be cut to meet the rent. 	Yes <input type="radio"/> No <input type="radio"/>
<ul style="list-style-type: none"> Unsure: (consider appropriateness of offer) 	
<ul style="list-style-type: none"> Other – please specify 	
What payment method will the applicant use to pay the rent?	
Payment card	Yes <input type="radio"/> No <input type="radio"/>
By direct debit or standing order	Yes <input type="radio"/> No <input type="radio"/>
Will need help to set up a bank account	Yes <input type="radio"/> No <input type="radio"/>
Other method: please specify	

Pre-Tenancy Assessment



8 INCOME ASSESSMENT – To be completed for ALL allocations

Economic Status	You	Partner
In full time work (30 hours or more), if working: employers details*		
In part time work (< than 30 hours), if working: employers details*		
*Name, address & contact details of employer:		
Self Employed		
Retired		
Government training / new deal		
Not seeking work		
Job seeker		
Long term sickness or disability		
Full time student		
Income Details	You	Partner
Salary or wages	£	£
Universal Credit	£	£
Maintenance or Child Support	£	£
Board or Lodgers income	£	£
Student Loans or Grants	£	£
Job Seekers Allowance	£	£
Income Support	£	£
Working Tax or Child Tax Credit	£	£
Child Benefit	£	£
Employment & Support Allowance / Statutory Sick Pay	£	£
DLA / PIP / Attendance Allowance	£	£
Carers Allowance	£	£
Other benefits: – e.g. Maternity Allowance / SMP etc	£	£
State Pension / Pension Credit	£	£
Private or work pension	£	

If on UC: What is UC payment date:

Document in R:\CBI\9C\16.03.2018 Community Housing Cymru - affordability of social housing in Wales report - 22576 (MH2).docx

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Pre-Tenancy Assessment



Budget Planner

Assess whether the applicant can afford to meet their rent obligations. **If there are any concerns around affordability discuss the appropriateness of the offer with the Housing Manager**

Is the applicant(s) paying off any fines or utility arrears, including any paid by direct deductions (APA)	Yes <input type="radio"/> No <input type="radio"/>
Has the applicant(s) a Social Fund Crisis Loan / Welfare Assistance loan? (APA)	Yes <input type="radio"/> No <input type="radio"/>
Has the applicant(s) ANY outstanding credit commitments (loans, payday loans, credit card debts, credit agreements etc)	Yes <input type="radio"/> No <input type="radio"/>
Does the applicant have any outstanding overdraft facility?	Yes <input type="radio"/> No <input type="radio"/>

Weekly Income	£ Amount	Weekly Expenditure	£ Amount
Total Salary / Wages		Rent & service charge liability	
Total Other Income		Other secured loans	
Total Benefits		Council Tax	
Total Pensions		Building and contents insurance	
Total Income		Gas	
		Electricity	
		Water	
		Other utilities (coal, oil, calor gas)	
		Overdraft charges *	
		Mobile Phone	
		TV licence	
		Sky subscription	
		Magistrates / Court fines	
Total Weekly Income		Maintenance or child support	
Total Weekly Expenditure		Hire Purchase	
Income to spend		Pay day lender loan / catalogue debt *	
*PLEASE NOTE ACTION REQUIRED – REFERRAL: CITIZENS ADVICE BUREAUX FLINTSHIRE - 08444 772020 SHELTER CYMRU - 0845 075 5005 WELFARE RIGHTS UNIT, Debt Advice - 01352 703565 NATIONAL DEBTLINE - 0808 808 4000 (Self help telephone advice) STEPCCHANGE - 0800 138 111		Child / Adult care care costs	
		Travel expenses (bus, taxi, train fares / petrol, tax, insurance)	
		Housekeeping (food, milk clothing, cleaning, toiletries, Newspapers and magazines, Cigarettes, tobacco & sweets, Alcohol, Clothing and footwear, Nappies and baby items, Pet food	
		Pension and life insurance	
		Other expenditure	
		Housing Benefit debt	
		Total Expenditure	

Document in RXCBT9C16.03.2018 Community Housing Cymru - affordability of social housing in Wales report - 22576 (MH2).docx

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Pre-Tenancy Assessment



Can I afford to move? – Average Cost Illustrations

The following are average cost illustrations of running a home. Figures should be used help complete a budget calculation with an applicant at pre-tenancy assessment.

Item	£ Amount
Fuel costs: These will vary depending on which utility company provides the service & whether payment is made by direct debit but as a general rule dual fuel is generally a cheaper means of payment Dual Fuel (updated October 2013) 1 / 2 bed flat / bungalow– approx. £1050 per annum 2 b house - approx. £1320 per annum 3 / 4 bed house – approx. £1760 per annum	 £20.19 £25.38 £33.85
Water charges: *United Utilities website quotes £272.60 per year for a single person household 2012/13	£6.00
TV License *2012/13 licence fee is £145.50 but, if you pay weekly, you'll pay for your first TV licence over six months in 26 weekly payments	£5.60
Landline / Mobile costs BT line rental is approximately £14.50 per month plus the cost of calls	£14.50
Contents Insurance You do not have to have Home Contents Insurance, but you should think about how you would replace things in your home if you were burgled or there was a fire.	£4.00
Council Tax, Band A: - NB, from April 2013, majority of LA's expect working age residents not in work to contribute at least 20% towards their CTB	(NB: apply 25% discount if a sole occupancy £?????????? pw

General Needs Pre-Allocation Assessment



8. DOCUMENT VERIFICATION

Sight relevant documents and confirm below what has been provided. One form of photographic ID **MUST** be obtained.

Tick all forms of identification viewed

Proof of ID for all prospective tenants Yes <input type="radio"/> No <input type="radio"/>	Tick Proof Seen: Birth cert <input type="radio"/> Driver License <input type="radio"/> Passport/Benefit Book <input type="radio"/> Other please state
Proof of current address Yes <input type="radio"/> No <input type="radio"/>	Tick Proof Seen: Bank Statement <input type="radio"/> Utility Bill <input type="radio"/> Official Letter <input type="radio"/>
Proof of NI number Yes <input type="radio"/> No <input type="radio"/>	Tick Proof Seen: National Insurance Card <input type="radio"/> Payslip / P45/60 <input type="radio"/> Benefit Award letter <input type="radio"/>
Pregnancy confirmed Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	Proof of children moving with applicant Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>
NTQ or other evidence of eviction / repossession Yes <input type="radio"/> No <input type="radio"/> N/A <input type="radio"/>	
Proof of income Yes <input type="radio"/> No <input type="radio"/>	Tick Proof Seen: Wage Slip <input type="radio"/> Benefit Letter <input type="radio"/>
HB evidence supplied and verified Yes <input type="radio"/> No <input type="radio"/>	
Satisfactory Immigration status Yes <input type="radio"/> No <input type="radio"/>	

Remind applicant photo ID and one weeks rent due at sign up

References required	Tick	Date requested	Date received
Landlord			
Previous landlord			
Employer (current/previous)			
Support worker			
Social Services			
Council or RSL			
Other			

General Needs Pre-Allocation Assessment



DECLARATION

As far as I know the answers given on this form are true. I understand that if I, or anyone acting on my behalf, have given any false information you can reject my application and that I may lose any tenancy granted. I understand that all the information I have given will be put on your computer system and will be verified with other agencies. I will tell you immediately if there is any change in my circumstances.

I understand that by signing this declaration I am giving permission to contact any previous landlords and relevant agencies, including local authorities, housing associations, Department for Work and Pensions, the Police, Probation and Social Services to check the information I have given and for them to release any relevant information. I also understand that a credit reference check may be undertaken.

Applicant (1) signature	Date
Applicant (2) signature	Date
Interviewed by	Date

General Needs Pre-Allocation Assessment



ALLOCATION CHECKLIST

All 'support' documentation requested provided	Yes <input type="radio"/> No <input type="radio"/>
Satisfactory references received	Yes <input type="radio"/> No <input type="radio"/>
Application assessed within correct housing Band	Yes <input type="radio"/> No <input type="radio"/>
Tenancy Sustainment Assessment	Yes <input type="radio"/> No <input type="radio"/>
Any identified support needs identified from the pre-tenancy assessment (please provide details):	Yes <input type="radio"/> No <input type="radio"/>
Low sustainment Assessment = Housing Officer Visits Month 1, 9 No identified financial, welfare, wellbeing of support service triggers	Yes <input type="radio"/> No <input type="radio"/>
Medium Sustainment Assessment = Housing Officer Visits Month 1, 5, 9 One or more identified financial, welfare, wellbeing of support service triggers	Yes <input type="radio"/> No <input type="radio"/>
High Sustainment Assessment = Housing Officer Visit 1, 3, 6, 9, 12 Three or more identified financial, welfare, wellbeing of support service triggers	Yes <input type="radio"/> No <input type="radio"/>
Housing Related Support referral made:	Yes <input type="radio"/> No <input type="radio"/>
Have any Universal Credit vulnerability indicators (APA's) been identified? If yes, refer to income team /welfare reform team for APA application	Yes <input type="radio"/> No <input type="radio"/>
If the applicant has multiple debts, are they sticking to a repayment plan? (APA)	Yes <input type="radio"/> No <input type="radio"/>
Does the applicant(s) have any severe / multiple debts? (severe being heavy use of welfare assistance scheme or at least two months in arrears with any payments (APA)	Yes <input type="radio"/> No <input type="radio"/>
Is the applicant suitable for offer? If 'NO' give reason why	Yes <input type="radio"/> No <input type="radio"/>
Source of letting: SARTH <input type="radio"/> SARTH Available Now <input type="radio"/> Right Move <input type="radio"/> To Let Board <input type="radio"/> Mgmt Let <input type="radio"/>	
Shortlist enclosed Yes <input type="radio"/> No <input type="radio"/>	Management Report enclosed Yes <input type="radio"/> No <input type="radio"/>
Does the applicant fully meet the bedroom criteria (if not, pre-tenancy to be authorised by Housing Manager)	Yes <input type="radio"/> No <input type="radio"/>
Offer authorised by:	Date:
Approved by Housing Manager: (only necessary if: direct or sensitive let / under occupation/ Under age let)	Date

General Needs Pre-Allocation Assessment



Protected Characteristics

COUNCIL FORMAT TO BE INSERT

Supporting People in Need Assessment Form

Name of tenant:		Address:
Wolverhampton Homes uses information captured as part of this process with the aim of supporting tenants where needed to maintain their tenancy. Where we are unable to help directly ourselves, with your permission, we will refer you to a third party agency for help. Please let us know if you need any support.		
Type of support needed	Tick required if	Additional comments
Support required as a person with mobility needs (VI 1, VI 8)		
Support required with written or verbal communication - due to a sensory, learning or hearing disability. (VI 2, VI 3, VI 4, VI 5, VI 6)		
Support required with translation if English is not your first language (VI 12)		
Support required due to poor health, including mental health (VI 7, VI 9)		
Support required as a young person taking on new tenancy for the first time (VI 14)		
Support required as a teenage parent or expectant mother (VI 22)		
Support required as a young person leaving care (VI 23)		
Support required as an older person (VI 14)		

Name of tenant:		Address:
<p>Wolverhampton Homes uses information captured as part of this process with the aim of supporting tenants where needed to maintain their tenancy. Where we are unable to help directly ourselves, with your permission, we will refer you to a third party agency for help. Please let us know if you need any support.</p>		
Type of support needed	Tick if required	Additional comments
Support required as a new migrant (VI 20)		
Budgeting and financial support (VI 16)		
Support required with managing rent arrears (VI 19)		
Support required with claiming benefits (VI 16)		
Support required to manage alcohol or substance misuse problems (VI 11)		
Support required following a bereavement (VI 17)		
Support required following a relationship breakdown (VI 18)		
General support with running a home (VI 30)		
Support required due to a neighbour problem (VI 25)		
Support required following a hate crime incident (VI 25)		
Support required following a domestic		

Name of tenant:		Address:	
<p>Wolverhampton Homes uses information captured as part of this process with the aim of supporting tenants where needed to maintain their tenancy. Where we are unable to help directly ourselves, with your permission, we will refer you to a third party agency for help. Please let us know if you need any support.</p>			
Type of support needed	Tick required	if	Additional comments
violence incident (VI 26)			
Support required due to a safeguarding concern (VI 29)			
Other support required (please specify)			
No current support needs			
Have you used any support services recently?	Yes	No	If yes, please specify
Name and contact details of any current or previous support			
Do you have any other support needs not included here?	Yes	No	If yes, please specify
Other comments or recommended actions following the assessment:			
Officer signature:	Date of assessment:		
I understand that the information I have provided on this form will be used to help Wolverhampton Homes to support me to maintain my tenancy and will only be passed on to third parties for this purpose.	Signature of tenant:		

Office use: On completion of this assessment form, where a support need is identified please refer to the Vulnerability Indicator Methodology for assessment and scoring to determine the frequency of on-going contact. Then refer to the Vulnerable Tenants Guidance Chart for advice on actions required, appropriate support referrals and recommendations on the tailoring of the service. **This completed form must be filed in Info@Work.**

Appendix H: Grŵp Cynefin – CAB partnership cost benefit analysis

A survey of cases referred by Grŵp Cynefin within service level agreements to CAB services in North Wales.

During 2017-18, as part of the provision to mitigate the impact of Welfare Reform on our tenants, a number of tenants were referred to county services by the CAB. Typically, Grŵp Cynefin refers debt cases to CAB services, but the Association also refers tenants with benefits issues who can easily attend offices. This allows the Welfare Team to focus on tenants who require home visits because of disabilities, care responsibilities etc.

Statistics up to the end of Q3 2017-18.

Operational Area	Financial Value of the Contract	Number of tenants seen.			Continuous Earnings: Benefits, grants etc.	Debts managed/resolved
		Debts	Other issue	Total		
Denbighshire*	£9,000	28	62	90**	£88,490	£140,997
Gwynedd	£6,000	35	6	41	£33,740	£86,240
Anglesey	£4,000	18	2	21	£9,452	£117,543
Total	£19,000	81	70	161	£131,682	£344,780

* Includes referrals from Conwy, Denbighshire, Flintshire and Wrexham.

**Only figures for cases at the moment, not referrals per tenant. Have requested for this information.

Gwynedd Case Study

Miss R was receiving ESA, Housing Benefit, Council Tax Reduction and DHP.

Miss R was supported in applying for PIP, Watersure and Funding Support for Dŵr Cymru customers.

Miss R was able to receive PIP at the highest rate with the two criteria, receive Watersure and a grant from the Support Fund for customers. This allowed Miss R to be able to clear her rent arrears of £600, her Magistrates Court Fine, and cope with paying the remaining debts through an affordable monthly arrangement or through collections from her ESA on a lower rate. All enforcement actions have now been completed.

Total of debt paid: £1,454.00

Total of debt cleared: £1,640.00

Total of debt negated: £835.15

Total of benefits earnings: £19,660.68

Benefit of intervention: £24857.00

Anglesey Case Study

Client has accessed our services independently and been referred for debt advice on six occasions since 2013, the client has a history on non-engagement after initial contact, we have previously identified eligibility for a Debt Relief Order and have progressed a case in 2015 for application which again failed due to lack of ongoing engagement. We have advised the client on three previous occasions with regard to possession proceedings and have arranged representation at court from Shelter Cymru.

The client was most recently referred in November 2017 by Welfare Officer at Grwp Cynefin. Client is single (following recent separation) with three children age between seven and eight months. Confirmation received that the client's oldest child has ADHD and client is considering making a claim for DLA. Client has £4,139.49 rent arrears and has broken a possession agreement made on 07.03.2017 to pay £100 per week which has been broken with £2,000 required to bring it up to date.

A call was made to client who stated that her circumstances had changed again and she would prefer us to speak directly to the Welfare Officer for an update. Made a telephone call to the Welfare Officer who confirmed that the client is now working 16 hours a week, has made a revised claim for tax credits and that the client has been assisted to make a claim for child DLA. We discussed that the client has previously been advised on several occasions regarding the consequences of non-payment of her debts and has disengaged on several occasions after taking steps to apply for a DRO.

The officer advised that the client has disclosed that she has debts of around £30,000 which is significant variation on previous visits to local office where debts of less than £20,000 were disclosed. The housing association had not yet applied for a warrant due to the change in circumstances and wanted to give the client the opportunity to seek further debt advice and start making payments. We carried out benefit check showing client's new circumstances and sent this to the client with a covering letter outlining the next step and we called the client to discuss this approached and she confirmed she was happy to proceed and would await the letter.

The client failed to engage, however, given the client's circumstances and previous history her case was kept open. The client attended a drop-in session on 10 January 2018 as she had been issued with a Notice of Eviction which was due to take place on Tuesday 16 January at 1pm. Her appointed caseworker was able to offer an immediate appointment where an application to suspend the warrant was drafted and submitted to court on 11 January 2018. The hearing was adjourned pending confirmation of housing benefit entitlement. Once the outcome of this hearing is known, we will continue to provide debt advice to the client who has confirmed her aim is to seek a formal resolution to her current indebtedness.

How tenant accessed the service: Referral via Grwp Cynefin.

Personal tenant details:

Tenant is married with no dependants; the tenant is a carer for his wife. They have a joint claim for Employment & Support Allowance (Support group) and she receives personal Independence payment (PIP) at the highest rate of both Daily Living and Mobility components i.e. £83.10pw and £58.00pw. In addition the tenant receives Housing Benefit with a DHP, (together these cover their rent in full) and Council Tax Reduction in full the tenant has long term health issues.

Summary of tenant's problems or issues:

The tenant was transitioned over from Disability Living Allowance to PIP and retained his Care/Daily Living award on transition but lost his higher rate Disability Living Allowance and this was replaced with the standard rate of Mobility component under PIP. This was a loss of income of a net £36.00pw (Disability Living Allowance award of £58.00pw less PIP award of £22.00pw)

Advice given and action taken:

We supported the tenant to gather medical evidence to support an appeal and submitted this on his behalf.

Actual or expected outcomes for the tenant:

The tenant was successful at appeal and he was awarded PIP including enhanced rate of Mobility component which resulted in a back dated award and an ongoing award of £58.00pw. The tenant's income therefore increased by a net increase £36.00pw or £1,872.00pa together with a further lump sum.

