**Housing Services – 12.07.17**

**CHC Update**

Action - CHC to share with network an up to date diagram showing which CHC staff are responsible for what (including welfare reform, since Paul Langley has moved to Coastal).

**The Money Advice Service**

Lee Phillips – Wales Manager/ Gary Harvey - Stakeholder Engagement Manager gave an overview of the Standard Financial Statement (see slides). United Welsh are using the SFS already.

Some interest in Advice Pro from the group (case management system).

Lee gave a quick presentation on debt figures: Online and easily accessed at <http://Overindebtednessmap.org> This is useful to lobby MPs as you can look at MPs’ constituencies and tell them how many are indebted.

**Communicating with UC Claimant Tenants**

Marc Fury and Amanda Protheroe – Cardiff Metropolitan University – presented on their research

Key points:

- The rent arrears letter – consideration of alternative, less formal approaches

- WG legal team now looking at a draft rent letter that Amanda and Marc have put together based on the results of the research. This takes into account design, literacy, nudge, etc. Once this is agreed as legally robust, they’ll take it back to their focus groups for agreement.

- DWP push for an increase of peer support sessions, join CAB call for a free helpline – working with CHC on this

- Re-setting the relationship between landlord and tenant – become ‘infrastructure light and relationship heavy’. Consider how the tenant views the landlord. ‘stop digitalising, start communicating’. Kindness is absolutely key here.

- Attitudes of receptionists and frontline staff are so important! Kindness, support and understanding were highly valued during what is a huge transformation in people’s lives.

- UWHA are starting to take this approach – more visual approach, more use of nudge and will be analysing impact of it

- Firmness is important but no need for quasi-legal language, necessarily

Charter have studied, in depth, how they operate – found big issue in how people keep to their agreements – trialling much more face to face. Close monitoring of where/why rent arrears are reducing

**Affordability of Social Housing - Discussion**

Key points:

HAs don’t know about a person til they come up on the register – LA will often exclude people from the register for affordability reasons, so HAs often not getting a chance to work with people – need a consistent, wales-wide approach

Newport, for example, anyone with £1000 of arrears is excluded

**Action: Safety-net of bond-schemes currently (though the funding for accessing these are being reduced) - call for CHC to consider how we can lobby for this funding increased**

Need to get an overview of Wales-wide practice.

More consistency of exclusion policies

CIH survey of refusals might provide details

Housing Associations: Confidence in rents, designing down service charges, income maximisation. What more can we do? Not much – got to look to intervention from the LA or WG at this stage.

No work done to determine where people go when excluded

Differences as to why someone might not be able to afford a property

Service charges issue – flats incur more, they become unaffordable – the late entry that HAs have in the s106 debate often means that there is not an opportunity for HA to minimise built in service charge

When a mortgage ends, why doesn’t the rent drop?

Consider the whole Timeframe – look at a home from borrowing and grant to development through until the mortgage is paid off.

Action: CHC to raise this with Finance Forum and Tech Services – affordability issue goes beyond rents

Design – do we need all the kit we put in communal areas? Only means higher service charges.

Management charges from developers – developers own the land and pass on management costs – huge fees – again need more input at s106

Leaseholds passed out on s106s now – freeholds given to management companies – fees high

WG need to regulate this use of management companies

S106 could be excluded from management charges and HAs could provide their own OR HAs can provide whole estate management?

UWHA – LHA renders current policy obsolete – where they have new developments in Cardiff and the Vale they’re looking at higher rents to cross-subsidise. Real concern about setting rents on what people are making, given low-paid jobs are likely to be where the majority are getting their £ from – not benefits

Tai Calon – already have low rent but all of their stock is in BG so cross-subsidisation is a concern

Gwent need to come together – so many RSLs working so closely together

UWHA have started talking about fairness – they feel that they are doing a good job of this and that what they do reflects the market

Bron Afon – early intervention and prevention approach – understanding of how they fit into a wider set of community resources - Intervening earlier, building a relationship and putting a plan in place

**Housing Under-35s and Shared Housing**

Bron Afon: Lisa Charles, (Investment and Inclusion Manager) & Ryan Dorrian (Money Solutions Manager); Linc Cymru: Hazel Davies (Rooms4u Project Officer); Gwalia: Colin Greer (Head of Customer and Community) and WWHA: Mike Halloran (Housing Manager) all updated on approaches to Under 35s.

**Better Money Behaviours (**[**https://www.hyde-housing.co.uk/media/1113/better-money-behaviours-a-toolkit.pdf**](https://www.hyde-housing.co.uk/media/1113/better-money-behaviours-a-toolkit.pdf)**)**

Maggie Houghton – Successful Tenancies Manager – Hyde Foundation

Maggie’s team are pulled in to work with people in rent arrears by staff at Hyde. Not directly customer facing.

Often tenants feel that they are out of control of their situation (e.g. income) so didn’t understand why they were being treated as if they were (e.g. pay your rent or else)

Use of partners with webchat functions to provide out of hours support

Positive phrasing of their involvement is key: ‘a lot of people ask for our help’ not ‘a lot of people are in arrears’

Part of a wider ABCD approach – leave people with an asset map so that they work with their communities in future, rather than coming back to the service

Timing – capitalise on major changes – position yourself within the major change

They always use a green envelope with a tick on it and use first names to create a personal relationship

HACT trial nudging to increase engagement pre-court – new letter 3 x as effective

BeSecure project (hosted by Hyde, funded by a number of different HAs) – Randomised Control Trial studying BE on under 35s with the Behavioural Insights Unit

Big issue is that BE is not in place across Hyde – all it takes is one harsh ‘old-type’ letter from a different area of the business to undermine that good work. Organisation-wide buy in, despite overwhelming evidence, has been a challenge.

Piloting a Tenant Incentive Scheme – comply with tenancy conditions and go into a prize draw

Interest from the group in establishing a network of HAs undertaking BE work

**Ash Wales - Suzanne Cass – Chief Executive**

Update on Smoke Free Homes campaign