



Nottingham City Homes

Group Tenancy Sustainment Strategy 2016-2019

Contents

	Page No:
Introduction	4
Context	4
National context and the impacts in Nottingham	5
Local context	8
NCH Group context	8
How this strategy will meet the NCH Group Objectives	10
Vision	10
Delivering the strategy	11
Improving tenancy sustainability	14
• Dedicated Tenancy Sustainment Team	14
• Pre tenancy support	14
○ Identifying vulnerability (risk) factors	14
○ A decent home where the tenant wants to live	16
• Proactive support and interventions	16
○ New tenancy support	16
○ Regular tenancy visits	17
○ Eyes Wide Open	18
○ Proactive and sensitive housing management	18
○ Income Management	19
○ Rent First – Companywide approach to rent collection	20
○ Proactive approach to supporting groups most at risk of eviction for rent arrears	21
○ Health and Tenancy Sustainment Officer	21
○ Vulnerable tenants	22
○ Under-occupation	23
○ MARAC	24
○ Sustainable communities	25
○ Hospital to Home	26
○ Responsible Tenant Reward	26
Improving financial and economic stability	27
• Reducing the impact to NCH Group tenants from Welfare Reform	27
• Addressing financial exclusion and improving financial capability	28
• Tackling fuel poverty	30
• Improving employability	31
• Digital inclusion	32
• Information and communication	33
Improved understanding of tenancy failure and its causes	34
Resources	34
Monitoring and reviewing the strategy	35
Key risks	35

Appendices

Appendix 1- Action Plan

Introduction

Our vision is 'creating homes and places where people want to live' and sustaining tenancies is at the heart of our business at Nottingham City Homes (NCH) Group.

We understand the importance of living in a secure environment – and how this enables people to flourish through education, employment and good health. We also understand the cost of tenancy breakdown – the personal, health, social and financial cost.

Our overall aim is to prevent tenancies from failing and this strategy sets out our continued commitment and plans to deliver sustainable and successful tenancies that enable people to thrive, enjoy a better quality of life, and live in stable, strong and thriving communities.

Developing this strategy

Consultation on this strategy has taken place with tenants/residents who have attended our Equality and Diversity workshops, Customer Communications Panel and those that have completed surveys on welfare reform, in addition to feedback from internal teams. External partners such as St Ann's Advice Centre, Sound as a Pound and the Department of Work and Pensions have also been involved.

Context

We manage 26,300 properties across the city of Nottingham. The annual turnover of tenancies is currently 6.42% of our stock, or 1689 properties.

We have seen an increase in the number of new tenants successfully maintaining their tenancies over the past two years from 93.57% to 95.95%¹.

The number of terminations has reduced over the last three years from 1948 in 2011/12 to 1881 in 2014/15.

Whilst we have seen an increase in rent arrears over the last three years these have not been at a pace expected in this challenging economic climate and we have retained our top quartile performance in income management (as reported by Housemark) and achieved HQN (Housing Quality Network) accreditation.

Implementation of the last Tenancy Sustainment Strategy 2012 – 2015 has had a positive impact on reducing the number of evictions for rent arrears with 148 in 2014/15 compared to 197 in the previous year. We are proud to have helped more tenants sustain their tenancies and that no evictions have been carried out due to the Bedroom Tax.

This strategy is written in continued times of economic difficulty and we know that the next three years will present a number of challenges, however we remain hopeful that the actions contained within this document will have the positive effect of sustaining tenancies.

¹ This data, and other similar information is generated by the performance reporting system used by the Tenancy Sustainment Team in NCH's Rents Section, and produced by NCH's Business Improvement and Development Team.

National Context and the impacts in Nottingham

The Welfare Reform Act 2012² introduced major changes to benefits which have had significant implications for our customers. These changes have included:

- **Under occupation benefit reductions (Bedroom Tax)** – from 1 April 2013 housing benefit payments for working age people in the social rented sector have been based on family size. People ‘under-occupying’ by one bedroom lose 14% of their Housing Benefit and those with more than one spare room lose 25%.

Currently 3228 of our homes (working age tenants) are under occupied with over 68% having paid the shortfall in Housing Benefit in full and only ten accounts having paid nothing at all. No evictions have been carried out purely due to the bedroom tax.

- **The Benefit Cap** – introduced in Nottingham in September 2013, this restricted the amount working age people can receive in benefits and tax credits to £500 per week for out of work couples and lone parents and £350 per week for single people. Any benefit exceeding these amounts would be taken from their Housing Benefit. Those in receipt of certain benefits are excluded from the cap. With low rents in Nottingham it has been predominately large families affected, usually with several children, and it is the level of benefit received for the children rather than the rent paid that has resulted in the cap.

NCH Group currently have very few tenants affected by the Benefit Cap but it is not a static group and consists of people moving in and out of the cap. From our analysis we would estimate a third of affected tenants have moved into employment.

- **Universal Credit** – introduced on a phased rollout from 2013, Universal Credit replaces six benefits and tax credits for working age people; Income-Based Job Seekers Allowance, Income-Related Employment and Support Allowance, Income Support, Child Tax Credits, Working Tax Credits and Housing Benefit. Paid monthly in arrears direct to the claimant, the payment includes any help with housing costs and therefore gives responsibility to the claimant for paying their rent. Universal Credit claimants who are working will be expected to undertake job searches to increase their earnings and reduce benefits as well as those who are unemployed.

Universal Credit has started to be rolled out in Nottingham from 15 February 2016 for new, fit for work claimants without dependents. The rollout of Universal Credit represents a big change for NCH Group and our tenants. Approximately 12,000 of our working-age tenants are in receipt of Housing Benefit and therefore likely to be affected by Universal Credit. Through tenants surveys we know that 51% of our working-age tenants do not have internet access at home, 20% cannot use the internet, and 5% do not have a bank or Credit Union account. This represents the biggest challenge for NCH Group in sustaining its tenancies and providing

² Welfare Reform Act 2012: <http://www.legislation.gov.uk/ukpga/2012/5/contents/enacted>

mitigating support to ensure both the tenancy is maintained and the income stream is protected.

- **Personal Independence Payments (PIP)** – from 2013 Disability Living Allowance (DLA) for adults started to be replaced by a new benefit called PIP and the whole process is due for completion by end 2017 – March 2018. We know that the aim of the government is to cut the cost of DLA by at least 20% through these reforms. The Department for Work and Pensions (DWP) estimates are that once all current working age DLA recipients have been reassessed for PIP, 29% will have had their award increased, 15% will remain unchanged, 29% will have had their award decrease and 26% will have no award at all.

Approximately 13.9% of our tenants report a disability compared to 9.1% of the overall Nottingham population and these changes are, and will continue to have a significant impact on our tenants, both financially and dealing with the stress of making new claims.

- **Local Council Tax Reduction Schemes replacing Council Tax Benefit** – Council Tax Benefit ended in April 2013 and Local Authorities now administer their own local Council Tax Reduction schemes. Funding was cut with working age people who previously received full Council Tax Benefit having to pay 8.5% of their Council Tax bill in the first year and subsequently 20%.

Two thirds of our tenants receive Housing Benefit and are also therefore likely to have previously received Council Tax Benefit. These changes have added an additional expense to pay against reducing benefit payments and therefore place more stress on our tenants' financial circumstances.

- **Introduction of Mandatory Reconsiderations** – a claimant who wishes to dispute a decision on their benefits must now request a Mandatory Revision or reconsideration before they can appeal. A key impact of this is that while Employment and Support Allowance (ESA) decisions are being reviewed, the benefit is not paid. Claimants are advised they can make a claim for Job Seekers Allowance (JSA) in the interim but there is often a reluctance to do so for fear of failing the work seeking requirement and being sanctioned.

The Tenancy Sustainment Team have seen an increase in referrals for support where tenants have had their benefits stopped due to mandatory reconsiderations, and a need for assistance with completing paperwork, ensuring Housing Benefit continues, and often with emergency help in the form of a food parcel.

Following the General Election of 2015 the government announced its programme of legislation in the summer budget³ and subsequent autumn statement⁴ and spending review. There are significant changes which will have an impact on NCH Group and our tenants including:

³ HM Treasury, Summer Budget 2015: www.gov.uk/government/publications/summer-budget-2015

⁴ HM Treasury, Spending Review and Autumn Statement 2015: www.gov.uk/government/publications/spending-review-and-autumn-statement-2015-documents

- **Benefit freeze** – from April 2016 the government will freeze the majority of working age benefits, Tax Credits and Local Housing Allowance for 4 years. This means that claimants of these benefits will see no increase in the amount of benefits they receive until April 2020, even if the cost of living rises.
- **Reduction in Housing Benefit backdating period** – the time limit for backdating Housing Benefit for working age claimants will be reduced from 6 months to 4 weeks from April 2016. This will have a significant impact where a backdate of Housing Benefit may have helped prevent an eviction.
- **Temporary absence outside the UK** – from April 2016 Housing Benefit will only be paid if the claimant returns within 4 weeks unless they fall under one of the exception criteria (when it will be 26 weeks).
- **1% reduction in social rents** – from April 2016 social housing providers will need to reduce their rents by 1% each year for 4 years as outlined in the Welfare Reform and Work Bill. This will have a dramatic impact on NCH Group and our business plans which have previously assumed a rent increase and the reduction in rental income could affect the services we are able to deliver.
- **Capped Housing Benefit** – Housing Benefit in the social housing sector will be capped at Local Housing Allowance rates for new tenants. This includes extending the shared room rate, whereby single people under 35 are only eligible for enough support to cover the costs of a room in a shared house. This change will apply to tenancies starting from April 2016 and will take effect from 2018.
- **Reduced Benefit Cap** - this is expected to be rolled out during 2016/17 and the same people will be excluded as in the current rules. The maximum benefit for out of work couples and lone parents will reduce to £384.62 per week (£20,000 per year) and £257.69 per week (£13,400 per year) for single people. These reductions are likely to affect significant numbers of our tenants.
- **Housing costs for under 22's** – help with housing costs in Universal Credit will no longer be automatically available to all people aged 18-21 from April 2017. Exclusions are to include vulnerable young people, those who may not be able to return home to live with their parents, working young people and those who have been in work for 6 months or more, for the first 6 months after leaving work. Young people who are parents are also expected to be excluded.
- **End of lifetime tenancies** – it is proposed by the government that councils will no longer be able to offer tenancies for life. Initially stating that tenancies will be for periods of between 2 and 5 years, renewable on review, an amendment in April 2016 has seen an increase in the fixed term tenancy limit to 10 years. As part of the Housing and Planning Bill, much of the detail will only be clarified after the bill becomes law but it is presumed to commence in April 2017.
- **Pay to Stay** – intended to start in April 2017, council tenants where the occupants have a 'high' income of over £30,000 per year will be required to pay a higher rent. The Nottingham average annual figure for full time employees is £22,000 which is lower than regional or national averages. A household with two average earners would easily be affected.

Local Context

As identified by Advice Nottingham (2015)⁵, Nottingham is a city that has many social problems, some of which are outlined below:

- Nottingham has lower than average employment rates and unemployment rates are about double the national average
- 15% of the working age population claim an out of work benefit compared to 9% in the East Midlands and 10% nationally. Most of these are unemployed rather than sick or disabled
- Nottingham has lower than average rates of pay
- Home ownership is lower in Nottingham than elsewhere and rental levels are high, placing high demand on social housing
- Almost 30% of all households in Nottingham claim Housing Benefit, with over half of these being homes managed by NCH Group
- Nottingham is ranked 8th out of 326 Local Authorities for income deprivation (with 1st being the most deprived)
- Nottingham has high levels of child poverty (Child Poverty Action Group 2014).

One of the key strategic priorities for the Nottingham Plan to 2020⁶ is to improve the health and wellbeing amongst its citizens and in our Tenancy Sustainment Strategy 2012 – 2015 we highlighted that major risk factors for tenancy failure include mental illness, ill health, disability and drug or alcohol dependency issues. There is also clear evidence that there is a link between financial difficulties and health problems, thus leading to us increasing our service provision in the Tenancy Sustainment Team in 2014 with the addition of a Health and Tenancy Sustainment Officer.

NCH Group Context

As part of our commitment to sustaining tenancies we regularly review the reasons for tenancy failure to see what learning can be analysed and what positive actions we can take. Mitigation action is contained in the section on 'Delivering the strategy.' Analysis of evictions for rent arrears during 2015 has highlighted groups at greater risk of tenancy failure based on gender, age and ethnicity and is summarised as follows:

- Male tenants are disproportionately at risk of eviction across all age groups. This trend is due to a number of reasons:
 - Male tenants are less likely to have dependent children and therefore income levels are often lower
 - Males are more at risk of benefit sanctions
 - Males are typically less likely to engage with support and advice services
 - Males without dependent children are more likely to abandon properties and move elsewhere as they have less responsibilities

⁵ Chris Dearden, 2015. The True Cost of Austerity. Advice Nottingham.
www.advicenottingham.org.uk/system/files/The%20True%20Cost%20of%20Austerity.pdf

⁶ One Nottingham, 2010. Family, Neighbourhood City – The Nottingham Plan to 2020
www.onenottingham.org.uk/CHttpHandler.ashx?id=41140&p=0

- Younger tenants, aged between 18 and 35 are disproportionately at risk of eviction, both male and female. This trend is due to a number of reasons:
 - Often first tenancy and first time lived alone, being responsible for budgeting, benefits and managing a household
 - Less likely to be aware of support and advice services available
 - Less responsibility and more likely to abandon properties and move elsewhere
- Black African and Mixed White and Black Caribbean tenants are disproportionately at risk of eviction if they are also male and aged 35 to 50 years old. There is no known reason for this group of tenants being at greater risk of eviction and further work will be carried out to address this. As of January 2016 we have 474 tenants within this group.

Tenancy terminations over the last three years **due to tenancy failure** show the top three reasons for termination as being:

- 32% notice to quit (moving into private rented accommodation)
- 25% eviction (rent)
- 19% notice to quit (moving into lodgings)

In terms of length of tenancy, 77% of tenancies terminating across the city have lasted more than 24 months and 9% less than a year:

32% of tenancy failures are amongst BME tenants (compared to a tenant profile of 28% BME tenants) and 72% amongst women and 28% men.

50.5% of tenancy failures are people aged 18-34 years of age (compared to a tenant profile of 21.8%):

- 12.04% aged 16-24
- 38.46% aged 25-34

We manage homes in some of the most deprived parts of the city, with over two thirds of our tenants in receipt of housing benefit. We anticipate continued reduction in income for many of our tenants with the ongoing benefit cuts, with those who are not only unemployed but in low paid employment and benefit dependent facing the most significant challenges.

The current economic climate and impact of welfare reform presents a tough and challenging outlook. Although not all of our tenants will be affected by welfare reforms, they are all susceptible to financial exclusion as it only takes the loss of a job or breakdown in relationship to substantially change circumstances and create a need for advice and support.

We have effective partnerships in place with agencies and community groups to provide information, advice and support to tenants to maintain their tenancies. The successful delivery of this strategy will not be possible without our partners.

How this strategy will meet the NCH Group Objectives

NCH's objectives are set out in the Group's Corporate Plan⁷.

Our goals are:

- To be a first class housing organisation in the eyes of our tenants and leaseholders.

As a first class landlord NCH Group needs to deliver excellent services. We have invested in our tenancy sustainment team so that more tenants can be supported to remain in their home and this strategy sets how we will continue to support our tenants to sustain their tenancies

- To be a major player in transforming the quality of life in our neighbourhoods.

Our tenancy sustainment strategy focuses on working in partnership with both internal teams and external agencies to fulfil its role and wider contribution to the success of the neighbourhoods where our tenants live. This strategy sets out ways for us to support harder to reach groups and individuals and address their needs around welfare reform, health and wellbeing, financial capability and employability

- To be a great place to work, widely respected as an efficient and professional organisation.

Working towards common goals across all teams is key to this strategy including providing employees with opportunities to acquire new knowledge and skills to develop and support them in their roles and to have a clear understanding of the NCH Group approach to tenancy sustainment

- To generate new business, securing additional income to reinvest in Nottingham and our communities.

Our clear aims and actions and highlighting of best practice will provide evidence to support new business opportunities.

Vision

The vision of the Tenancy Sustainment Strategy is **'to reduce tenancy failure, encourage tenancy retention, improve tenant satisfaction, maximise income collection and to be a major player in transforming the quality of life in our neighbourhoods.'**

This strategy supports our Corporate Plan and has three main aims to be delivered over the next three years:

- **Improved tenancy sustainability**, providing applicants and tenants with support and advice tailored to their needs, to maximise their opportunities to sustain their tenancy, support health and wellbeing and maximise their life opportunities

⁷ Nottingham City Homes Corporate Plan, 2015-2018. www.nottinghamcityhomes.org.uk/about-us/our-corporate-plan/

- **Improved financial and economic stability amongst our tenants**, developing financial resilience, employability, and supporting tenants through the economic downturn and changes brought about by welfare reform
- **Improved understanding of tenancy failure and its causes**, developing our knowledge and use of data to develop services and solutions to reduce unnecessary and preventable tenancy failure.

Delivering the strategy

To achieve our vision of homes and places where people want to live we believe tenancy sustainment success must include the following outcomes:

- tenants feel safe and secure in their homes, in their neighbourhood and in their community
- tenants believe they have a decent home that is affordable, value for money and appropriate to their needs
- tenants are satisfied with their home, the area where they live, and with the services provided by NCH
- tenants are supported with understanding social security benefit changes and their impact, and helped with successfully claiming and managing Universal Credit.

We will define a failed tenancy as one that ended because of:

- eviction or the threat of eviction
- abandonment
- negative housing experiences.

Risk factors associated with tenancy failure include:

- age: young, first time tenants (including an inability to secure adequate furniture and equipment), elderly tenants (including care and support needs)
- gender: males
- ethnicity: BME groups, particularly Black African and Mixed White and Black Caribbean
- living in an area the tenant does not want to reside in
- anti-social behaviour and harassment
- the condition of the property
- how suitable the accommodation is for the tenant's circumstances
- poverty, low income, debt problems
- lack of bank account, savings and budgeting skills
- inability to use the internet
- mental health
- ill health and disability
- dependency issues
- offending background / risk of offending
- household and family factors
- a lack of appropriate support when it is needed.

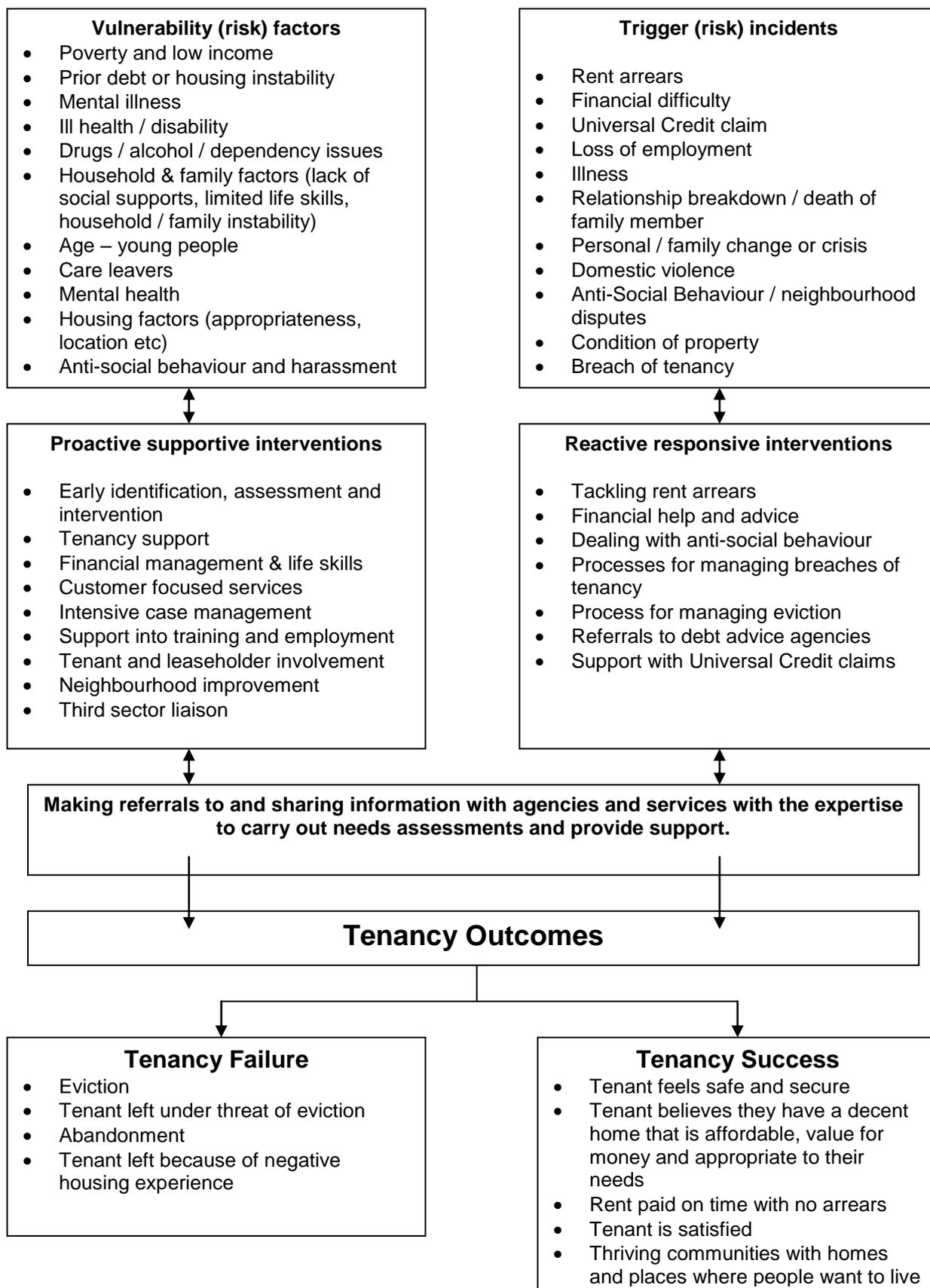
The model that we will use to help prevent failed tenancies and to create and sustain successful tenancies will be one that:

- Identifies vulnerabilities (risks that could lead to a failed tenancy)
 - Provides proactive intervention and support (that increases the prospect of a successful tenancy).
- Identifies trigger incidents (risks that could lead to a failed tenancy)
 - Provides reactive response / interventions (that increases the prospect of a successful tenancy).
- Involves partners and support agencies to deliver successful outcomes.

Barriers to intervention

- Not intervening at the earliest opportunity
- Poor information for front line staff on the interventions that are available or which are most appropriate
- Poor communication of information to tenants
- A lack of an appropriate range of tools for staff to help identify needs / vulnerabilities
- Reduced funding may have decreased or removed availability of an intervention
- A referral may be refused or not followed through
- Insufficient time or conflicting priorities could mean that assessments are not carried out or arranged, needs not identified and interventions not sought or only sought half-heartedly
- Multiple interventions are not coordinated or properly managed
- Staff poorly trained to identify and act on potential triggers for intervention
- Staff not making best use of referrals / interventions that are available
- Different parts of NCH not joined up e.g. repairs / tenancy management
- Tenant refuses to engage
- Lack of persistence / robust processes to ensure engagement
- Lack of training / tools for staff on engaging tenants, especially vulnerable tenants or those with difficult behaviours
- Tenant / parent unable to manage the behaviour of children or others in their household
- Lack of SMART objectives of interventions, unrealistic expectations
- High thresholds for intervention e.g. social care (having to know the 'language', the 'buttons that have to be pressed').

NCH model for preventing failed tenancies, and for creating and sustaining successful tenancies



MONITOR EVALUATE AND REVIEW

Improving tenancy sustainability

Dedicated Tenancy Sustainment Team

Within our wider Rents Team we have a dedicated Tenancy Sustainment Team to provide focused support to tenants in need of assistance. The team consists of six full time and two part time Tenancy Sustainment Officers (TSOs), as well as a relatively new post of Health and Tenancy Sustainment Officer, which commenced in July 2014.

Our Tenancy Sustainment Officers offer support to all new tenants and also receive referrals to help existing tenants with benefit claims, rent issues, debt and budgeting advice, information on welfare reform, support referrals, digital exclusion, employment advice and training opportunities. During 2015/16 the team handled 2219 new tenancies and 1559 referrals for existing tenants.

Whilst the majority of referrals are dealt with via the telephone or through home visits, we have also expanded the outreach sessions provided by the team over the past year. This is helping to ensure that we are available and accessible to our tenants in their local communities. Outreach sessions are held in a variety of locations including several foodbanks where we are able to offer support to our tenants at crisis point. We are currently setting up outreach session based at the local Job Centres.

The Team has considerable knowledge and experience to assist our customers and we have a detailed 'Tenancy Sustainment Team – Advice Plan' which fully sets out the provision of advice services at NCH.

Good practice example – Advice Quality Standard

Our Tenancy Sustainment Team has had recent success in achieving the Advice Quality Standard (AQS) – the first ALMO or local authority housing department in the country to be awarded this accreditation.

The AQS is the quality mark for organisations that provide advice to the public on social welfare issues. Organisations that hold the standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients.

Typically it is independent advice agencies, such as Citizens Advice Bureaux, that hold the AQS and out of more than 650 accredited organisations, only 6 are housing providers. The auditor's report highlighted areas of best practice and particularly recognised the highly qualified and experienced team members and the comprehensive policies, procedures and processes the team have in place.

Pre tenancy support

Identifying vulnerability (risk) factors

The relationship with our tenants begins before the tenancy agreement is signed and the tenant moves in. Pre-tenancy contact and support are vital to our approach to successful tenancy sustainment.

We are currently working on a proposal that new applicants to the Housing Register should be required to undertake some form of on-line “training” prior to completing an application for housing. No application would be able to proceed before this training is completed. The on-line courses would include a range of subjects linked to effective tenancy management, but a course linked to financial confidence and capability would be a high priority. Support would be provided by NCH officers for those who are unable to complete the online courses. These courses prepare people for life as a tenant and enable us to set out what the responsibilities of an NCH Group tenant would be. The process for application for a home would involve the completion of an income and expenditure calculation, so people can see if they are able to afford the home that they are applying for. This would be a useful addition to our application process.

Our allocations policy takes into account social, support and medical needs, enabling tenants to move to appropriate properties and locations.

In a change from the last Tenancy Sustainment Strategy, prior to signing up for a property, financial assessments are now routinely carried out by our Lettings Officers for all single applicants of working age as well as anyone who will be under occupying the property. In view of the more recent announcements of benefit changes, we have expanded these pre-tenancy affordability checks to include couples aged under 22 and also applicants with 3 or more children. This will ensure that we have discussed affordability of a property for people who may be affected by the reduced Benefit Cap and the changes for under 22 year olds. Where the assessment shows that the applicant has less than £5 per week disposable income, a referral is made to the Tenancy Sustainment Team for further advice and discussion about the affordability of a property and support that can be provided.

Our lettings process includes a vulnerability assessment for all applicants in order to identify and respond to the support needs of vulnerable tenants and / or those who will need additional support in order to sustain their tenancy.

We recognise the increasing need for pre tenancy support in light of the ongoing changes through Welfare Reform and the rollout of Universal Credit, meaning tenants will be responsible for the payment of their rent. We are therefore investing additional resource to recruit two additional posts of Rent Support Officer, initially on a 12 month fixed term contract. Initially these two posts will be focused at providing one-to-one support to potential new tenants at the offer stage before they sign for their tenancy. This will be tailored to the individual circumstances of the incoming tenant, however it will include budgeting and financial capability advice as well as:

- monthly budget plan
- assistance with benefits claims, including Universal Credit
- homes contents insurance information
- setting up a Credit Union account
- advice on savings
- financial capability questionnaire
- advice on internet use and access
- energy advice
- employability links.

A decent home where the tenant wants to live

We operate a choice based lettings system, aimed at giving tenants an active say and more choice in their home. We will ensure every applicant has adequate information, support and guidance to help make informed choices and improve the likelihood of a successful tenancy.

We are working in partnership with asra Housing Group⁸ to provide furnished tenancies on a pilot basis. To date some 58 new tenants have benefitted from the scheme which provides a menu of furniture packs including white goods to being fully furnished with carpets. To date take up as been from a wide range of customers including young people with their first tenancy, families and those moving into Independent Living accommodation.

A quality home is critical to quality of life. We have improved the standard of homes across the city through our housing investment programmes, delivering improved levels of energy efficiency and safety, an effective repairs and maintenance service and an improved lettable standard. We expect our tenants to look after their homes and will rigorously enforce tenancy conditions to make sure our properties are well maintained.

We will continue to monitor tenant satisfaction with the condition of the home including the standard of repair, cleanliness and decoration and we will revise and improve our standards accordingly.

Proactive support and interventions

New tenancy support

We support new tenants in the early weeks of moving into their new home, through a comprehensive 'welcome meeting' and a settling in visit within the first six weeks of the tenancy. If the tenant is identified as vulnerable, the target for the first visit is three weeks. This contact is vital in terms of establishing the relationship with the tenant to identify any support or vulnerability issues at the earliest opportunity.

Housing Patch Managers provide assistance with setting up a home, liaising between the tenant and the repairs service, rents and other agencies. Through the introductory tenancy visit, carried out at nine months, and other tenancy visits, contact is maintained with tenants and their need identified.

Issues concerning the condition of property, garden or other tenancy matters will be raised if necessary, with early intervention to prevent breaches of tenancy, or encouraging the tenant to rectify a breach before it becomes serious without having to take formal legal action.

⁸ asra Housing Group is a registered provider of social housing operating in the area – www.asra.org.uk

Good practice example – Tenancy Sustainment Team support for new tenants

Tenancy Sustainment Officers (TSOs) contact all new tenants within the first week of their tenancy. We have a vulnerability assessment to highlight support needs and ensure that those most in need receive a home visit. At home visits the TSOs ensure that the Housing Benefit claim is completed and submitted. They also provide advice on other benefits, help with money management and budgeting, charitable grant applications and other support to prevent financial exclusion. If needed, they will help with obtaining furniture and making referrals for 'floating support' that will provide additional assistance.

Where a home visit is not carried out new tenants will, as a minimum, receive a welcome letter introducing the support offered through the Tenancy Sustainment Team. Information on things such as money management, basic bank accounts, credit union accounts and home contents insurance will also be included. During 2015/16 the team provided information and assistance to 2219 new tenants.

Regular Tenancy Visits

Regular tenancy visits for all tenants started in April 2016. Visits will be prioritised using a risk-based approach. All tenants will be provided a 'meaningful' visit at least once over a three year cycle, prioritised according to risk. This will be achieved through accurate recording of visits by Tenancy and Estate Management staff and a programme of Regular Tenancy Visits. This programme is intended to complement the existing tenancy visit programmes:

- Introductory Tenancy Visits
- New Tenancy Visits (standard, care leaver, vulnerable, high rise)
- Mutual exchange visits
- Transfer request visits.

The purpose of the Regular Tenancy Visit will enable us to record, update and collate information about our tenants and their homes. This information will be used to develop tenant profile data, which in turn will lead to a more informed approach to business decisions. The Regular Tenancy Visits will also enable us to manage risk, identify need, provide support and sustain the tenancy. The visit will contribute to addressing the following issues:

- safeguarding
- hoarding
- health and well-being
- financial and digital inclusion
- fuel poverty
- housing options (under-occupation)
- fire safety vulnerability
- property condition.

Eyes Wide Open

This is our approach to looking at concerns across the city to improve our neighbourhoods and help maintain them as great places to live. We know that it is easy for our staff to concentrate on the job in hand, such as carrying out a repair or discussing rent arrears, and it is easy to miss other things and just focus on getting the job done. We want our staff to stop and take a look around and keep their 'eyes wide open' to see if there is a fence that needs fixing, graffiti on a wall, an untidy garden, a cold house or something else. These are all things that could affect sustainability of tenancies. We have an easy online form for any member of staff to report a concern so that these possible issues can be quickly addressed. We are planning to re-launch our Eyes Wide Open in June 2016 to ensure all staff are reporting any concerns, with additional publicity at the staff conference later in the year.

Proactive and sensitive housing management

Good housing management is an essential part of maintaining sustainable tenancies. We aim to provide a housing management service that is sensitive, efficient, responsive and flexible to support tenants throughout their tenancy.

We will develop our approach to tenancy management based upon our knowledge of our tenants, focusing resources on tenants most in need of support rather than applying a one size fits all approach.

The number of tenancy failures in relation to anti-social behaviour (ASB) is low with a clear emphasis on prevention and early intervention. We resolve the majority of ASB complaints with the first intervention and this represents the Housing Patch Managers ability to deliver a right first time service. During 2014/15, 83% of ASB cases were resolved at first intervention.

We have improved our approach to ASB case management and introduced a cultural shift in the way we manage ASB casework with harm and vulnerability at the forefront of our response. Our approach focuses on the harm and impact an incident of crime or anti-social behaviour has on victim(s) and we provide additional support to victims who are vulnerable or repeat victims of ASB, supporting them to sustain their tenancy.

Good practice example – ASB Social Impact Evaluation

The anti-social behaviour social impact evaluation has demonstrated that our ASB case management has a positive impact on social wellbeing. The evidence shows that successful case management reduces tenancy turnover and increases people's connection to their community. Experiencing ASB initially damages victims' sense of belonging to their neighbourhood, but following the case management and resolution the average sense of belonging has been restored to similar levels as other NCH tenants:

- 59% thought about moving at the beginning of the case
- 30% still thought about moving at the end of the case
- Only 9% actually moved
- Those who feel they belong to their neighbourhood increased from 48% at the start, to 59% at the end of the case (same as the NCH average figure).

We are committed to supporting witnesses and victims of ASB, hate crime and domestic abuse. We ensure any support needs are identified and met directly by us or through liaison with other agencies, such as Victim Support.

Establishing and maintaining effective relationships with partners is essential, whether in tackling ASB, supporting a vulnerable tenant, or providing advice and information on managing a home. NCH Group's overall objective is to bring about positive changes in behaviour by challenging unacceptable behaviour at an early stage and to work with partners to tackle the root causes of ASB and crime and to support prevention of repeat incidents and re-offending.

We will work with partners to assist tenants and their households to sustain education, health and employment, and to help tenants access services that encourage and support health and wellbeing and maximise their life opportunities.

Good practice example – Family Intervention Project

NCH Group are an active partner in the Priority Families Programme, known as the Troubled Families programme (www.gov.uk/government/policies/support-for-families), to support identified families to get into work, improve their school attendance and reduce ASB and youth offending and adopt the principles of the priority families working approach. We work with the Family Intervention Project to support sustainable change in families with complex and multiple needs, utilising family intervention tenancies where appropriate, in accordance with the Housing and Regeneration Act 2008.

Our Tackling ASB and Crime Strategy 2016-19⁹ sets out our vision to create safe neighbourhoods where people want to live. Our Anti-social behaviour, Domestic Abuse and Hate Crime Policy and Procedure sets out clear guidance to officers and customers on what we should do with regard to complaints of ASB from or in relation to council tenants, people living with them or visitors to their home.

Income Management

We provide an effective and customer focused rents service where eviction is the last resort. Our rents team provide a proactive service with an emphasis on early contact, intervention and support. Rent Account Managers use customer profiling to inform their work and target resources where they are most needed. The Rent Account Managers and Senior Rent & Enforcement Officers are aware that our priority is to collect money and sustain tenancies as opposed to carrying out evictions. As a result we have managed to reduce our evictions in the last financial year compared to the previous year.

Our policies and procedures are designed to maximise the attempts at contact we have with a tenant in order to sustain tenancies. We use a variety of methods to contact our tenants which includes visits, phone calls, texts, emails, visiting cards and quarterly rent statements. Our letters and visiting cards display a traffic light system. The traffic light system illustrates the level of severity depending upon the stage of the tenants' rent arrears.

⁹ Tackling ASB and Crime Strategy 2016-19. www.nottinghamcityhomes.org.uk/about-us/strategies/

Our arrears letters and visiting cards clearly advise tenants that court action will be taken if they fail to engage with us. Court action is used as a last resort as we try and work with our tenants to sustain their tenancies. However, a large number of our tenants do not engage with us until the case has been referred to court. We have a good relationship with Nottingham County Court and Nottingham Law Centre who provide the Duty Solicitor service at the Court. Our relationship with both parties ensures there is a good level of understanding and are able to progress cases in a professional manner.

Good practice example – Universal Credit session at the County Court

In January 2016 our Rents Team hosted a Universal Credit event at Nottingham County Court in partnership with Nottingham Community Housing Association. This was an opportunity to share with the District Judges the changes to the benefits system and the impact on cases being heard at court for rent arrears.

We have reviewed our protocol with Housing Aid (the city's homelessness service) so that we advise of all proposed evictions at the point a warrant is requested. Housing Aid will provide intervention and additional support for those tenants who have previously been through the homelessness route.

We will enable a range of payment methods and continue to encourage more tenants to pay by direct debit. We will provide clear rent account information available in different formats.

We will continue to ask our tenants of their views on the rents service, including satisfaction with accessing the service, paying their rent, information, help and advice and customer care.

Rent First – Companywide approach to rent collection

We are establishing a 'whole company' approach to income collection, where every employee of NCH Group understands the rent recovery process and has the ability to play a part in it.

With the continued roll out of the Government's welfare reform programme, in particular the introduction of Universal Credit in Nottingham, there is an increasing challenge to collect rent and support our tenants with minimising rent arrears. In order to protect our income stream and help sustain tenancies we have to adopt a more innovative approach to rent collection with new methods to maximise collection rates.

The concept of our "Rent First" campaign is that every employee is a rent collector and that income collection should be a part of everyone's job role. We will be launching the campaign in May/June 2016 and there will be opportunities for everyone to get involved, with training offered by the Rents Team and an on-line e-learning module developed. This will be supported by a series of compulsory workshops for managers to be delivered by the rents management team. In periods of particular demand, over-time could then be offered to anyone willing to assist, and in this way we would be able to provide the additional resources required from within our existing workforce.

This will be followed by a launch in September 2016 at the staff conference of our 'week of action'. The proposal is to hold this in October with a direct link to the Responsible

Tenant Reward scheme. The thrust of the week of action would be to make contact where we have previously had difficulty and to update our profiling information. In doing this everyone across the company can become involved as it will not necessarily mean talking to customers about debt / payments or having any knowledge of the rent recovery process in detail. It will however help us to collect more money and when linked to the Responsible Tenant Reward it will have a direct impact on rent arrears.

Proactive approach to supporting groups most at risk of eviction for rent arrears

NCH Group have identified that the following groups are more at risk of eviction for rent arrears:

- Male tenants
- Younger tenants, aged between 18 and 35
- Black African and Mixed White and Black Caribbean tenants who are male and aged 35 to 50.

The following actions are being undertaken to reduce the risks of tenancy failure for these groups:

- 'Sound as a Pound' referrals for additional support to younger tenants
- Pre-tenancy affordability checks for younger tenants
- Additional planned work around pre-tenancy which will particularly target those most at risk of tenancy failure, including those who have not held a tenancy previously
- All new tenancies where the main tenant is a male, of Black African or Mixed White and Black Caribbean ethnicity, and aged between 35 and 50 years old, will be given support and advice by a specialist member of the Tenancy Sustainment Team
- Identification of male tenants of Black African and Mixed White and Black Caribbean ethnicity, aged 35 to 50 years old who have arrears and court action. These tenants will be approached by a specialist member of the Tenancy Sustainment Team to promote support available to manage arrears and sustain their tenancies
- Mandatory Tenancy Sustainment Team referral for all male tenants of Black African and Mixed White and Black Caribbean ethnicity, aged 35 to 50 years old if they default on payment of a court order for rent arrears
- Further outreach events and campaigns to be developed to target males of Black African and Mixed White and Black Caribbean origin, aged 35 to 50 years old, to promote support available as part of the arrears prevention strategy.

Health and Tenancy Sustainment Officer

Our new post of Health and Tenancy Sustainment Officer (H&TSO) commenced in July 2014 to help address health concerns amongst our tenants and to develop initiatives aimed at improving tenants' health conditions and lifestyles and in so doing, improve their financial situation.

We offer support to customers from a health and wellbeing perspective from commencement of their tenancy throughout all stages of our income collection procedures.

Over the last 12 months our H&TSO has supported almost 200 customers to address health and wellbeing issues, developing excellent links with health partners and establishing referral routes for major health conditions.

Since the role started in July 2014, our H&TSO has supported over 250 customers to address health and wellbeing issues, developing excellent links with health partners and establishing referral routes for major health conditions. Outcomes have included improved financial wellbeing and a reduction in rent arrears. 84% of customers who have engaged with the service have either reduced their rent arrears (by an average of £260) or sustained a credit balance, and none have been evicted. The H&TSO has attended and led on a number of events across the city to promote a healthy lifestyle and raise awareness of health conditions.

We have introduced the Warwick-Edinburgh Mental Well-being scale¹⁰ and the Work and Social Adjustment Scale¹¹ demonstrating improvement in customers' well-being following intervention and support. During 2015/16:

- 83% of tenants experienced overall improvement in feelings and thoughts
- 94% of tenants experience a reduction in the impact their problems had on their ability to carry out activities.

Good practice example – Healthy Way to Work event

The H&TSO led on a 'Health Way to Work' event in May 2015 in partnership with our Employability Manager and a wide range of services to showcase the support available. This well attended event brought together 24 partners offering support with health and wellbeing, employment, training and volunteering opportunities for customers and included interactive workshops to promote financial inclusion.

Having supported tenants to overcome or manage their health conditions our Health and Tenancy Sustainment Officer will then help them to take the next steps with improving their financial situations by referring them to our Tenant Academy and Employability Manager to get the skills to better manage their tenancy and move closer to the labour market and getting into work.

Vulnerable tenants

We will work with health and social care partners to promote the wellbeing of our tenants and support vulnerable people to sustain their tenancies. We will work with partners to ensure effective, joined up services for our more vulnerable customers, especially the frail, elderly and care leavers.

¹⁰ NHS. The Warwick-Edinburgh Mental Well-being scale.

www.nhs.uk/Tools/Documents/Wellbeing%20self-assessment.htm

¹¹ NHS. Work and Social Adjustment Scale. www.networks.nhs.uk/nhs-networks/regional-mental-health-commissioning-networks-portal/documents/wsas.pdf

Good practice example – care leavers

We work closely with Children's Services to ensure young people leaving care are supported before and during their tenancy. We provide one to one support throughout the lettings process, including advice and information on suitable properties and bidding for accommodation.

We accompany care leavers to view properties, where we discuss decorating, furniture requirements and repairs. We provide carpets, assistance with decorating and details of the repairs service where it is needed. At the tenancy sign up stage we provide practical assistance with setting up accounts with utility companies and booking in repairs.

Ongoing contact is maintained by Housing Patch Managers during the early weeks of the tenancy (at the three week and six week stage) and then at regular intervals. Rent Account Managers and Tenancy Sustainment Officers provide focused support and assistance and review the care leaver's rent account on a regular basis to ensure any problems are identified and responded to immediately.

We review the service provided to young people leaving care with Children's Services on a six weekly basis and jointly review our Care Leavers Protocol each year.

Under-occupation

We are working closely with our tenants to identify and support those affected by the bedroom tax and have implemented a number of measures to mitigate the impact. Support mechanisms have been established to help tenants manage their accounts and these will continue to be reviewed.

The Eviction Prevention Protocol was introduced in 2013 to set out the actions NCH Group would take to support tenants affected by the under-occupancy charge. It established a clear set of processes to be adhered to in the event of rent recovery action leading to potential eviction in cases arising from the under-occupancy charge. Measures included that we will have done a referral to our Tenancy Sustainment Team before approving the eviction warrant; who will establish if a Credit Union Account can be set up; if Discretionary Housing Payment is possible; if rehousing is possible; make a referral for detailed debt advice or provide budgeting/maximising income advice. The Rents Team also updated the warrant authorisation process to ensure that a Director or Assistant Director and a Principal Officer agree for the warrant to be issued. This has ensured that to date no tenant has been evicted because of the bedroom tax.

To date we have saved approximately £1.6 million through bedroom re-designation. This includes 1330 high rise flats re-designated as one bed and 192 individual properties having bedrooms re-designated following measurements being carried out.

Good practice example – Rightsize team

Our Rightsize team have supported 434 tenants to downsize since the implementation of the bedroom tax. By assisting these tenants with a move to more appropriately sized accommodation, estimated savings of over £350,000 have been made for tenants to pay in bedroom tax, and for NCH to collect. Providing appropriate homes for downsizing has a significant and positive impact on finances for many of our tenants who are affected by the bedroom tax.

We have supported tenants to claim Discretionary Housing Payments (DHP) to help alleviate the effects of the bedroom tax. In 2013/14, a total of £633,299 was received in DHP by NCH tenants and during 2014/15 payments of DHP increased to a total of £747,010.

A significant number of our tenants are being supported through DHP which is enabling them to remain in their current homes. However this cannot be relied upon as a long term housing solution. DHPs are not intended to be permanent and are to enable Local Authorities to provide short-term financial support to households who are unable to meet their rental liability due to their financial circumstances. DHPs are, by their nature, discretionary and the Local Authority's Benefit Services can choose whether or not to provide additional financial assistance and the amount of the award.

The future assistance available through DHPs is unknown but highly likely to reduce. Although there has been a confirmed 20% increase in DHP budget for Nottingham City for 2016 – 2017, this is not to support tenants affected by the bedroom tax but is in response to the further benefit cuts; the freeze to Local Housing Allowance rates, the reduction to the Benefit Cap, and the limiting of help to families with more than two children. It should also be noted that regardless of any additional support that will be received from the government for DHP, Nottingham City Council is already having to make additional contributions from the Housing Revenue Account to meet current need.

It is therefore essential that we continue to provide support with downsizing and finances for our tenants who are affected.

MARAC (Multi Agency Risk Assessment Conference)

The MARAC is a victim-focused meeting where information is shared between agencies on the highest risk cases of domestic abuse. Agencies seek to identify risks to survivors and their families and agree a safety plan for them.

NCH Group attends the MARAC meetings which are fortnightly. We are also represented on the MARAC steering group. Employees are involved in making referrals and delivering safety plans.

The MARAC's joined-up approach means that survivors at most risk of domestic abuse are supported to remain safely in their home.

We will continue to make best use of our stock through the development of policies to address issues of overcrowding and under occupation and respond to local priorities (whilst supporting the City's strategic aims and objectives).

Sustainable communities

We will encourage pride in our neighbourhoods by creating strong, inclusive and cohesive communities. We encourage our customers to become more involved in their neighbourhoods and to feel they have a real ownership, investment and influence in their local community and local services.

We empower our tenants through the neighbourhood assessments process and area improvements programmes by directly involving them in setting local priorities and holding us to account at a local level for our service delivery.

Our Tenant and Leaseholder Involvement Strategy 2016-19¹² has particular emphasis on local engagement and building confident communities where people feel they belong and where they would choose to live.

Another area of focus for the strategy is through the provision of learning, development and employment opportunities for our tenants. We achieve this through the Tenant Academy which offers a range of free training courses and support that will enhance their skills, qualifications and employment opportunities – linking closely to the NCH Group employability strategy. The Tenant Academy delivers a variety of professionally recognised qualification courses as well as creating bespoke packages to support customers faced with specific challenges, for example IT skills training, managing your finances, eating well on a budget, basic DIY and tenancy management for those affected by Welfare Reform.

Good practice example – community funding

We have provided funding to community groups through 10 Year Anniversary and Efficiency East Midlands funding to improve community cohesion and to help create sustainable communities where people want to live.

We will continue to enhance services for older tenants, through our Independent Living Service and modernisation of both the internal and external environment across all our independent living schemes.

Every tenant moving into independent living accommodation receives an in-depth support and needs assessment and where appropriate, a risk assessment. This identifies from the outset any support needs the tenant may have to help them remain as independent as possible for the duration of their tenancy. This is reviewed every six months with tenants, which allows us to track changes in individual circumstances and increase or decrease support as appropriate.

When modernising the service in 2012 we introduced a new activities service, this was directly informed by evidence based practice that shows that being well connected to your community and engaged in a wide and varied range of activities, events and interests helps maintain physical and psychological well-being. Our Independent Living Co-ordinators (ILCs) provide a tailored support service to those most in need. The ILCs have received training in mental health and dementia awareness as well as case management,

¹² Tenant and Leaseholder Involvement Strategy 2016-19. www.nottinghamcityhomes.org.uk/about-us/strategies/

to focus on how we can support people to increase their levels of independence where possible

Hospital to Home

Hospital to Home (H2H) is a service aimed at improving links between housing and health in Nottingham. It is a partnership between NCH Group and Nottingham City Care Partnership and includes two specific Housing Health Co-ordinator roles. It is aimed at helping to ease the strain on the health service by providing suitable homes to speed up patients discharge from hospital, and is also about directing people at risk of being admitted to hospital due to their poor living conditions into good quality homes.

The Housing Health Co-ordinators act as the referral point in each of these cases and are responsible for sourcing suitable accommodation from NCH and other Registered Providers vacant properties – considering empty independent living (sheltered housing) homes in particular.

Good practice example – H2H

H2H has already helped a number of NCH Group tenants transfer to more suitable accommodation, without which tenancy failure was likely as well as prolonged hospital stays. The Housing Health Co-ordinators support all new tenants under the scheme with ensuring appropriate support packages are in place and the properties have the necessary aids and adaptations.

Responsible Tenant Reward

In 2014 we introduced our responsible tenant reward to help encourage sustainment of tenancies. By meeting a set of criteria, tenants are entitled to £100 credit on their rent account at Christmas.

You're a responsible tenant if you:

- behave respectfully and responsibly in and around your home and your neighbourhood
- pay your rent on time and in full according to your tenancy agreement (and pay any arrears through an agreed repayment plan)
- have kept your annual gas safety service appointment (or arranged a new one), and have kept your garden (if you have one) tidy or are taking agreed steps to improve it
- haven't caused any damage to your home, or are paying for any damage that's been caused
- have joined the electoral register.

You're not acting responsibly if:

- we've taken legal action against a member of your household for anti-social behaviour or a crime that's a breach of your tenancy
- you've been abusive to a member of our staff
- you're not paying your rent on time, or you're not sticking to your arrears agreement
- you've not let us in to carry out gas safety checks
- we've had to warn you about the condition of your garden and you're not doing anything about it
- you or your family have damaged your home and haven't paid for it to be repaired
- you haven't joined the electoral register.

Good practice example – RTR and reducing rent arrears

The Rents Team use the Responsible Tenant Reward criteria to proactively contact our tenants and encourage payment of their rent and rent arrears.

In 2015 84.2% of our tenants (21,974) qualified for the responsible tenant reward and received a credit of £100 to their rent account. 5.8% of our tenants were unable to qualify (tenancy less than 12 months or proceeding with a Right to Buy application) and only 10% did not qualify.

We are targeting those people who did not qualify to support them with addressing rent arrears, ASB, failed gas safety appointments, unacceptable gardens, unpaid rechargeable repairs or not being registered to vote.

Improving financial and economic stability

Reducing the impact to NCH Group tenants from Welfare Reform

Since the introduction of the Welfare Reform Act in 2012 we have developed detailed action plans to effectively manage the changes contained within the government's benefit reform programme, including:

- An essential focus to ensure NCH Group and employees are knowledgeable about the changes and how they affect us and our tenants, in order that we are well prepared, and to ensure our tenants are also well informed in advance of any changes that may affect them in order to help sustain tenancies.
- A Welfare Reform Programme Board has been set up to explore and implement initiatives to ensure that the income stream to NCH Group is protected and that our tenants are supported. This is a multi-agency project team including cross company representatives, Department of Work and Pensions, Nottingham City Council's Housing Benefit team and voluntary sector practitioners. All benefit changes are covered and there are six individual work streams; Bedroom Tax, Benefit Cap, Universal Credit, Under 22s, Employability and Communications. Each work stream has a lead officer who manages an individual action plan.

- Recognising the need for additional staff resource to provide proactive support to tenants who are affected by the welfare benefit changes in order to maximise their chances of sustaining their tenancies. In addition to the two Rent Support Officer posts being created to provide one-to-one support at the pre-tenancy stage, we are also investing in a further Rent Support Officer to initially focus on supporting our tenants with their Universal Credit claims, and be based in the Job Centre. This person will ensure that our tenants have everything in place to make a successful claim and provide budgeting support where required. In areas where Universal Credit is already in place, housing organisations have reported problems due to a poor working relationship with the DWP. Having an officer based within the Job Centre will strengthen our position in this regard.
- Training being provided for front line staff. In May 2015 we held a series of training days for employees in Housing Services to inform them about the forthcoming changes and implications of Universal Credit, and to identify ways in which each employee could contribute to ensuring NCH Group and our tenants are well prepared and to mitigate risk. Detailed training on Universal Credit calculations was held for Tenancy Sustainment Officers and several Rent Account Managers in December 2015 and our Rents Team continue to lead on ensuring other teams within NCH Group are kept updated and informed with regular briefings and attendance at team meetings.
- Attendance at a number of groups and meetings to ensure we keep up to date with welfare reform changes and best practice from other housing organisations. These include the East Midland Financial Inclusion Group and HQN (Housing Quality Network) Midlands Rent and Income Excellence meetings.

Addressing financial exclusion and improving financial capability

Financial exclusion is the “inability, difficulty or reluctance to access appropriate, so-called mainstream, financial services” (Joseph Rowntree Foundation)¹³.

The Financial Capability Strategy for the UK (2015)¹⁴ defines financial capability as “people’s ability to manage money well, both day to day and through significant life events, and their ability to handle periods of financial difficulty.”

Improving our tenant’s financial capability is part of tackling financial exclusion and helping to building personal financial resilience. It is increasingly important that we help support our tenants in these areas with the welfare reform changes and forthcoming Universal Credit which will place additional responsibility on claimants to manage their finances.

We will continue to provide advice and assistance to help our tenants maximise their income. We will support benefit take up through help with making claims, writing letters and liaison with the Housing Benefit section. During 2015/16 our Tenancy Sustainment Officers helped tenants to claim £1.8 million in Housing Benefit.

¹³ Joseph Rowntree Foundation. 2008. Financial inclusion in the UK: Review of policy and practice. www.jrf.org.uk/report/financial-inclusion-uk-review-policy-and-practice

¹⁴ The Money Advice Service. 2015. The Financial Capability Strategy for the UK. https://prismic-io.s3.amazonaws.com/fincap-two%2Fd176f87b-48f9-4344-9d26-afc4df5d86f5_uk+financial+capability+strategy.pdf

We will help tenants maximise their income through money management and welfare benefit advice. Where we are unable to assist we will help tenants to access advice and support, including direct referrals to independent advice agencies where there are cases of multiple debt problems.

We work in partnership with a wide range of organisations, to provide help and support to tenants facing financial hardship. We have a joint working protocol with advice and support agencies across Nottingham, to provide a consistent approach and standards of service to residents across the city facing financial difficulties. We will not take further arrears action whilst an NCH Group tenant is working with our partners to resolve their financial situation.

Good practice example – debt advice service

We jointly fund the St Ann's Debt Advice Service who provide free, independent and impartial advice and assist with repayment plans. They may contact creditors on behalf of our tenants. This service also provides specialist welfare benefits and debt advice in helping local people improve their financial situation. During 2015/16, the service assisted 1113 tenants. Customer satisfaction with the service currently stands at 8.85 out of 10.

Our Tenancy Sustainment Team supports tenants in improving their financial literacy and receives referrals from Rent Account Managers, Housing Patch Managers, Independent Living Co-ordinators and other sources. We provide advice and information to all new tenants and referrals on basic bank accounts, home insurance, and access to affordable credit and encourage tenants to join local credit unions. Helping tenants access banking is a particular priority with the rollout of Universal Credit where payments are made directly to tenants. This will be a part of our whole company approach to 'rent first'.

Good practice example – knowing our customers

We capture information on financial exclusion and are identifying those who do not have a bank account, are unable to set up direct debits and who do not have home contents insurance. Our Tenancy Sustainment Team proactively contacts these tenants to offer support with setting up a bank or Credit Union account and information on insurance.

A partnership of Nottingham City Homes, Nottingham Community Housing Association, Nottingham City Council, Advice Nottingham and several other social landlords and local organisations submitted a Big Lottery Fund bid in for £1 million over five years to help young tenants in social housing. The money was to be used to improve their financial confidence. We work in partnership with Sound as a Pound, a free service providing one-to-one help around budgeting, debt, benefits and more. While their particular focus is on social housing tenants under 25 years old, they have expanded their support to tenants of all ages. NCH Group refers all new tenants under 25 to this service.

We help support our tenants with activities to improve financial confidence. These include:

- One-one sessions with our Tenancy Sustainment Officers and via Sound as a Pound Financial Inclusion Officers
- Group sessions or workshops including our 'Poundstretching' course delivered by our Tenancy Sustainment Team and referrals to 'Money Matters' (an accredited course in personal finances) and 'Benefits to Wages', delivered by Bestwood Advice Centre for Advice Nottingham
- A new programme of training in partnership with Sound as a Pound and our Tenant Academy, focusing on a variety of outcomes such as money/debt management, budgeting and savings
- Peer mentoring through Sound as a Pound.

Advice Nottingham is leading on improving financial capability and resilience within the city and produced a Nottingham Financial Capability Report in August 2015. Bestwood established a local stakeholder group on financial resilience in 2014 and three further locality events were held across the city towards the latter part of 2015. Our Tenancy Sustainment Team have been involved and contributed to these events, with the next citywide planning event arranged for April 2016.

We will continue to develop our partnerships and effective measures to raise awareness and address financial exclusion and improve financial resilience.

Tackling fuel poverty

In 2013 NCH Group won Sustainable Landlord of the Year at the UK Housing Awards – creating a springboard for us to embed tackling fuel poverty and making our homes cleaner and greener, into everything we do.

Our Secure Warm Modern programme, completed in 2015, increased energy efficiency across our entire stock, with improvements to the physical condition of the property leading to improved outcomes for tenants in terms of their security, health and comfort, as well as wider impacts on the community such as carbon reduction, employment opportunities and neighbourhood improvement.

We have worked with a variety of partners over the last four years to install a total of 2800 solar photo voltaic (PV) systems – solar roof panels – to tenants' homes. Tenants living in homes with solar panels are likely to save between £100 and £200 per year on their electricity bill. We are now involved in a European-funded project, SENSIBLE, that will test battery storage at both property and community level and could help our tenants to save even more money from their solar PV systems.

We have given three of our landmark city centre tower blocks a full energy efficient retrofit that includes external insulation, new windows, balcony enclosures to create winter gardens, and roof insulation, as well as the extension of Nottingham's low carbon heat from waste district heating to provide heat and hot water for tenants who were previously using electric storage heaters. As well as reducing the blocks' carbon footprint significantly, the work has reduced bills significantly for 270 tenants, lifting many out of fuel poverty, with some claiming energy bills have dropped by more than 50%. We are now in the planning stages to retrofit three remaining electrically heated tower blocks in the next three years.

Energy efficiency is a high priority for us in our new build properties too. All our new homes are built to Code 4 Sustainable Homes Standards, meaning they offer high levels of energy efficiency and have been built to lower carbon emissions. This directly benefits our tenants who live in these homes, giving them substantially lower fuel bills than they would have had in other properties.

As part of a new fuel poverty action plan, we have developed a fuel poverty e-learning module which is mandatory for all staff. Frontline staff have also had face to face training so that they are able to spot signs of fuel poverty and offer basic energy saving advice where appropriate or refer to the appropriate services which have been put in place as a support network – this includes helping tenants wipe energy debt from their meter or referring them for budgeting and / or debt advice. If tenants need or want further energy advice, they can be referred for additional guidance from one of our specialists on how to reduce their bills. All of our Tenancy Sustainment Team have received fuel poverty training.

The specialist team receives regular refresher courses – the courses have been so well-received that news of them is spreading, and our full-time fuel poverty officer is now training other frontline teams, such as Police Community Support Officers and Community Energy Champions, who are active in our communities.

We will continue to raise awareness of the benefits of energy efficiency and give advice on energy use and sources of financial assistance including grants for vulnerable tenants.

We will continue to invest in environmental improvements to tackle fuel poverty and increase the energy efficiency of our homes.

Improving employability

The current economic climate and impact of welfare reform presents a tough and challenging outlook for our tenants. We recognise that we need to do more to help our customers sustain their tenancies and that the best way out of poverty and to mitigate the effects of welfare reform was through gaining sustainable employment.

Helping tackle low skills and unemployment on our estates is a priority stated within our Corporate Plan and in line with our vision of 'creating homes and places where people want to live' we are committed to helping our tenants into sustainable employment.

Our Employability Strategy 2015 – 2018¹⁵ addresses issues surrounding employment amongst NCH Group tenants and how the Company reaches out to all of its communities. In line with our corporate values, the strategy outlines all of what NCH Group can offer to inspire and help our tenants into work.

Our goal is to effectively develop partnerships with local training providers, social enterprise, JobCentre Plus, Nottingham City Council and the Nottingham Jobs Hub to address multi-generational worklessness and unemployment as a whole across Nottingham City.

¹⁵ Employability Strategy 2015-18. www.nottinghamcityhomes.org.uk/about-us/strategies/

Our Rents and Tenancy Sustainment Teams work closely with our Employability Manager to identify tenants who want help with employability and make direct referrals, particularly for tenants who are affected by the welfare reforms. Our holistic approach to tenancy sustainment, linked to improving health and wellbeing and supporting with employability skills has led our successful achievement of the 2015 CIH Annual Midlands award for Transforming services for customers. We have also been shortlisted for the 2016 UK Housing Awards in an outstanding approach to income management for this combined approach.

Good practice example – joint working

Among numerous success stories of our joined up team approach is Mr X, an unemployed man with multiple debts who was referred to our H&TSO, suffering from alcohol dependency, depression and anxiety. Following referral to an alcohol triage service, and subsequent cognitive behaviour therapy, his alcohol consumption decreased and symptoms of anxiety and depression improved. Following help with debt advice and Housing Benefit issues from the Tenancy Sustainment Officer and Employability Manager support, Mr X gained employment and is now managing his rent account with reducing arrears.

Digital inclusion

The Department of Work and Pension is moving towards a 'digital by default' approach to welfare benefit claims, with the expectation that claimants will use online services to claim benefit and also to access job search databases as evidence that they have been actively seeking work. Being able to use the internet is becoming increasingly important with many organisations expecting users to have the ability to navigate the internet or perform transactions online, whether it is paying bills or finding a job. Often the best financial deals are only available online and so inability to use or access the internet can contribute to financial exclusion and failure of tenancies.

There are a number of reasons why people struggle to get online, including a lack of access, skills, confidence or motivation. Our research shows that a significant number of our tenants do not have either the requisite IT skills or access to the internet, with digital exclusion a recognised issue in Nottingham. We have contacted over 5000 of our working age tenants and of these 51% do not have internet access at home and 20% state they are unable to use the internet.

During 2015 we started to offer IT courses for beginners through our Tenant Academy, in partnership with Central College Nottingham, using the information collected to proactively target those tenants without IT skills. We will continue to support our tenants to gain the skills to effectively use the internet and make benefit applications and well as sharing free internet access points.

We have made links with Nottingham Central Library and are starting to work together to identify how we can address digital inclusion and provide additional beginner IT courses in partnership with our tenant academy.

Information and communication

We use a variety of methods to communicate with our tenants, ensuring they are well informed and equipped to effectively manage their tenancies, including letters, leaflets, our tenant newsletter, our website, social media and face to face events.

We provide a wide range of information to tenants on paying their rent, debt advice, financial inclusion, employment support and training. Providing tenants and applicants with information on changes associated with welfare reform and sources of advice that are available are essential ways to mitigate the impact of these changes.

Prior to the implementation of the under occupancy charge and the benefit cap, we made personal contact with all affected tenants to inform them of the changes and support available. In April 2015 we sent all tenants a comprehensive booklet on Universal Credit and we provided an updated leaflet in April 2016. We will be providing information to tenants on the reduced Benefit Cap in July 2016 together with a timeline of ongoing benefit changes and details of free local internet access points.

Good practice example – market stalls

A market stall with a difference: From April to October 2015 our Tenancy Sustainment Team held a series of monthly visits to local markets in Nottingham, not to sell anything but to give out financial advice instead. We had great success in talking to our tenants in their local communities, informing them about Universal Credit and other benefit changes, maximising income, accessing bank and Credit Union accounts, getting online, debt advice, employment support and health and well-being advice.

We have attended many of our Tenant and Resident Association meetings as well as some of our customer panel meetings to talk about the benefit changes and promote support.

Good practice example – Communities in Action

We held a session at a Communities in Action (CIA) meeting in July 2015 to raise awareness of welfare reforms and Universal Credit. CIA is the overarching 'tenants voice' for NCH Group and is made up of Tenant and Resident Association members, customer panel members and attended by internal and external colleagues. We gave a short presentation and then asked for support from our community representatives with combating these challenging issues. We invited a number of partners to showcase the support available, including St Ann's Advice Centre, Bestwood Advice, Nottingham Credit Union and Hope Nottingham in addition to internal teams such as those working on Tenancy Sustainment, Employability, the Tenant Academy and Fuel Poverty.

We will continue to promote our tenancy sustainment service so that as many tenants as possible can benefit from this dedicated help and support.

We will do all we can to inform and support tenants affected by welfare reform through regular features in our tenant newsletter, presentations to tenant groups and targeted marketing campaigns.

We now have a communications plan in place for managing the ongoing welfare reforms, covering internal and external communications. This will include an innovative, multi-platform campaign across print, web, social media, video and infographics based around the theme of “we are here to help”. This campaign will involve different campaign strands for different target groups – as well as general over-arching messages – including the number one objective for NCH Group that tenants continue to pay their rent on time, and in full.

Improved understanding of tenancy failure and its causes

Actions set out in our Tenancy Sustainment Strategy 2012 – 2015 have given us a greater understanding of the causes of tenancy failure, the effectiveness of our ongoing tenancy support and the value of increasing the support we offer at the pre tenancy stage. Subsequently we have seen a reduction in overall tenancy terminations and those specifically for rent arrears evictions.

Our Customer Relation Management system went live in February 2016 and the continued development of this system will ensure that in future we hold all tenant information in one place. We will use this to help identify those with complex problems, how well they are coping with their tenancy, and that they are receiving the appropriate level of support to sustain their tenancy.

We will continue to carry out further in depth analysis of the reasons for eviction and other tenancy terminations, in particular the numbers of tenants leaving to move into private rented accommodation / lodgings, to determine to what extent this is a positive or negative exit, and their reasons for giving up a secure lifetime tenancy. This will allow us to develop our services accordingly.

Resources

There is a dedicated Tenancy Sustainment Team to implement the strategy alongside support from other areas of the organisation including the wider Rents team, as well as staff in Tenancy and Estate Management, Independent Living, Lettings, Customer Service Centre, Homelink, Tenant and Resident Involvement, the Employability Manager and the Energy Team.

A budget has been allocated for Welfare Reform and three additional posts have been confirmed to support activities in the areas of pre-tenancy advice and links with the Job Centres, initially for 12 months with the potential to continue.

The recent accreditation for the Advice Quality Standard by the Tenancy Sustainment Team allows for the potential to apply for external funding for advice work and we will seek new business where opportunities arise.

Monitoring and reviewing the strategy

We will regularly review our action plan to deliver this strategy to check on our progress and achievements.

We will review the strategy quarterly at Rent Management Meetings and annually to ensure it is still relevant.

We will measure the success of this strategy by reviewing the targets and actions set out in the action plan.

Key risks

Key Risk	Action to mitigate risk
Resource	Additional budget has been allocated for welfare reform and three additional posts are being created within the Tenancy Sustainment Team
Staff unaware of the Universal Credit and other welfare reforms and are unable to support tenants	Rent first campaign Training and internal communications
Tenants unaware of Universal Credit and other welfare reforms	Communications plan
Poor links with DWP	Rents officers working within the Job Centres

Appendix 1 Tenancy Sustainment Strategy Action Plan

Action	Outcome(s)	Lead	Timeline
Sub group / theme of activity			
General description of the sub group / theme			
Implement actions set through Welfare Reform Programme Board	<ul style="list-style-type: none"> Customers are informed and supported through the rollout of Universal Credit and other ongoing Welfare Reforms Impact on NCH Group income stream is mitigated 	Head of Rents	March 2019
Develop pre-tenancy work with introduction of Rent Support Officers	<ul style="list-style-type: none"> All new tenants have a bank account or credit union account New tenants are informed of their responsibilities New tenants are able to manage their Universal Credit claims Rent arrears for new tenants are reduced Increased sustainability of new tenancies 	Head of Rents	March 2017
Evaluate the effectiveness of pre-tenancy support	<ul style="list-style-type: none"> A number of measures in place to report on the effectiveness of the Rent Support Officers 	Head of Rents	March 2017
Rent First campaign	<ul style="list-style-type: none"> Staff all informed about the importance of rent collection and have knowledge of Universal Credit and other Welfare Reforms All staff involved in the 'week of action' Tenants are aware of priority of paying rent Improved rent collection and reduced rent arrears 	Head of Rents	December 2016

Develop links with the Job Centre Plus and support of customers with their Universal Credit claims with the introduction a Rent Support Officer focusing on this area	<ul style="list-style-type: none"> • Tenants informed about Universal Credit and supported with their claims • Rent arrears on Universal Credit cases are minimised • All Universal Credit claimants are maintaining rent payment plans 	Head of Rents	March 2017
Advice Quality Standard (AQS) accreditation is retained for the Tenancy Sustainment Team	<ul style="list-style-type: none"> • Tenancy Sustainment Team retain AQS 	Head of Rents	January 2018
Increase understanding of reasons for tenancy failures and create action plan to address	<ul style="list-style-type: none"> • Increased understanding of reasons for tenancies failing, particularly due to moving to privately rented accommodation • Action plan in place to address reasons for tenancies failing 	Head of Rents, City Managers and Head of Lettings and Housing Options	March 2017
Targeted actions to reduce inequalities in evictions for rent arrears	<ul style="list-style-type: none"> • Profile of tenants evicted for rent arrears more in line with overall tenant profile 	Head of Rents	March 2019
Monitor and evaluate evictions on a monthly basis and take appropriate remedial action to help to deal with adverse trends	<ul style="list-style-type: none"> • Impact of Universal Credit on rent payments and evictions is understood • Processes and procedures are adapted as required to minimise risk of eviction for Universal Credit claimants • Appropriate support is in place for Universal Credit claimants 	Head of Rents	March 2017
Impact of benefit changes for under 35s recorded and evaluated and feedback provided to Welfare Reform Programme Board, Corporate Programme Board, EMT and Board on a consistent basis	<ul style="list-style-type: none"> • Tenants affected by benefit changes for under 35s are identified • Tenants affected are aware of impact of changes prior to accepting an offer of housing • Appropriate offers of accommodation are made • Impact of changes for tenants and rent payments is understood 	Head of Rents and Head of Lettings and Housing Options	March 2017

Regular Homes Visits	<ul style="list-style-type: none"> All tenants provided with a 'meaningful' visit at least once over a three year cycle 	City Manager, North	March 2019
Re-launch of Eyes Wide Open	<ul style="list-style-type: none"> All issues identified and addressed at first opportunity 	City Manager, South	June 2017
Implement the Employability Strategy action plan	<ul style="list-style-type: none"> Outcomes identified in Employability Strategy are achieved 	Employability Manager	March 2018
Implement the Group Tenant and Leaseholder Involvement Strategy	<ul style="list-style-type: none"> Outcomes identified in strategy are achieved 	Head of Involvement	March 2019
Implement the Tackling ASB and Crime Strategy	<ul style="list-style-type: none"> Outcomes identified in strategy are achieved 	Anti-social Behaviour Manager	March 2019
Implement the fuel poverty action plan	<ul style="list-style-type: none"> Outcomes identified in action plan are achieved 	Fuel Poverty Officer	March 2017