

Agenda No:

Report Title: Resident Scrutiny Panel – Money Support Service Review

Board: Town & Country Housing Group Board **Action:** For discussion & consideration

Date of Meeting: Thursday 27 July 2017

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Documents in the Board Pad Reading Room: None

Executive Summary

Due to the ongoing roll out of Universal Credit and possible increased demand for money support type services such as budgeting assistance, a key area identified by the panel focuses on the future provision of preventative services. Current awareness of the service appears to be poor as the majority of referrals come from TCHG staff. The panel would therefore wish to see better publication of the service to enable improved accessibility for tenants who may wish to self refer.

Recommendations

The Board are requested to consider the recommendations summarised in section 5.1 and detailed in full in Appendix One.

1. Introduction

- 1.1 The Resident Scrutiny Panel was established in October 2013 and is designed to fulfil Town & Country Housing Group's (TCHG's) commitment to enable residents to directly influence service provision, as well as exceed the Homes & Communities Agency's regulatory requirements. Since April 2014, the panel has undertaken four service reviews of customer services, responsive repairs, the void standard and the grounds maintenance service.
- 1.2 In January 2017, the panel commenced their fifth service review of the money support service. For the duration of the review, the panel consisted of nine members - Fran O'Neill, Emma Lovell, Jenny Blackburn, Barbara Twiss, Monica Brown, Mireille Marchant, Gary Barker, Sharon Dwyer, Louise Kimber, plus Katherine Parker (independent chair).

2. Rationale & aims

- 2.1 The panel selected the money support service because of the welfare reform agenda and its continued impact on tenants. The service is a key resource in mitigating this, as it provides budgeting advice and assistance with welfare benefits for tenants who are experiencing financial challenges, and who are at risk of or in rent arrears. Specifically, the panel wanted to better understand whether the service was meeting this need and identify potential gaps in provision, including whether the service is likely to meet possible increased future demand given the ongoing roll out of Universal Credit.

3. Methodology

- 3.1 The service review was undertaken using a structured process developed during previous reviews. This included a desk top review of evidence and information, followed by a reality check phase culminating in a number of recommendations for service improvement.

- 3.2 The desk top review phase involved the gathering of relevant evidence and information listed below which the panel analysed and considered over several weeks. The tenancy services manager also attended a panel meeting in February 2017 to present some of the below information and answer questions.

- Money support service KPIs for 2015-16 and 2016-17 YTD
- Money support service case studies
- TCHG income recovery policy & procedure
- Money support officer/income manager patches
- Income management team structure (including the money support team)
- Money support service budget comparative 2014-2018
- New cases in January 2017 (snapshot)
- Money support service performance report for period November 2016 to January 2017 (including rent arrears/household debt at referral and closure)
- AR1 letter sent to tenants when in rent arrears
- AR2 next stage letter sent to tenants when issuing a notice of intention to seek possession
- Money support service referral process flow chart
- Money support service referrals pie chart for period December 2016 to February 2017 (detailing rent arrears stage at point of referral)
- Rent arrears procedure flowchart
- Service impact for money support service starts in December 2016 (snapshot)

- Pie chart detailing declined/non engaged tenants for period December 2016 to February 2017
- Number of referrals made by money support team for tenancy sustainment interventions.

3.3 The following activities were undertaken as part of the reality check phase. This enabled the panel to ascertain if the evidence and information gathered to date, translated into actual service delivery. In addition, it also provided an opportunity to clarify and affirm provisional findings resulting from the desk top review phase.

- Internet/postal survey of previous service users
- Interview with income management team
- Interview with money support team
- Mystery shopping to assess service accessibility and staff knowledge
- Mystery shopping to assess ease of access to the Citizen's Advice Bureau (CAB).

3.4 The panel also undertook bench marking research of other registered providers. Although many offer similar services, this proved challenging as most were not directly comparable. The panel did however obtain useful information which helped to inform their findings from Sovereign Housing Association (SHA), Golding Homes (GH), East Kent Homes and South Staffordshire Housing Association (SSHA).

4. Overall findings

4.1 The panel were generally impressed with the money support service and cohesive nature of the team, when interviewed as part of the reality check phase. They were equally impressed by their close working relationship with income management colleagues (who provide initial money support advice) before an onward referral is made to the team for a more specialist intervention. They clearly make a tangible difference to the lives of tenants who are experiencing financial challenges and who are at risk of or in rent arrears. Indeed, some of the case studies presented to the panel were outstanding. The panel would wish to see these outcomes publicised on the TCHG website and more widely in the local and housing trade press if possible. One such external example was identified which stated that SSHA's equivalent service assisted tenants to claim over £500,000 in welfare benefits during one year, and is published on their website.

4.2 Due to the ongoing roll out of Universal Credit and possible increased demand for money support type services such as budgeting assistance, a key area identified by the panel focuses on the future provision of preventative services. Current awareness of the service appears to be poor as the majority of referrals come from TCHG staff. For the period December 2017 to February 2017, only 5% of referrals made to the service were self referrals. A total of 91% of respondents to the internet/postal survey indicated they were previously unaware of the service prior to referral, while 83% were also unaware they could self refer.

While it is appreciated that the team are a valuable asset to TCHG and a crucial part of the income management and recovery process, there are likely to be many more tenants who would benefit from the service but who are unaware of its existence. The panel would therefore wish to see better publication of the service to enable improved accessibility for tenants who may wish to self refer. For example, existing information on the TCHG website and elsewhere could be improved, with the development of self help mechanisms such as budgeting apps, online videos and clear sign posting information to external organisations. Several of the recommendations in the following section reflect these concerns.

5. Recommendations

- 5.1 The recommendations resulting from this review are detailed in Appendix One with the corresponding findings, themes, evidence, risk, management response, lead officer and target date for completion. However for ease of reference, the recommendations and some of the rationale which helped to inform them are summarised below:
1. Information about the service should be improved to enable better accessibility for tenants who may wish to self refer including on the TCHG website, My Home Online and possibly as a standing item on rent statements. A link to facilitate self referral from all sources should be included. An electronic leaflet (similar to the version produced by SHA), as well as a poster for noticeboards in blocks could also be developed.
 2. To enable a more preventative approach which also offers value for money, online self help mechanisms should be developed including an online video (similar to the version produced by GH), a budgeting app and clear sign posting information to external organisations and other sources of assistance, such as local food banks and winter weather items for elderly and vulnerable persons.
 3. The AR1 and AR2 letters should be reviewed. The panel understands these letters contain content which must be included in case of future court action. Even so, a more empathetic approach should be considered, to include sources of assistance and information about the money support service. Neither of the letters currently includes this and only the AR2 letter contains a reference to the CAB as a source of assistance. During the review, two panel members tried to access the CAB in person which proved challenging, meaning this reference may also need revision.
 4. To test access to the service via the customer services centre, a panel member undertook mystery shopping on two separate occasions. While one staff member demonstrated poor knowledge, the other was excellent and arranged for a money support officer to make prompt contact. This was subsequently made by email, although was not followed up after further non engagement by the panel member. Where tenants do not respond to initial contact by email, it would be helpful for the money support team to follow up with a telephone call in case the email was not received or arrived in spam. In addition, all customer services staff should be reminded of the service and how to facilitate a referral to ensure consistency.
 5. There is currently no service standard for the service. It would be helpful to develop this including clear aims and objectives, as it initially proved challenging for the panel to understand the offer. The same would therefore apply to potential service users.
 6. The community investment team (Foundation) provides tenancy sustainment interventions for tenants, including learning, skills and employment training opportunities. Out of 211 referrals made to date, only 8% have been made by the money support team, with the vast majority from the money support officer based in East Kent. There should be more sharing of information between the teams to enable money support officers to better use these opportunities for tenants experiencing financial challenges.
 7. The panel reviewed a snap shot of tenants who accepted or rejected the money support offer and who engaged or disengaged with the service. For the period December 2016 to February 2017, in the region of 23% rejected the offer and in the region of 9% disengaged. The reasons for this are not currently understood but consideration should be given to determine if this can be monitored in future to ensure vulnerable persons are not excluded.
 8. The money matters monthly email campaign provides useful information for tenants. While the panel understands the relevant managers are consulted about content, the wider income management team would like more influence to ensure it remains topical and relevant. This should be a standing item for discussion at team meetings.

9. The outstanding work of the team, including anonymised case studies should be publicised on the TCHG website and more widely in the local and housing trade press if possible. Their achievements and the difference they make to tenants deserves recognition.

6. Next steps

6.1 Before this report was submitted to Board, it was submitted to the appropriate managers and executive management team for comment. The management response to each of the recommendations is included in the 'management response' column in Appendix One.

6.2 The panel requests that the Board consider the recommendations & proposed timescales and provide a formal response, detailing the process by which the approved recommendations will be implemented. The resident scrutiny panel constitution states that *'where recommendations are agreed by the Board, an action plan will be developed and implemented by the head of service. He/she will provide the panel with a progress update every six months. Where the Board does not agree with any of the panel's recommendations, the reasons will be explained in their formal response to the panel'*.

6.3 The approved recommendations will also be published on the TCHG website to enable tenants to understand the impact of the resident scrutiny panel on service improvement.

6.4 The panel wish to extend their sincere gratitude to the money support and income management teams for their flexibility, openness and positive approach to the scrutiny process.