

# Financial inclusion; a partnership approach

Corin Hammersley & Sai Nair

1

## Challenges – policy reforms impact

- Lack of affordable housing, increased demand HRA 2017 new duties
- Welfare reforms – LHA Freeze, Benefit Cap & Universal Credit
- Budgets cut, wages frozen, difficulty in getting mortgages
- Increasing poverty and Housing and Financial exclusion
- MHCLG PRS Access Funding

2

2

## RBG stats 2018/19 to 31/12/18 – since HRA

- ▶ 2359 homelessness approaches
- ▶ 597 Main Duty Decisions
- ▶ 374 accepted as homeless
- ▶ 63% homelessness acceptance rate
- ▶ 666 customers were owed a Prevention Duty
- ▶ 446 Customers were owed a Relief Duty

30/01/2019

3

3

## Welfare Rights and Universal Support Team

Welfare Rights Service	Universal Support Team
<ul style="list-style-type: none"> <li>• Long established in-house service</li> <li>• Provides front line advice and 2<sup>nd</sup> tier support for front line council staff and 3<sup>rd</sup> sector advisers</li> <li>• History of using HB data for take up campaigns</li> <li>• Regularly achieve outcomes rent arrears reductions through successfully challenging benefit decisions</li> </ul>	<ul style="list-style-type: none"> <li>• Set up in the last year to support claimants moving to (and on) UC</li> <li>• Aim of team to enable residents to manage their UC claim independently and to improve financial resilience</li> <li>• Scope being widened to meet financial inclusion &amp; council objectives</li> <li>• Holistic approach undertaken, including income maximisation &amp; budgeting advice</li> <li>• Regularly supporting clients who are in rent arrears/facing eviction and assisting in homelessness prevention work</li> </ul>

Teams co located, fluid joint work

4

4

## Existing early homelessness prevention outcomes

### WRS outcomes:

In 2017/18:

- ▶ We identified benefit gains for 64 private sector tenants –  
£327,563.26
- ▶ We identified Housing Benefit gains in 92 cases, across all tenures

### Case Study:

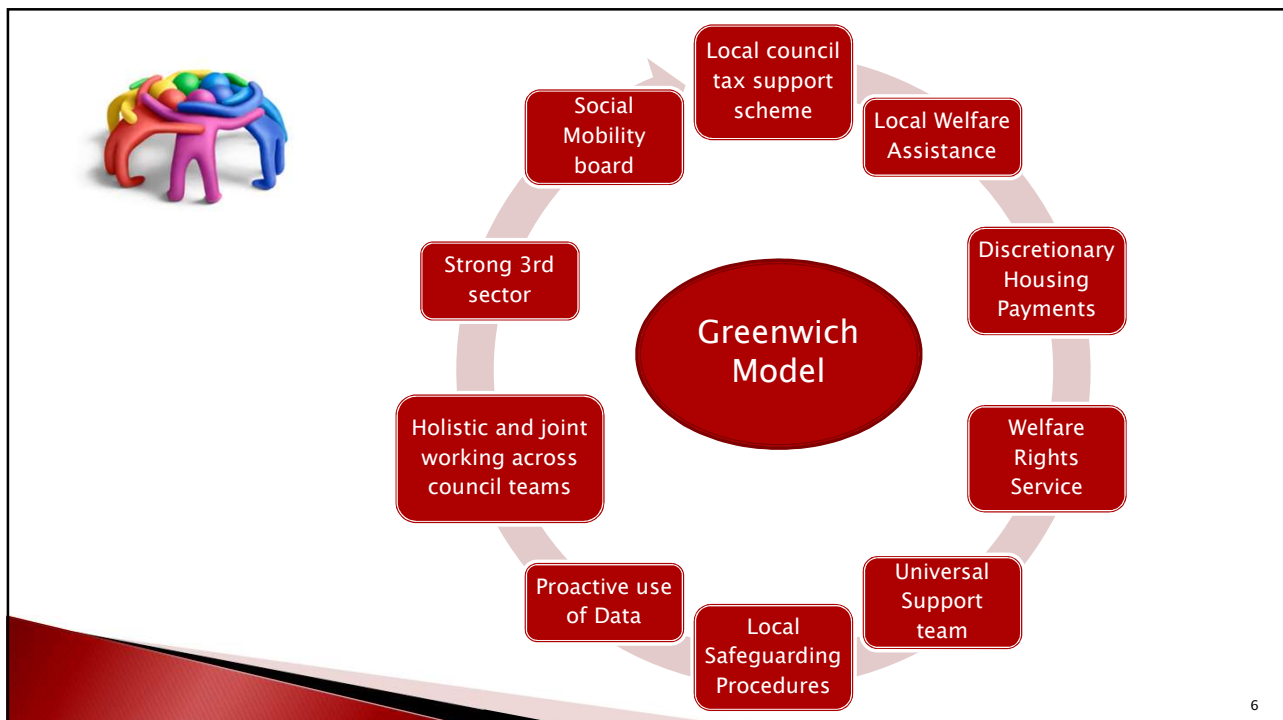
Lone parent on ESA, Child Tax Credit and HB. Suffers from mental health problems. Failed to attend a medical assessment, ESA stopped. HB also stopped. Client did not seek advice because of mental health for several months, rent arrears building. Approaches our Emergency Support scheme, who referred her to WRS.

We intervened on ESA decision, and following representations got decision revised on the same day. ESA reinstated & backdated. As a result, HB reinstated. Rent arrears cleared.

30/01/2019

5

5



6

6

## Policy in Practice – LIFT Dashboard

- ▶ Datasets
  - Housing Benefit/Council Tax data
  - DHP awards
  - CTAX arrears
  - Council tenant rent arrears
  - HB overpayment data
- ▶ Future datasets to be added
  - Wider debtors data
  - Local Welfare Assistance scheme
  - Homelessness data
- ▶ 758 PRS households at risk/in crisis
  - 380 households have children
  - 152 households are disabled
  - 91 in CTAX arrears
  - 38 in receipt of DHP
- ▶ 785 coping now, will be at risk/in crisis by 2021

Datasets

LIFT Dashboard Analysis

7

7

## Contacting residents

### What does the team do?

- ▶ Contact client by phone, F2F followed up where needed
- ▶ Identifying additional benefit entitlement and resolving benefit issues
- ▶ Providing holistic support for budgeting/debt needs, housing issues, employment support, childcare needs, adult social care issues

### Who are the team working with?

- ▶ Private Sector Tenants > Struggling/At risk/In crisis > CTAX debt
- ▶ Private Sector > In crisis (new)
- ▶ Specific benefit take up for private sector tenants
- ▶ Private Sector > In crisis (long term) analysis of households

8

8

## Outcomes

- ▶ Financial outcomes:
  - Benefit income gains
  - Discretionary financial support
- ▶ Recording tenancy sustainment / homelessness preventions
- ▶ Non financial gains
  - Access to employment support (incl. childcare advice), wider housing advice, debt & budgeting advice, access to health services

9

9

## Challenges

- ▶ Engagement
- ▶ No scope for income maximisation
- ▶ Silo working
- ▶ Lack of joint work between departments
- ▶ Several data sets and lack of capacity

30/01/2019

10

10

## Case studies

ST was seen at the Jobcentre outreach. She was already on Universal Credit but was in rent arrears of over £2000. Following review of her situation it was identified that there was a gap in her Housing Benefit entitlement prior to her claiming UC, due to Housing Benefit not having all of the information relevant to determine her entitlement. Representations were made which enabled Housing Benefit to revise the decision, which resulted in a payment which cleared her rent arrears.

SF was referred by the Jobcentre. She is a vulnerable woman who experiences mental health problems, and who struggles to engage with services. She had already made the claim for UC, however was in significant rent arrears and the housing association had initiated eviction proceedings. We were able to engage with the client through joint work with her mental health worker, who assisted her to attend appointments. Due to her nationality, her UC claim is more complex and has initially received a decision of nil entitlement. WRS have been able to assist in reinstating her previous housing benefit award, which has averted eviction. WRS is continuing to challenge the UC entitlement decision.

11

11

## Data Driven Early Intervention

- ▶ Use dashboard and data to drive early interventions
- ▶ Holistic approach
- ▶ Intentionally Homeless decisions – costs
- ▶ Savings
- ▶ Reduce demand on statutory services

12

12

## Costs & Projected savings

Cost of DDEI: £82,000 – 2 officers

Achieve 5 preventions per week (230 per year)

RBG prevention success rate 66%

304 successful interventions

65% of the successful intervention cases would have been placed in TA based on success rate

Prevent 197 households from ending up in TA

TA average cost £8,484 (Council top up £2,195 )

TA Savings –  $197 \times £2,195 = £432,215$  for one year

13

13

## Workshop Discussion

- ▶ What is your local authority / organisation doing in this area of work?
- ▶ What do you see as the biggest challenges you need to overcome?
- ▶ How do you plan to overcome these challenges?
- ▶ How do you think this work will improve service for your customers?
- ▶ What support or guidance would help you to do this?

30/01/2019

14

14



**Housing Inclusion Service**

[Sai.Nair@royalgreenwich.gov.uk](mailto:Sai.Nair@royalgreenwich.gov.uk)

**Welfare Rights Service**

[Corin.Hammersley@royalgreenwich.gov.uk](mailto:Corin.Hammersley@royalgreenwich.gov.uk)