



Policy in Practice

How housing providers are  
building the financial strength of  
customers during the cost of  
living crisis

Wednesday 26 July

# Housekeeping

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- Audio check
- Please ask questions throughout
- Polls, download and a short survey
- Aim to finish by 11.45
- Slides and recording will automatically follow
- Follow us on Twitter [@policy\\_practice](https://twitter.com/policy_practice)



We believe in the  
power of technology  
and data to  
change lives



# Policy in Practice: What we do

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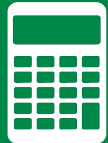
Policy

A team of professionals with extensive knowledge of the welfare system. We're passionate about making social policy work



Analytics

We help over 100 local authorities use their household level data to identify vulnerable households, target support and track their interventions



Software

Our benefit calculator engages over 10,000 people each day. We identify the steps people can take to increase their income, lower their costs and build their financial resilience



# Agenda

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- What's happening to social and private rents compared to mortgages
- What this means for the social housing sector
- What this means for tenants on the lowest incomes
- A look at how two housing providers are supporting their customers:
  - Northern Ireland Housing Executive
  - Community Housing Group
- How the Better Off Calculator can help
- Q&A



# Today's speakers

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**Janet Harkin**  
Chief Marketing Officer  
Policy in Practice



**Jack Rowlands**  
Policy and Data  
Analyst  
Policy in Practice



**Julie Alexander**  
Manager for Welfare  
Benefits and Financial  
Inclusion  
Northern Ireland  
Housing Executive



**Beverley Hiden**  
Tenancy Sustainability  
Team Leader  
Community Housing



**Ed McNamara**  
Business Account  
Manager  
Policy in Practice



# Over to Jack



Poll: What costs are you most frequently contacted about?





# Key cost of living changes

- 2023 has seen new records set for rent rises, mortgage rate rises, and declines to household incomes
- For those on the highest incomes, inflation is around 9.2%, for the lowest it is 12.1%
- Of households in the bottom 40% of incomes, 20% report borrowing to pay for essentials (JRF)

<b>+14.4%</b>	<b>+36%</b>
avg annual food inflation since 2021	annual gas price inflation since 2022
<b>-4.3%</b>	<b>4 million</b>
decline in real post-tax household income - largest on record (1956)	mortgage holders exposed to a rate rise in 2023

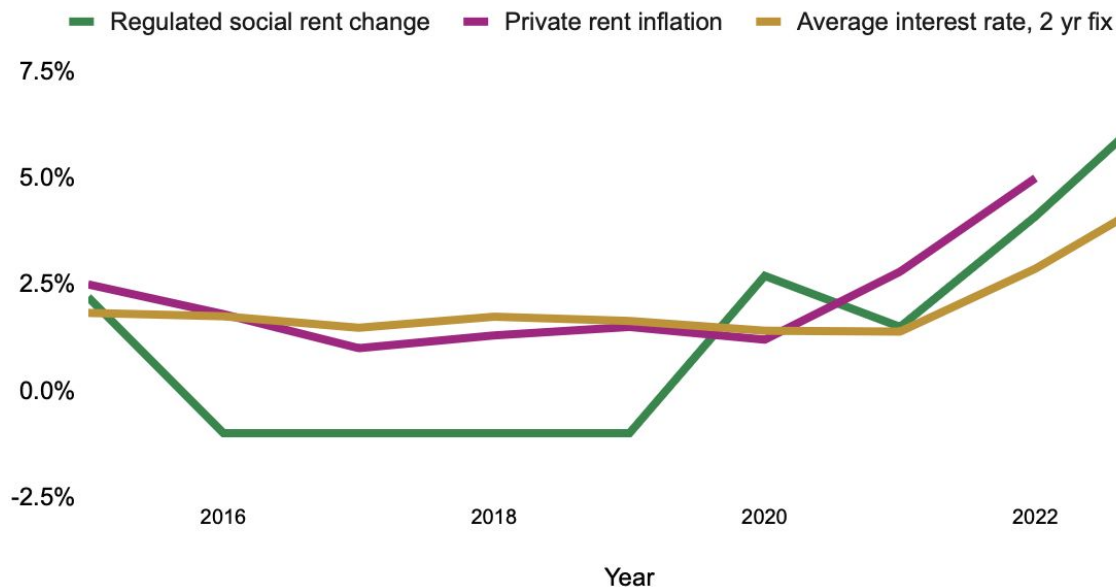
\* JRF, Jul 2023



# Inflation has put pressure on tenants and providers

- ONS private rent index showed this month that private rents recorded the fastest growth since the index began (5.1%)
- This doesn't exclusively reflect the cost of new rents, which are far higher
- In England (and to different degrees in rUK) social rents are allowed to increase by up to 7% in 2023-24

Growth in social and private rents, compared to average 2 year mortgage rates



# The social housing sector depends on a functioning private market

- One London borough has been unable to sign off new social properties because they are dependent on selling private properties on the same estate
- Sales in the private market are being hit by the mortgage crisis

News

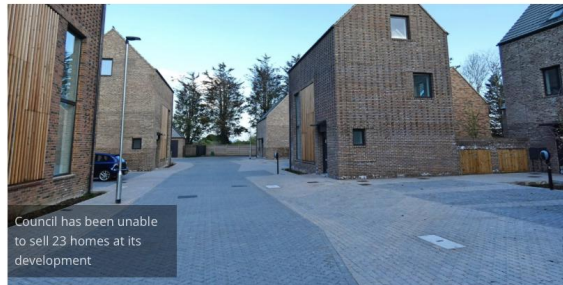
## Unsold private homes on council-owned development make affordable housing provision 'unviable'

23 June 2023 9:05am 4 Min Read



23 June 2023

Stark warning from council as it pleads for government to intervene to help tackle housing crisis, reports Simon Allin, Local Democracy Reporter



A London council is warning of a collapse in affordable housing delivery after revealing it has been unable to sell properties designed to fund lower-cost homes.

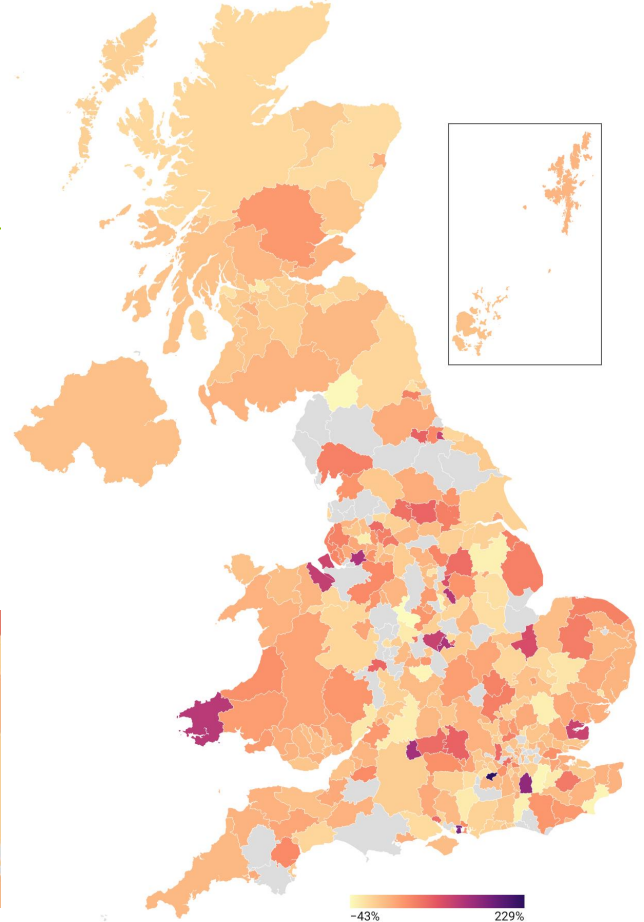
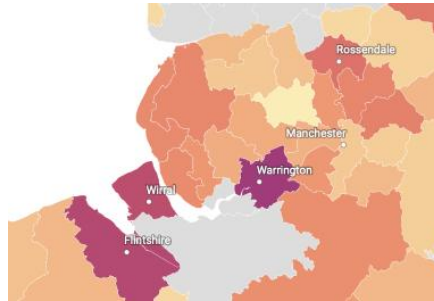
The civic centre wants the government to stump up more cash for housebuilding as it claimed the cross-subsidy model – where it uses the sale of private homes to help fund affordable housing – is becoming “increasingly unviable”.



# The TA crisis deepens

Stats out this week on increases in Temporary Accommodation show increases across the board

- +1% in Scotland
- +7% in London
- +7.5% in Northern Ireland
- +11% in Worcester
- +10% in England
- +19.7% in Wales



Map data: © Crown copyright and database right 2022 - Created with Datawrapper



# The LHA freeze means few on HB can now afford their rent

- We worked with Savills and the London School of Economics on a project for London Councils that identified **only 2.3% of advertised rents in London were within LHA rates**
- Across England Zoopla and Crisis found this was at 4%

<b>101,300</b> households in TA in England	<b>£1.6bn</b> spent by English councils on TA
<b>0.5m / 11%</b> households having benefit deducted due to bedroom tax	<b>18%</b> of rents* LHA on average only covers the lowest

\* JRF, Jul 2023



# Unclaimed benefits can cover some of these cost increases

- In an environment of higher interest rates and maintenance costs, you can't prevent housing costs going up
- However you can manage some of the increase by ensuring residents receive the support they are already entitled to
- Much support is related to household costs such as water and broadband tariffs

<b>£7.6bn</b> unclaimed Universal Credit	<b>£2.9bn</b> unclaimed Council Tax support
<b>£0.9m</b> unclaimed pension age housing benefit	<b>£2.2bn</b> unclaimed water, broadband and other benefits



Over to Julie



**How the Northern Ireland Housing Executive is  
boosting the financial strength of customers  
during the cost of living crisis**

Julie Alexander  
Welfare Benefits & Financial Inclusion



- **Introduction to NIHE**
- **Background to development of financial support services**
- **Current provision**
- **Future plans**
- **Case studies**

# Northern Ireland Housing Executive

*More than a Landlord*

## Landlord

- 85,000 general needs properties
- £350 million collectable income
- 11 directly managed homelessness hostels
- 6,000 leasehold flats
- All areas of NI

## Statutory Functions

- Homelessness
- Common waiting list
- Social Housing Development Programme
- Administration of Housing Benefit
- Supporting People Programme
- Home Energy Conservation Authority (HECA)

# Frontline Service Delivery

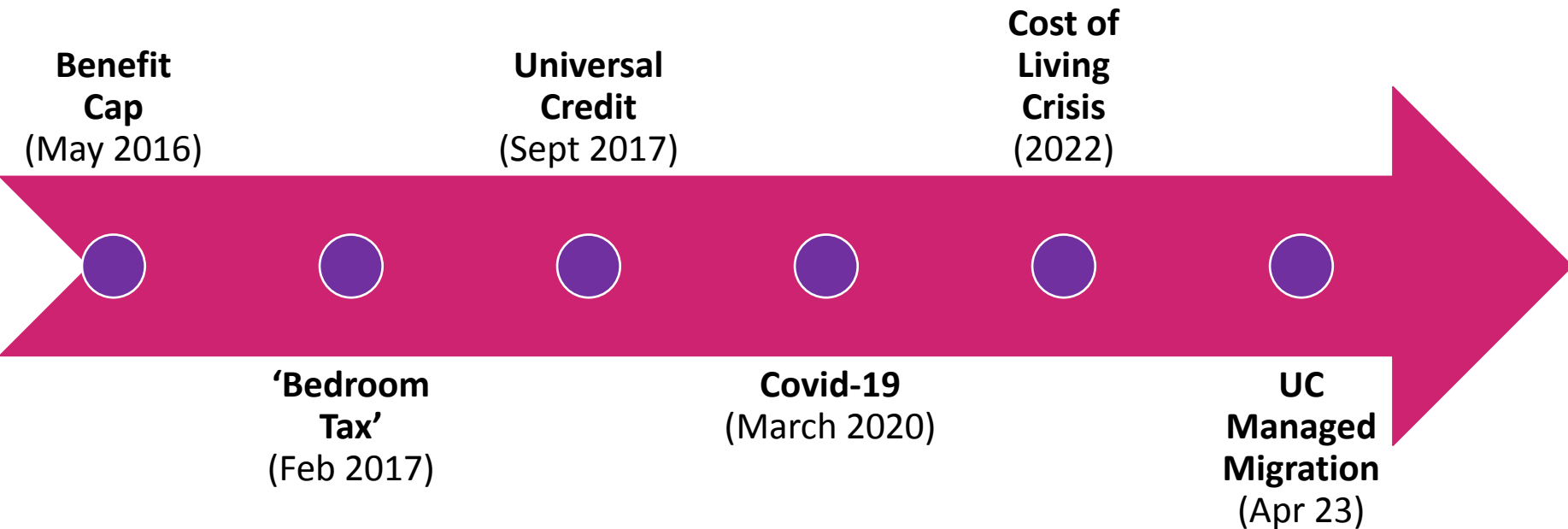
## Tenants

- **250 Patch Managers**
  - Tenancy management
  - Debt prevention and early intervention
- **110 Income Collection Officers**
  - Arrears recovery
  - Court Action
- **Financial Inclusion Team**
  - 4 Financial Inclusion Managers
  - 3 Deputy Financial Inclusion Managers

## Homelessness

- **210 Housing Advisors**
  - Assessment of needs
  - Housing options
  - Temporary accommodation placements
- **3 Financial Inclusion Managers**
  - Homelessness prevention
  - Tenancy readiness

# Financial Pressures on Customers



# NIHE Response

Financial  
Capability  
(pre 2020)

3 x Financial  
Inclusion  
Managers  
(Jan 2020)

Making Your  
Money work  
Service  
(trial 2020)

PiP Better Off  
Calculator  
(Jan 2021)

Expansion of  
Financial  
Inclusion Team  
+4  
(2022)

Roll out of  
Making Your  
Money Work  
Service  
(Jan 2023)

## Financial Inclusion Interventions 2022/23

6298 MYMW services offered to tenants

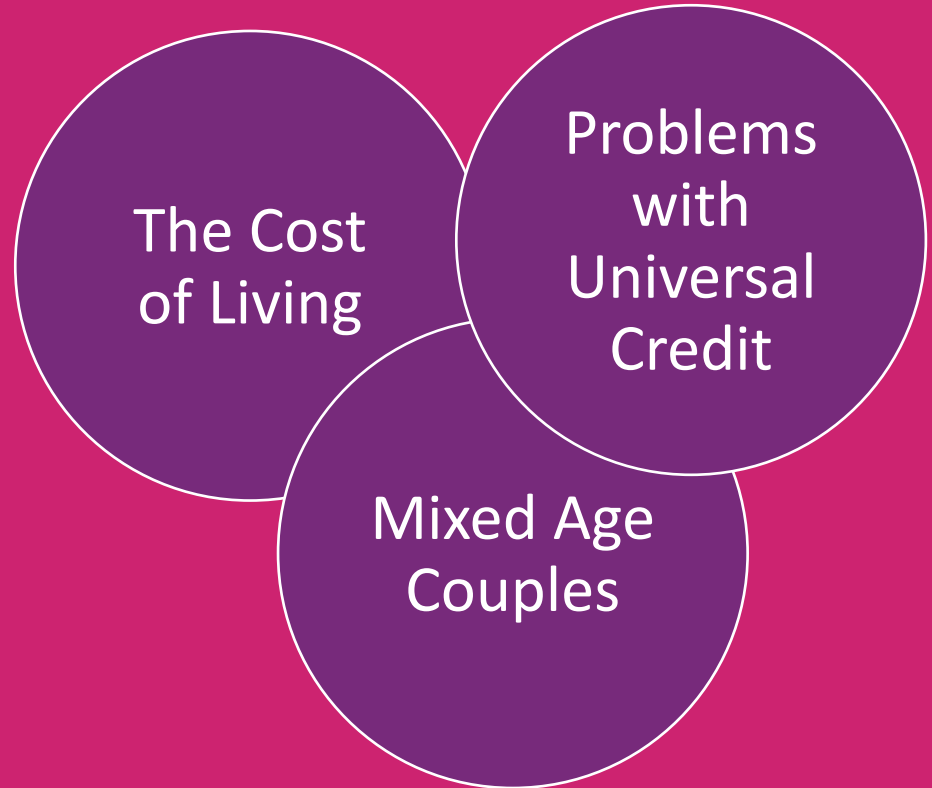
2675 (42.5%) MYMW services accepted by tenants

1734 / 64.8% of accepted cases were referrals to a Financial Inclusion Manager

35.2% of MYMW Financial Inclusion interventions **delivered by frontline staff** including Benefit Calculations, budgeting advice, referrals to external advice and support services.

Just under £1.4 million generated in extra benefit income for Housing Executive tenants

Most common reasons  
tenants engage with Housing  
Executive Financial Inclusion  
services



# Impacts – Benefit & Budgeting Calculator

Since implementation with all frontline staff in January 2021:

5,400 calculations opened

>£3.5 million in additional benefits entitlement

£850K in additional income to rent accounts from HB & UC

Positive impact on 53% of rent accounts



## Reactive

- >7,000 Referrals from frontline staff
- Those 'obviously' struggling

## Proactive

- Targeting of services
- More services delivered in-house
- Greater provision of face-to-face advice
  - Meeting needs of vulnerable customers
  - Working with community based networks to identify and plug gaps in service provision

## Our Vision:

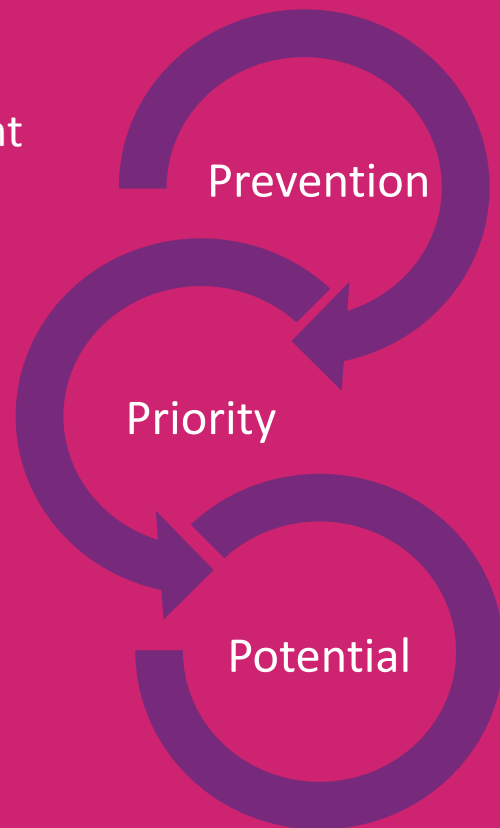
All tenants and housing customers are financially resilient

## Our Aim:

Financial inclusion is embedded into as many customer-focused services as possible

## Our Objectives:

1. Maximise income
2. Promote financial flexibility
3. Open doors to better finances
4. Communication and information



## Cost of Living Plan

The Housing Executive are Addressing the Cost of Living across a Number of Different areas including:

- Administering an in-house Energy Advice Line, the Oil Buying Network, and the Affordable Warmth and Boiler Replacement schemes
- Administering DHP budget
- Financial Inclusion and Making Your Money Work Services
- Retrofitting schemes
- Heating system upgrades and replacements
- Tenancy Sustainment Action Plan, under which we are exploring:
  - Hoarding support, intensive tenancy sustainment measures, affordable mattresses, frontline mental health awareness training, new energy-conscious starter packs, energy cost support, employability and skills development support.

- Pension aged couple struggling to pay £90 per week rent. Found to have additional entitlement to Attendance Allowance, Pension Credit and full Housing Benefit – better off by **£1,547 per month/£18,567K** per year
- Customer in work and receiving Tax Credits; in serious rent arrears (£4K). Reported that if she paid rent, she would be left with only £298 per month to pay bills and buy food for family. Calculation showed she would be better off on UC by **£518 per month/£6,216 per year** in personal allowances plus entitlement to full housing costs element for rent

- Pension aged couple struggling to pay rent and subject to deductions from state pension due to rent arrears. Found to have entitlement to Carers' Allowance, Pension Credit and, consequently, full Housing Benefit. Better off by **£849 per month/£10,197 per year**.
- Working single parent with disabled child on UC but struggling with increase in cost of living. Found to be better off by **£984 per month/£11,808 per year** in child DLA, disabled child element and carers' elements of UC.

- Single parent, recently separated and struggling to pay rent alone. The tenant has three children and earns approximately £1,200 per month. She had assumed she was not entitled to benefits due to working and was only receiving tax credits of £39 per week. A UC calculation revealed entitlement to £1,125 per month. The tenant was also advised to apply for PIP due to her own ongoing health problems and DLA for her daughter who has an autism diagnosis which were both subsequently awarded.

# Over to Beverley



## Tenancy sustainability team

- 1 Team leader, 2 Tenancy sustainability advisors, formed 1 June 2022
- We have supported and given advice to 2,150 customers
- Increased annual income for those customers by £4.1million

### OUR VALUES





## Phase 1

- More focus on income maximisation from the start of customer journey
- Pre-allocation: financial check and TS support with benefits etc
- Referrals from income team: arrears and non arrears cases
- Neighbourhood officer input

### OUR VALUES

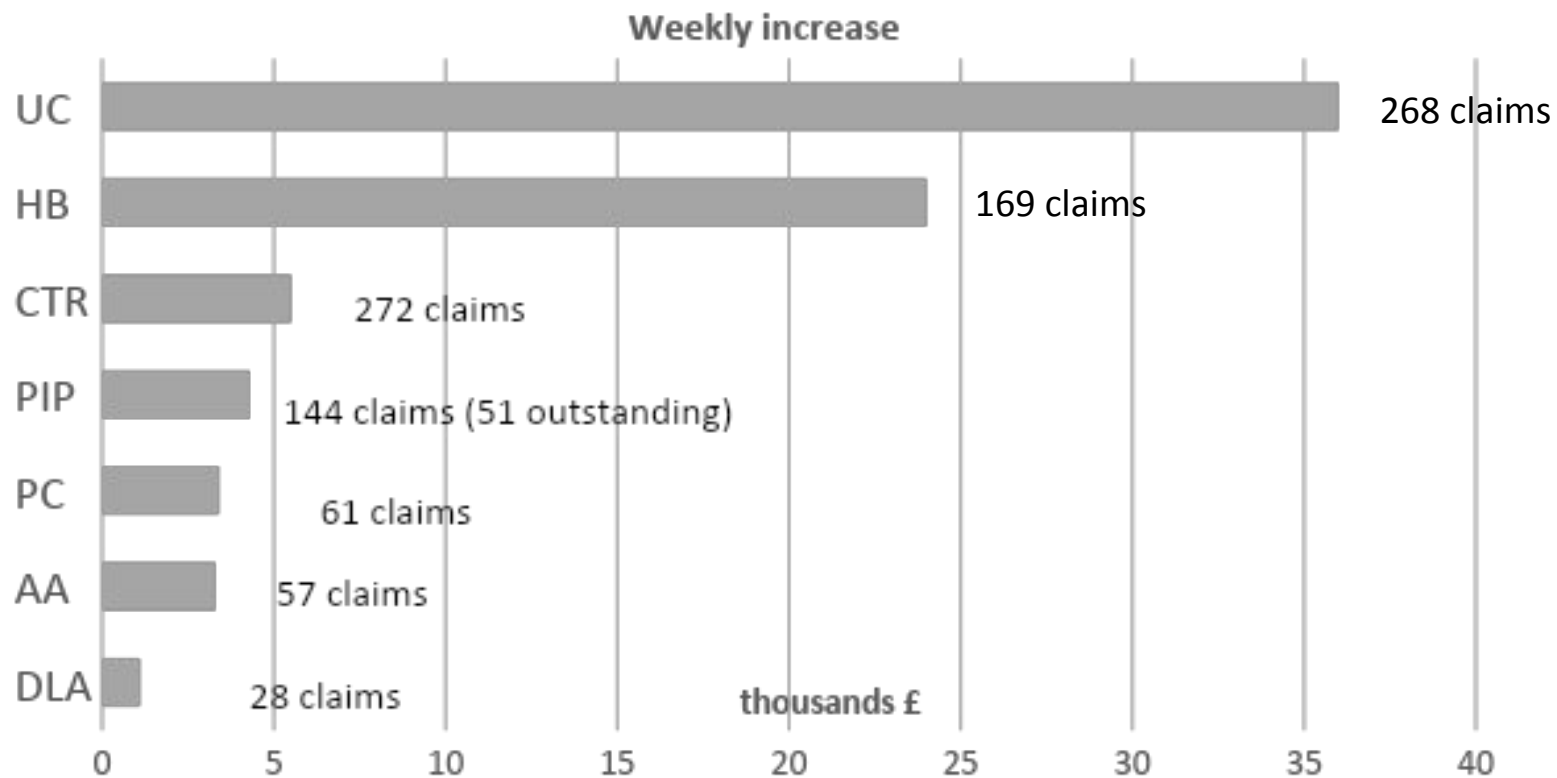


## Phase 2

- Drop-in advice sessions
- Energy awareness training
- Customers who have gas supply capped
- Wellbeing fund applications (670 applications)
- Food parcel requests
- Under 25s- collaboration with LA
- Connexions project-extra support for care leavers
- Community walkabouts-COL, ILMT

### OUR VALUES





## Lump sum payments

- Discretionary Housing Payments £56k
- Energy bills support scheme £159k
- Backdated benefits, charity payments and HSF energy grants £110k



## Data analysis

- 6000 tenancies, 50% of those are tenants age 55 and over
- We are currently collecting customer declaration of vulnerabilities to assess this breakdown further



## Moving forward

- Develop reporting services to utilise the data we have – reaching ‘silent’ customers
- Earlier intervention on arrears cases
- A targeted Pension Credit campaign
- Offer support to families with UC migration- planned Autumn 2023



## My top tips for leading a successful TS team

- Recruit the right people for your team
- Aim high-believe in what you can achieve
- Work well with other teams, work together as much as possible
- Promote promote promote. Have a presence in the community
- Understand your tenants and the demographic
- Work well with partners, liaise and share working practices
- Enjoy your outcomes and results. Share successes



# Over to Ed





# Better Off Calculator demonstration

The screenshot shows the Moat Better Off Calculator interface. At the top left is the Moat logo. To the right, there are links for 'My Cases', a settings icon, a notification icon, and a 'Send to Advisor' button. Below the logo, it says 'Name / Reference:'. The main heading is 'Better Off Calculator'. There are two buttons: 'Current situation' and '+ Duplicate scenario'. Below these are tabs for 'Household details', 'Property details', 'Income and earnings', 'Results', and 'Budget'. The 'Household details' tab is active. It contains a 'Personal information' section with a 'Name / Reference' field and an 'Address' field. To the right is a 'Quick summary' section with buttons for 'Household details', 'Property details', 'Income and earnings', 'Results', and 'Budget'. At the bottom, there is a 'Current situation average' label, an 'Edit' link, and a 'Need help?' button.

- Self serve
- Empower tenants with financially sustainability
- Deal with rising demand, receive information in advance of meetings



# Case management system

The screenshot shows the 'Better Off Calculator' interface. At the top, there is a green header with the 'Policy in Practice' logo on the left and navigation links: 'Management and Reporting', 'My Cases', 'Help', and 'Welcome Ed McNamara'. Below the header, the title 'Better Off Calculator' is displayed. Underneath, there is a 'Cases' section with a search bar containing 'Nina Jones' and a search icon. To the right of the search bar are two buttons: 'Start new case' and 'Delete cases'. Below the search bar is a table with the following columns: 'Case name', 'Created on', 'Created by', 'Case history', 'Load case', and 'Delete case'. The table contains one row for 'Nina Jones' with a creation date of '24/07/2023 16:36:33' and created by 'Joe Hollingworth'. Each row has three icons: a refresh icon, a load icon, and a delete icon. Below the table is a pagination control showing '1' of 1 pages. At the bottom of the page, there is a dark footer with links for 'Policy in Practice', 'Privacy policy', and 'Accessibility statement', and a green 'Need help?' button with a chat icon.

- Passport information across teams
- “Tell me once”
- Integrate with your internal HMS or CRM to prevent double keying



# Fast and easy to use interface

The screenshot shows a web application interface with a navigation bar at the top containing tabs: Household details (selected), Property details, Income and earnings, Results, and Budget. The main content is split into two columns. The left column is titled 'Personal information' and contains three sections: 'Name / Reference' with a text input field and a red 'x' icon; 'Address' with a text input field and the instruction 'Please enter your current address'; and 'Email' with a text input field and the instruction 'Please enter your email address'. At the bottom of this column is the 'Relationship status' section with two radio buttons: 'Single' and 'Couple' (which is selected). The right column is titled 'Quick summary' and features a vertical list of tabs: 'Household details' (selected), 'Property details', 'Income and earnings', 'Results', and 'Budget'. Below this list is a section for 'Current situation average' with the value '£368.74' and the label 'Total income', followed by an 'Edit' link. Below the summary is a frequency selector with two radio buttons: 'Weekly' and 'Monthly' (which is selected). At the bottom of the right column is an 'Action plan' section with a blue 'Add actions' button and a white 'Show actions' button. A green 'Need help?' button with a speech bubble icon is positioned at the bottom right of the interface.

- Bespoke application form
- Streamlined intelligent questioning
- Designed for both benefit experts and non-benefit experts



# Accurate income maximisation support

**Your average monthly income is**

**£ 2164.47**  
including any benefits and wages

Your household information indicates that any new benefit claim will be for Universal Credit.

[Click here](#) if you would like to see the results under the **Legacy system**.

This amount does not show any deductions from your benefits as sanctions, as repayment of overpayments or loans, or as payment to your landlord.

For your information, your rent is 73% of your household income

Is this customer eligible for the Priority Service Register?

Disability Benefits (PIP, DLA and AA), Child Benefit, Tax Credits and Pension Credit are usually paid four weekly therefore the amount you receive may differ to what you see on the calculator. You can choose to view weekly amounts using the buttons on the right.

**Quick summary**

- Household details ✓
- Property details ✓
- Income and earnings ✓

**Results**

Budget

**Current situation average** [Edit](#)

£2164.47	£510.25
Total income	After costs

Weekly  Monthly

**Action plan**

[Add actions](#)

[Show actions](#)

**Need a bank account?**

When you have a basic bank account, you'll be able to use it for collecting your benefits and any other income.

[Need help?](#)

**Average income breakdown**

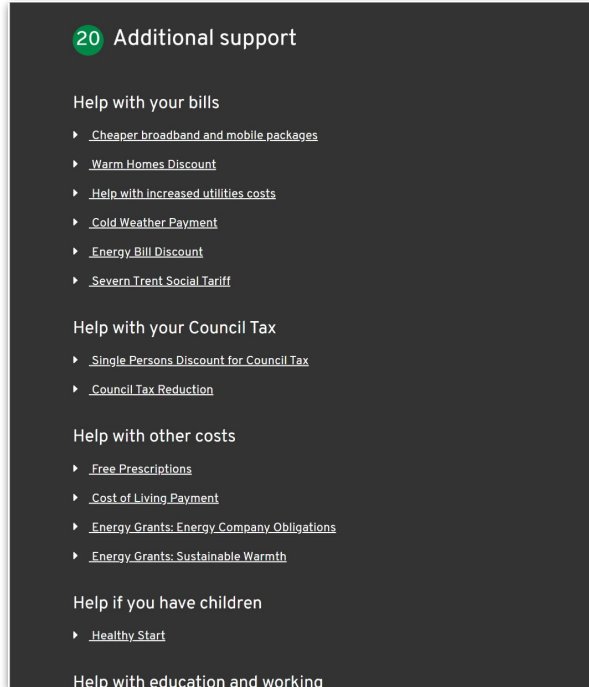
Breakdown for Universal Credit

- Universal Credit  
£2006.25  
[How we worked it out](#)
- Child benefit

- Encompassing all statutory benefits, legacy and UC
- Supported often neglected cohorts such as students and non - UK nationals
- Tailored actionable steps for the tenant



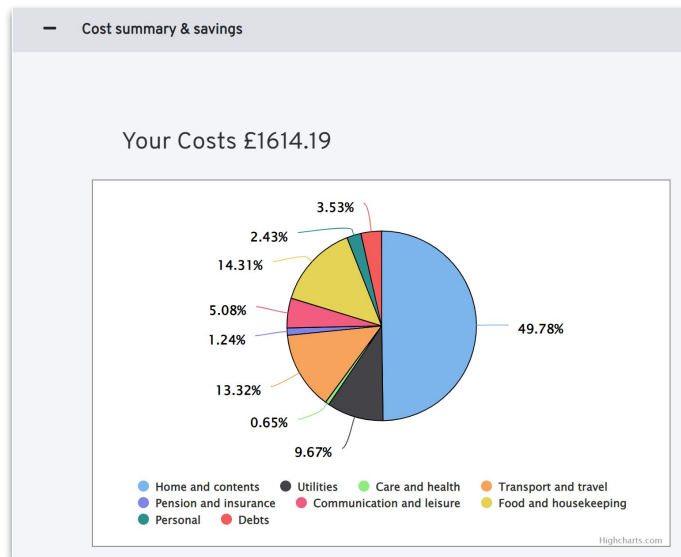
# Additional cost of living supports are flagged up



- Additional support tailored to individual circumstances
- Collaboration with private sector support
- Holistic income maximisation support



# Budgeting analysis and support



## Compare costs with similar households

► [Find out more](#)

Compared to similar households, you could save £191.56

Car costs	You spend £91.12 per month more than similar households
Internet	You spend £9.53 per month more than similar households
Mobile phones	You spend £3.47 per month more than similar households
Groceries	You spend £28.15 per month more than similar households
Alcohol	You spend £5.11 per month more than similar households
Debt	You spend £54.18 per month more than similar households

- Visualise tenant spending habits
- Sensitively analyse areas of potential overspending
- Provide sustainable budgeting plans to prevent further arrears



# Building customers' incomes can avoid housing crises

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- Housing and other costs are going up across the board and it's unlikely that the LHA rate will be going up any time soon
- Housing providers need to look at providing holistic support to help customers to secure and maintain their tenancies
- With £19 billion of support unclaimed each year there is money on the table
- Housing providers can follow the best practice of organisations like NIHE and Community Housing to help people to stay in their homes



# Questions and answers





# Next steps

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Take our very short survey when the webinar ends to:

- Give us feedback (thank you) and ask further questions of our speakers
- Request a follow up call to talk about how the solutions shown could help you

Register for our next webinar: **What the latest energy price cap will mean for low income families this winter** on Wednesday 30 August

Watch: [Better Off Calculator](#) to support budgeting and maximise income

Watch: [LIFT](#) to identify vulnerability, target support and track change

Download: product brochure



# Thank you

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Julie Alexander, Northern Ireland Housing Executive  
Beverley Hiden, Community Housing Group

Jack Rowlands, Policy in Practice  
Ed McNamara, Policy in Practice

hello@policyinpractice.co.uk  
0330 088 9242

