

# Connecting support: Why your tenants are falling into arrears and what you can do about it

Wednesday 23 July 2025

# Housekeeping

- Audio check
- Please ask questions throughout
- Short survey
- Aim to finish by 11.45
- Slides and recording will follow
- Connect with us on X [@policy\\_practice](#) and LinkedIn

# We empower people

## Policy

£23 billion of support is unclaimed each year

[Read our analysis](#)

## Practice

Smart products help our clients efficiently close this unclaimed support gap

[View our Better Off platform](#)



# Today's speakers



**Richard Jones**  
Senior Policy and  
Welfare Analyst,  
Policy in Practice



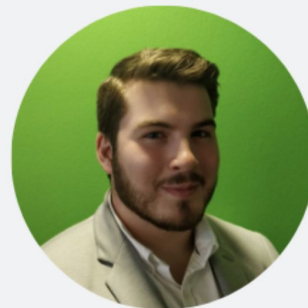
**Helen Burgess**  
Managing Director,  
Pocket Power



**Cheryl Bickerdyke**  
Arrears Recovery  
Manager,  
Jigsaw Homes



**Yvonne Smith**  
Early Intervention  
Officer,  
Jigsaw Homes



**Ed McNamara**  
Software Account  
Manager,  
Policy in Practice

- **Housekeeping remarks:** Karine Tollari, Growth Marketing Manager at Policy in Practice
- **Understanding income volatility:** Richard Jones, Senior Policy and Welfare Analyst at Policy in Practice
- **Collaboration and digital inclusion:** Helen Burgess, Managing Director at Pocket Power
- **The real life impact of early intervention:** Cheryl Bickerdyke, Arrears Collection Manager, Jigsaw Homes Group
- **New approaches to housing support:** Ed Mcnamara, Software Account Manager at Policy in Practice
- **Open discussion and Q&A**

# Richard Jones

Senior Policy and Welfare,  
Policy in Practice



# Understanding income

**To understand why households fall into rent arrears, we need to understand:**

- Sanctions and deductions
- Income volatility
- Welfare reform

# Sanctions and deductions

*Universal Credit should be a foundation of financial stability, not a source of sudden shocks. Too often, what people actually receive falls far short of their entitlement. This gap isn't just unfair, it's driving up poverty, stress and housing insecurity. Our research shows that deductions and sanctions are leaving far too many households unable to meet even their most basic needs.*

**Rory Ewan, Policy in Practice**

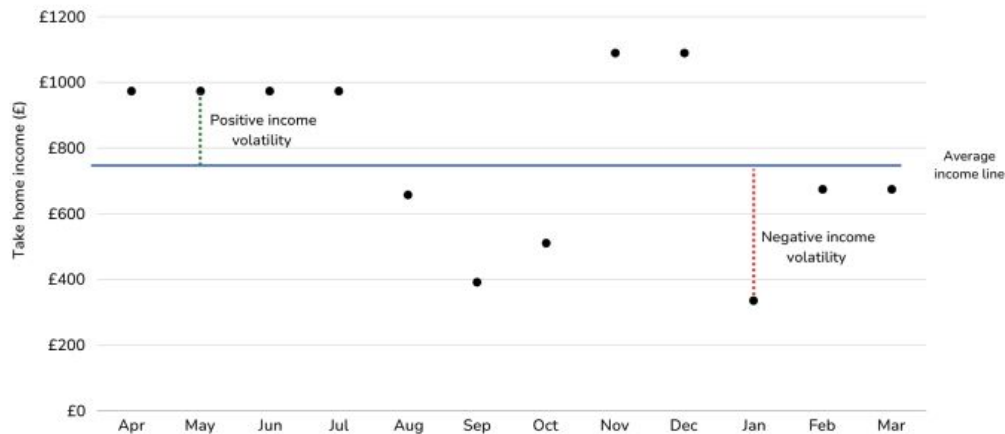




# Income volatility

- Income volatility describes how household income in one assessment period increases or decreases compared to the annualised average income the household receives across the year.

Figure 2.1: Charting household income volatility



# Welfare reform

- The upcoming welfare reforms don't just mean reduced benefit income, there are a range of complex impacts resulting from loss of passported entitlement, exposure to various deductions, and increased conditionality, meaning a far greater risk of income volatility



# Helen Burgess

Managing Director,  
Pocket Power





# Pocket Power



Helping people to pay  
less and save more

# The problem

In the UK, those with the least, pay the most when it comes to their household bills. This isn't fair. Pocket Power is a social enterprise on a mission to empower people by finding ways to reduce their bills and put money back in their pockets.

14.7m

of people in the UK live in a low income household - over 1 in 5

90%

of the lowest earners income is spent on household bills

80%

of low income households don't switch their bills regularly

10.2m

people in the UK lack basic digital skills making it hard to access online comparison and switching sites

£23bn

of unclaimed benefits and discounts each year in the UK





# The solution

A friendly and accessible phone service to help people save money by switching & accessing discounts on their major household bills including...



**Broadband**



**Energy**



**Help to Save**



**Food vouchers**



**Social tariffs**



**New appliances**



**Debt wipes**



**Water discounts**



**Bank switching**



**Mobile bills**



# Tackling the key barriers to saving on bills

## TIME

We cover all bills in one 30 min call and complete applications and switches on behalf of customers

## TECH

We support the 10m who are digitally excluded and don't want to or can't use online services

## TRUST

Customers are referred by trusted partners and get to speak to a trained, friendly professional



# Our impact



6,000  
people  
helped



£1,500,000  
saved

£250  
per  
person

98% would  
recommend  
Pocket  
Power

90% feel  
more able to  
manage their  
bills and  
access  
support

88% feel less  
stressed  
about their  
finances

60% feel  
much more  
able to heat  
their homes

54% feel  
much more  
able to afford  
their housing  
costs





# BOC partnership - holistic support

**Customers - especially vulnerable customers - need support to wrap around their needs. Our partnership helps to do this and more:**

Saves  
customers  
time and  
stress

Better  
outcomes for  
customers

Reduced silo  
working

Supports  
digitally  
excluded

Streamlined  
process for  
referring  
staff

More  
efficient for  
services

# How it works



Apply now <sup>1</sup>

Book a call with Pocket Power

Pocket Power will support residents to lower their bills and connect them to lots of support. Click to schedule a 30-minute call for the resident.



Book now

- PP displays on BOC results page
- Customer consent is obtained
- BOC case is shared with PP
- PP booking page is displayed
- Booking is made
- PP pre-populate their system ahead of the call
- Savings call takes place
- Outcomes reported to partners

Save case to Pocket Power organisation

Redirect user to URL specified in "pocketPowerUrl" customisation



# Customer journey





## Case study

Matthew was referred to us via BOC on 14th March. Before the call we were able to access Matthew's BOC form and pre-populate his details so Matthew didn't need to repeat it all again. This reduced how long Matthew needed to spend on the phone to us and meant we could deliver the results more quickly and efficiently.

In total, we helped Matthew save £540 a year by switching his broadband over to a social tariff and moving his energy bill over to a cheaper, fixed tariff.



**"The process worked really well. It was simple and quick and I appreciated not having to repeat all of my information to yet another service. I appreciate SNG linking these two services together to make it easier for us to access their much needed financial support."**

Matthew, SNG resident.

# Get in touch

[helen@pocket-power.co.uk](mailto:helen@pocket-power.co.uk)

020 3386 9799

[www.pocket-power.co.uk](http://www.pocket-power.co.uk)





# Cheryl Bickerdyke

Arrears Recovery Manager,  
Jigsaw Homes Group

# Yvonne Smith

Early Intervention Officer,  
Jigsaw Homes Group



# Jigsaw Homes & Early Intervention Team

## Background

- Introduction
- Development of the Affordability Assessment feature and the Better Off Calculator
- Proactive approaches:
  - 6 weeks of tenancy and early intervention
  - Automated communications from the Affordability Assessment
  - Continued support post-lettings



## Case Study: Background

- Referral to the Benefits Advice team following an Affordability Assessment
- Customer experienced a recent bereavement and was also admitted to hospital
- The affordability Assessment identified unclaimed benefits
- Full benefits assessment completed by the money advice teams



## Case Study: Impact

- Universal Credit Personal Allowance - £5,170
- Universal Credit Housing Element - £3,789
- Universal Credit LCWRA - £5,079
- Council Tax Support - £976.50
- Bereavement Support Payment - £7,700

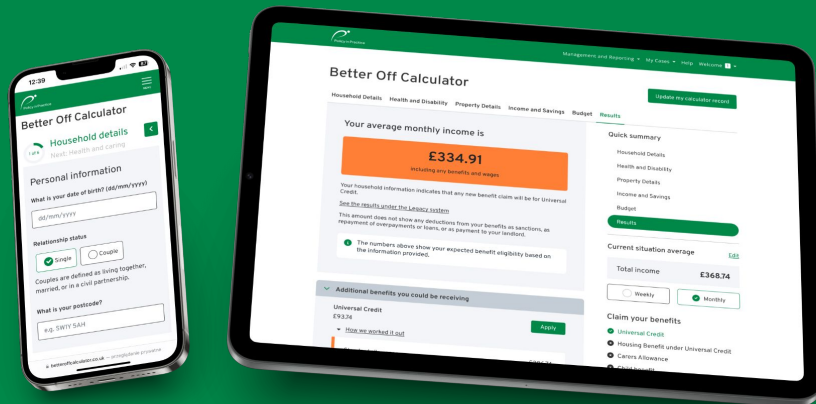
## Total Impact:

**£22,716 annually or £1,893 monthly**



# Ed McNamara

Software Account Manager,  
Policy in Practice



## New approaches to housing support

# Affordability Assessment

- Model your housing affordability criteria into the Better Off Calculator
- Provide a RAG (red, amber, green) rating on tenant affordability
- Proactively identify tenant vulnerabilities that require immediate support

✓ Affordability assessment

Name / account number: Sandy Lane

Postcode: NE1 4BR

Date of application: 14/03/2024

Reject application

Tenant does not meet requirements and affordability criteria for this address

Current total income (per month):	£1,230.00
Total income potentially eligible for (per month):	£1,690.00
Total outgoings (per month):	£1,125.50
Disposable income	Low
Vulnerability	Low
Likely to need support to claim benefits?	Yes
Rent as a percentage of total income	32%
Rent covered by housing benefit or housing element of UC	80%
Percentage of rent due	

# Universal Housing Form

- **Singular application** used by all departments to collect, process, and support tenants. From lettings, to allocation, to income, to arrears.
- **Preventative approach** rather than reacting to arrears, focusing on providing income maximisation pre-lettings
- **Improved insight and efficiency** by creating a singular point of data collection across departments



# Holistic applications and “Apply Once”

## Integration

Incorporating the services and capabilities of providers into a singular application and creating warmer referrals with triage organisations



policyinpractice.co.uk



## Apply Once

Apply directly for support from the Better Off Calculator

- No repetition for customer
- Less paperwork for advisors
- Better administration for companies

Apply now <sup>3</sup>

Help with your water bill

Your water company offers discounted bills for customers on low incomes or receiving benefits. Answer a few additional questions to apply now.



Apply now

Support from Broadland and South Norfolk Councils

Please follow this link to apply for Housing Benefit and Council Tax Assistance from Broadland and South Norfolk Councils.



Apply now

Book a call with Pocket Power

Pocket Power will support residents to lower their bills and connect them to lots of support. Click to schedule a 30-minute call for the resident.



Book now

# Proactive approach in collaboration with councils



Local authorities identify people missing out in LIFT

Housing associations rent data

GOV.UK

GOV.UK

Financial resilience now

Financial resilience 2023

CT arrears

Months in CT arrears

Rent arrears

Months in rent arrears

Rent on CT arrears

Debt

Housing benefit overpaid

Savings

Based on a snapshot of June 2022 datasets

1,110 household(s)

942 children

£1,167,176 CT/Rent arrears

£2,313 DHP award in FY

Map type

Dot map

SYDER

CRYSTAL PALACE

NEW BECKENHAM

BECKENHAM

ELMERS END

EDEN PARK

WEST WICKHAM

STAPLETON

HOUSES ORCHARD

YOODIE

NORMAN

ANERLEY

POLLARDS HILL

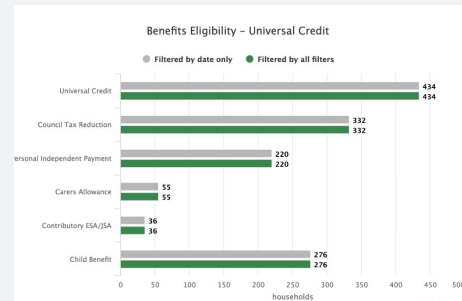
BEDDINGTON

ACKBRIDGE

DEMO DATA

Data led decision making

Targeted support



vodafone UK 4G 83% 16:08

GOV.UK Housing Associa...

You are eligible for £250 of housing support from Housing Association X, please complete our [www.betteroffcalculator.co.uk](http://www.betteroffcalculator.co.uk) to apply

# Discussion and Q&A

## Next steps

If you have more questions or are keen to collaborate, feel free to **book a chat with us** using the QR code or the link in the chat



**Register for our next free webinar:**

A horizontal banner with a blurred background of a person in a wheelchair. The Policy in Practice logo is in the top left. A pink curved badge in the top right says 'Free webinar'. The main text is 'Understanding the impact of disability benefits reforms on local authorities'. The date and time are 'Wednesday 27 August 10:30 to 11:45'.

Policy in Practice

**Understanding the impact of disability benefits reforms on local authorities**

Wednesday 27 August  
10:30 to 11:45

Free webinar



# Thank you to our guest speakers

**Helen Burgess**, Managing Director, Pocket Power

**Cheryl Bickerdyke**, Arrears Recovery Manager, Jigsaw Homes Group

**Yvonne Smith**, Early Intervention Officer, Jigsaw Homes Group

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