

Housing Executive

Northern Ireland Housing Executive maximises residents' income by an average of £3,870



Your Housing Group increases a widower's income by £1,320 a year



Grwp Cynefin secures an extra £1 million of household income for tenants



The Guinness Partnership helps one tenant to receive £13,800 in unclaimed Severe Disability Premium

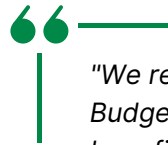


Incomes of over 1,000 customers boosted by almost £3 million at **Rooftop Housing**



Cheltenham Borough Homes secures over £2 million extra benefits for residents

Incomes of over 1,000 customers boosted by almost £3 million at Rooftop Housing



"We really encourage our new customers to use the Benefit and Budgeting Calculator to help them be independent and find out what benefits they're entitled to. It's been a big help to our staff, our housing team and our domestic abuse teams in particular, who use it to double-check the advice they are giving to people."

Beverley Hiden, Money Advisor, Rooftop Housing Group

In 2020, Rooftop Housing saw a huge increase in people claiming benefits for the first time and existing claimants needing further support due to the Covid-19 pandemic. Two money advisors knew that people were still underclaiming and perhaps didn't realise they could get Universal Credit, help with their council tax and other benefits.

The impact of using the Benefit and Budgeting Calculator

Rooftop Housing Group secured an incredible increase in income of £2.8 million for 1,100 customers. The team used its social media channels to engage and encourage people to get a benefits MOT from them and used Policy in Practice's Benefit and Budgeting Calculator to help people in the right way.

Grwp Cynefin secures an extra £1 million of household income for tenants



Mwy na thai • More than housing



"Having the Benefit and Budgeting Calculator has made a real difference to our Housing and Welfare Officer's efficiency. It enables us to offer accurate advice and guidance to the tenants who are facing financial challenges. It has been an extremely valuable resource as we've embraced the challenges associated with Covid and the unforeseen circumstances our tenants faced at such difficult times in their lives."

Rhianon Dafydd, Housing Manager, Grwp Cynefin

Grwp Cynefin first joined Policy in Practice when Universal Credit was being introduced and they were concerned about tenants' ability to pay their rent. They needed to promote benefit entitlement amongst their customers. In 2020 Covid-19 brought a large volume of new referrals from people who were in emergency situations. Some of the people they were dealing with had never been in this situation before and had never claimed any financial assistance.

The impact of using the Benefit and Budgeting Calculator

The social return on investment assessment made by Grwp Cynefin shows that if the monetary value that the added benefits received have on the local economy is included, the composite impact and added value created is £16.74 for every £1.00 invested in the service.

Read the full stories at www.policyinpractice.co.uk/case-studies

Your Housing Group increases a widower's income by £1,320 a year



"The Benefit and Budgeting Calculator is simple to use. It helps to speed up our processes and with it being easy to amend, this helps our benefit advisors to revisit cases time and again, always looking to improve a person's outcome."

Laura Beetham, Money Advice Triage Officer, Your Housing Group

In October 2021 the removal of the £20 weekly uplift to Universal Credit reduced the incomes of six million people by £1,040 per year. As a result, Your Housing Group faced a significantly increased workload. In addition, they had difficulty in sourcing fuel vouchers to support their residents with the rising cost of living, resulting in a greater challenge to maximise their tenants' income.

The impact of using the Benefit and Budgeting Calculator

Using the Benefit and Budgeting Calculator Your Housing Group assessed eligibility for benefits such as Housing Benefit, Council Tax Support and Pension Credit. They completed over 100 calculations in Council Tax Support alone, helping to strengthen the financial resilience of residents. One newly widowed elderly gentleman who was just receiving his State Pension went on to successfully apply for additional benefits. He saw his annual income increase by £1,320.

Northern Ireland Housing Executive boosts residents' income by an average of £3,870



"Our Financial Inclusion Managers use the calculator daily. The results are meaningful for tenancy sustainment across the organisation and beyond. Income maximisation allows a customer to remain in their current tenure rather than becoming homeless."

Alexandra Kapka, Welfare Benefits Unit, Northern Ireland Housing Executive (NIHE)

COVID-19 gave NIHE's tenants and customers new and worrying challenges, and made their financial situations more complex. The housing executive saw an increase in homeless applications as many of its tenants saw their incomes reduced or wiped out at a time when other costs were rising. They also saw an increase in applications for benefits and rent arrears.

The impact of using the Benefit and Budgeting Calculator

NIHE has established additional benefit entitlement for around 33% of customers referred to them. The Benefit and Budgeting Calculator gives insight into the financial situation of prospective tenants and allows front line staff to do speedy benefit checks without needing to be experts.

A snapshot analysis of extra entitlement generated from June and July 2021 identified additional benefit income ranging from £522 to £11,195 per year, with an average of £3,870.

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Guinness helps one tenant to get £13,800 in unclaimed Severe Disability Premium



"We have used the calculator for several years. We use it seamlessly across three large departments and it's helped improve our customers' experience. We have helped lots of customers claim benefits they didn't know they were entitled to and, if we've had queries, have always found Policy in Practice support to be impeccable."

Nadine Burns, Customer Support Team Manager, The Guinness Partnership

2021 brought many policy changes that saw benefits adjust overnight. The Guinness Partnership had to learn and apply the new rules quickly to ensure none of its tenants slipped through the net. They worked hard to identify those who were not claiming all of the benefits they are eligible for.

The impact of using the Benefit and Budgeting Calculator

Guinness identified many customers who were not receiving the correct amount of benefits, using the calculator for over 12,000 referrals in 2021 alone.

An adviser identified one tenant who was not getting Severe Disability Premium (SDP). After Guinness notified DWP the tenant began to receive the premium. They were awarded £13,800 in backdated SDP payments and now have £67.30 more every week.

Cheltenham Borough Homes secures over £2 million extra benefits for residents



"We use the Benefit and Budgeting Calculator as a triage system. For example, if someone starts to claim Universal Credit, we check if they are going to lose their tax credits. We use the calculator to identify people in the household who aren't claiming and should be."

Grant Bailey, Benefits and Money Advice Team Leader, Cheltenham Borough Homes

Cheltenham Borough Homes had several customers at serious risk of possession proceeding due to high rent arrears and lack of engagement. With a number of HMRC scams and loan sharks in operation the team was keen to identify possible victims so they could tackle this head-on.

The impact of using the Benefit and Budgeting Calculator

Cheltenham Borough Homes secured over £1 million of additional benefits income for tenants and an extra £1 million of additional benefit support for other residents of Cheltenham.

They use the budgeting features in the calculator to help guide conversations that may uncover customers who are at risk of loan sharks.

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