

Making Money Count

Improving Financial Confidence

Making Money Count was a £1million Big Lottery funded partnership project delivered between 2013-2018 in rural Fenland, Cambridgeshire, with the aim of improving financial capability amongst social housing tenants. Partners were Clarion Futures, Citizens Advice Rural Cambs, CHS Group and Fenland District Council.

Delivering support to new tenants

This summary captures the learning from the work of our New Horizons Officer, delivering in-home financial capability support to new tenants in social housing.

What we did

Our New Horizons Officer contacted new tenants to offer money support in their own home. The purpose of the role was to improve financial resilience by reviewing household expenditure and income, identifying opportunities to reduce outgoings, to maximise income and to get additional support from other services such as employment advice, getting online, or overcoming social isolation.

The intervention was underpinned by a structured needs assessment and action plan process but delivered in an informal way via a home visit. Following the initial visit, further support was provided in three ways:

Light touch support

Usually provided over the phone, for low need tenants who were looking for reassurance or guidance on tasks in their action plan.

Time limited additional support

A further two visits to help with form filling, benefit claims, formal phone calls or dealing with payment arrangements on outstanding debts.

Ongoing support for high needs clients on waiting lists

Supporting tenants waiting for floating support.

Most tenants received between 1-5 hours of support, and around 5% needed further support. Specialist debt advice support was provided by Citizens Advice as part of the project partnership.

All new tenants were contacted, and around 80% went on to accept the offer of a visit. Over the course of the project, the New Horizons Officer supported over 1800 tenants – an average of 31 tenants per month.



Project covered:

- One to one money coaching delivered in the home and through drop ins
- One to one digital support including equipment loan
- One to one employment support
- Community-based Love Your Home events
- Cross-Partner frontline worker training
- An online web resource

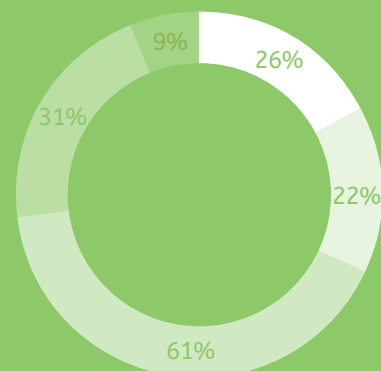


About Fenland

- Population 99200
- 18 rural parishes
- 30% qualified to level 3 and above
- 12 LSOAs in the most deprived in the country



Participants were



- Unable to work
- Speak English as an additional language
- Not in paid work
- No formal qualifications
- Retired



What worked

1:1 practical and personal support

Over the last few years, financial capability support has increasingly shifted focus from generic education to more personalised time-critical support. Group offers were trialled but were not successful in this project. Given the highly personal needs that residents presented the one to one offer was much more appropriate.

Visiting at the start of a new tenancy

This helps to address immediate need and to avert future crises. It also harnesses the internal motivations of new tenants to make a home and get their finances back on track.

Face to face contact

This helps to build rapport and trust; tenants with mental health needs in particular valued the home visits as they can find telephone support daunting. It also gives the worker greater insight and understanding of the money situation faced by the resident.

A structured needs assessment

A proactive and detailed 'health check' includes benefits, debt, need for grant help as well as broader budgeting and money management skills. This identifies options to maximise income such as unclaimed benefits or cheaper tariffs for utilities, and identifies support that is needed to get household finances on to a more secure footing.

A structured intervention but with built-in flexibility

Tenants frequently described the officer as *having the time to help*. An officer who is skilled in prioritising the workload for each resident is vital.

Expertise in the local service landscape

This helps to identify other sources of help for the tenant and builds trust and confidence.

Financial capability support from outside of the social housing provider

Tenants saw the officer as a resource for them rather than a representative of their housing provider. The officer was also able to act as an intermediary, facilitating communication between the housing provider and the tenant.

Building relationships

Giving the time to build trust and confidence enables deeper and longer-term behaviour changes.

Sharing information

Sharing information about the tenant and about service provision across housing providers and other Partners improves efficiency and ensures the right information and support is accessed as quickly as possible. This needs to be backed up by clear information sharing agreements and data processing consents between all parties. The new data protection regulations (commonly known as GDPR) makes it even more critical to get this process right.

A proactive offer of support

Tenants were generally grateful to have been contacted and on average 8 out of 10 new tenants engaged with our services across the entire project.

What tenants say they want:

- Information
- Someone who understands
- Different options
- Consistency not confusion
- Someone knowledgeable
- To have the right contacts
- To have the right local information
- To be listened to

New tenants need immediate help to:

- Apply for benefits
- Update DWP on change of circumstances
- Set up new utility bills
- Source furniture, curtains and white goods
- Deal with payment arrangements for outstanding debts

And ongoing support needs to be:

- Personalised
- Differentiated
- Given the time to build trust.

Delivering in the home – the benefits

Home visits enable:

- A visual assessment of the tenant's lifestyle and challenges faced
- The opportunity to read bills and letters together
- The opportunity to spot other signs of distress in the home
- The opportunity to plan help for the whole family
- Easier access for tenants whose first language is not English
- A solution to practical issues such as childcare or access to transport
- Better engagement – tenants felt more comfortable and an equal participant in the process.

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“When I go into a home, I can see what's going on... do they have children, what is the house looking like, I can read their bills and letters straight away... I can see if they have things organised. As we're talking it means I can pick up on and ask about things as we go along”

– New Horizons Officer –



The costs and the benefits

A direct assessment of the savings attributable to this intervention is challenging. There are numerous factors which may or may not be influencing behaviour and outcomes. However, an independent evaluation of the work of the New Horizons Officer (*Learning and Work Institute: Evaluation of the role of the New Horizons Officer. 2017*) supported the view that the role avoids costs for the social housing provider, as well as maximising incoming for the tenant. This evaluation lists potential bankable savings as follows:

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|--|---|----------|
| Potential savings for the tenant (over one year) | Reduced water bill | £316 |
| | Reduced electricity bill | £50 |
| | Reduced gas bill | £150 |
| | Reduced interest on £300 loan | £99.35 |
| | White goods grant | £257 |
| | Unclaimed Carers Allowance | £3260.40 |
| Potential savings for housing provider (per eviction) | Chasing/calling tenants | £40 |
| | Compiling tenant case records | £10 |
| | Unpaid rent arrears (4 months) | £2074.80 |
| | Cost of eviction (legal proceedings and administration) | £1221.95 |
| | Re-letting costs | £3043.40 |
| Potential savings for the local authority (per homelessness application) | Homelessness application | £409.50 |
| | Temporary accommodation (2 weeks) | £354.77 |
| | Advice to homeless tenant | £80.81 |



Evidence also suggests that this support could reduce stress and anxiety, improve household and economic stability over time, and promote greater social and emotional resilience against future crisis or life events among recipients of the support.”

- Learning and Work Institute -

SROI (social return on investment) calculations using the HACT value calculator suggest a social value of £7 for every £1 invested.

The cost per tenant of the New Horizons Officer intervention is estimated at £100.

The way ahead

Or – “what we didn’t do this time but will make sure we do in the future”

Engage at moments of change

We engaged at the start of a new tenancy – this could be extended to other moments of change in circumstances, for example, bereavement, or becoming a parent.

Blend phone and home offers

Many providers offer support by telephone, and it is important to understand when your phone offer needs to be supplemented by in home support.

Intervene early

Working with tenants early in their tenancy allows significant issues related to income to be identified and action taken quickly to prevent a crisis developing. Contacting potential tenants when they join the housing register would ensure they are better prepared and face less crisis.

Don’t recruit based on financial capability qualifications

Person skills are equally important, though financial capability qualifications will be necessary where local services networks are not strong.

Provide training for practitioners in working with people with mental health needs

The vast majority of participants reported some sort of mental health needs, so training – perhaps in using the recovery approach – would be beneficial.

Consider how data can be systematically collected to link the support provided to tenancy measures

For example: ASB, repair costs, and rent arrears.



“Meeting [the officer] has made me think about a career – like getting a full-time job. Because...you can still manage it [paying rent] and have more money for yourself... she told me that you’re going to be better off in yourself...as your wellbeing; you’ll be able to do more things if you go full time”.

- 19 year old new tenant -

What was challenging?

From supporting to coaching

Following the immediate support, the officer needs to move to becoming a coach for the tenant to develop sound financial capability practice. This differentiation is not always easy, and training for the officer can help.

Maintaining boundaries

Less experienced staff may find this difficult, particular when new clients are very vulnerable and in need of significant help. Coaching and mentoring from experienced staff is helpful.

Providing sufficient support within the financial constraints of the project

The officer worked at full capacity and did not have back up in case of illness. The success of the intervention is due to a great extent on the time and space given to the tenant – this cannot be rushed.

Getting the first contact right

Using formal titles or long explanations of the project at first contact did not generally work. The New Horizons Officer perfected an introduction which worked well to generate interest and trust:

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“I say I’m a tenancy support officer... I say the visit is just to see how they’re settling in and if they’re getting all they’re entitled to. I don’t say the visit could take up to a few hours or I’d never get my foot in the door.”

- New Horizons Officer -

Putting the learning into practice

After witnessing the results that the New Horizons Officer had generated, CHS Group decided to set up an equivalent new tenant’s service for their homes.

The service, led by an experienced financial capabilities practitioner evolved out of a utility review service that CHS were already offering. Compared with the NHO service, the utility review was achieving much lower levels of engagement and CHS wanted to make sure that all of their new tenants were getting the best possible start in their new homes.

Whereas the New Horizons role evolved into a service that used a brief intervention to engage and link residents into other services, the CHS service specifically looks to support tenants directly and on a long term basis if necessary.

At CHS there is a 15–20 minute assessment of a tenant’s financial capability over the phone. Once this triage is done the officer will refer the tenant onto additional face-to-face support if necessary; this would be based on their needs and capacity.

The CHS officer will then go on to support a tenant to make sure that they are fully prepared to sustain their tenancy. When asked, the CHS officer advised that around 60% of CHS tenants who they triage will go on to receive a home visit and the majority of these will then be supported for an extended time period to put them in a good positions to sustain their tenancies.



Top tips

Ensure new tenants know to expect a call

Our property allocation teams informed new tenants that they would get a call from the New Horizons Officer to talk about settling in to their new home.

Be proactive

People seldom seek out this type of support, and participants need encouraging and prompting via telephone and text reminders.

Identify quick wins

These are simple money-saving actions that can be completed straight away, for example, identifying an unclaimed benefit or finding a cheaper phone tariff. This helps to build trust, confidence and engagement.

Personalise support

To be effective, support must be differentiated and personal to the individual.

Understand the benefit system

This is critical for many tenants starting in their new homes. A grasp of disability and carer-related benefits as well as understanding housing benefit rules and under occupancy is vital for maximising income and making tenancies more sustainable.

Always follow up the action plans

Tenants found this positive and helped them to know they had not been forgotten.

Names not service providers

Participants felt comfortable with a known worker – we found that participants remembered the person that helped them, not the name of the service.

Stay safe

Ensure staff undertaking home visits feel safe whilst working alone in a tenant’s home. We used the alarms which are actively monitored and on which assistance can immediately be triggered. We also provided lone worker training and peer to peer support.

Maintain an open door

At the end of the intervention, make sure tenants know who to contact for future support.

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“It was a lot more personal... I’d probably get [information] through the post and just throw it in the bin. Whereas having that conversation and writing different notes down on the papers she gave me... I found it more helpful that way”.

- tenant -

For more help and information please go to www.makingmoneycount.org.uk