**Appendix 2 – Qualitative survey of providers**

**Introduction**

The objective of the exercise was to enable participating landlords (whether LA or RP) to share positive practice in addressing hardship and supporting tenants, who are struggling financially as a result of the current pandemic.

We did this by sending out a questionnaire to participating landlords in order to gather examples of positive practice and lessons learned from initiatives that have assisted landlords to support their customers during this period.

There were seven respondents to the questionnaire, namely:

1. Accent Housing
2. Cambridge City Council
3. CHS
4. Cross Keys Homes
5. Flagship
6. Havebury Housing Partnership
7. Muir Group
8. **Are there any aspects of your pre-pandemic service that really helped support/minimise the impact on your customers?**
9. We have always tried to take a tailored, personal approach to customers, who have fallen into debt, rather than simply following a process. We believe that this helped with relationships with our customers as the pandemic started to hit customers and their ability to pay their rent. We also introduced a more rigorous approach to tenancy commencement approximately a year prior to the pandemic, encouraging tenants to pay a minimum amount to ensure they were not in debt by the time any regular direct debit kicked in. With customers, who were planning to claim benefits, we also encouraged a payment at sign up to encourage a payment culture.
10. We have two full time dedicated financial inclusion officers. The whole Income Team has a dual role of offering support as well as the enforcement function. The Council is lucky enough to be a trusted partner for the DWP portal which helped settle UC claims quicker. We had regular liaison with the DWP vulnerable hub meetings and this helped with key contacts as we entered the pandemic.
11. We have a well-established Money Matters team offering a range of income maximisation advice; plus an automated phone system reaching out to those customers with lower arrears balances to offer a discussion and advice. We were already active referrers to CLAS to help customers in crisis.
12. Money Advice Service - having a dedicated person to be able to have in depth conversations with. Communities team - that provide support by way of budgeting help, support getting into work, general advice and support GES - financial support for gas and electric in an emergency Tenancy Sustainment Team - to provide tenancy support for those with complex needs
13. Agile working, ability to work from home already. Technology to video call customers.
14. A proactive and well-resourced income & welfare team were able to increase case load, make outgoing contact and signpost/support an increased customer base.
15. The ability of the Council to support tenants by way of a DHP.
16. **Has there been any learning from previous challenges (such as the impact of the financial crisis in 2008) that has informed your response?**
17. Not specifically, but we did carry out research into the impact of insisting upon rent at sign up payments. The research showed that, where tenants paid an amount in advance and were encouraged to set up regular payments, they were far less likely to fall into arrears at a later date. We have historically run reports to identify failed direct debits and sought to make contact. We have intensified our approach in this area, following up such fails and making multiple attempts to contact customers
18. The learning from the rollout of Universal Credit was that we needed to provide support around claiming new and unfamiliar benefits.
19. Our income team were restructured post financial crisis.
20. **In what way, if at all, has the demographic of those needing your support changed as a result of the pandemic?**
21. We have not noticed any significant change to the demography of those requiring our support. However, we are seeing more self-employed workers, such as hairdressers and those in more precarious occupations, such as the hospitality sector.
22. No specific analysis completed on the demographics.
23. We have found that more tenants and shared owners needed support who were not previously in financial difficulty but were suddenly affected by unemployment / furlough.
24. Seen a larger number of those in work make contact and in particular those who are self-employed - these have needed longer to get themselves back on track and needed more support as a result. Larger number of people identifying themselves with mental health problems and unable to cope etc
25. We have seen more customers who we previously had little contact with, as were in full time employment etc, now talking to us as they are struggling financially or being in lockdown situations.
26. We have seen an increased number of self-employed seeking support.
27. We have found that those tenants who are employed have been affected worse.
28. **What (new) actions have you taken to support customers?**
29. Arrears support fund - we set aside £100,000 across Accent to support customers falling into debt as a result of the pandemic. It was used to incentivise those struggling to pay rent, by offering to pay off a proportion of debt, once a regular cycle of payments had been maintained. This fund has been repeated for the current financial year. We have developed more formal relationships with debt advice agencies, such as Step Change and CAB. We have taken a far more proactive approach to assisting with DHP claims. In the first lockdown, we proactively contacted residents, prioritised by segmentation, to understand any unknown needs. Where appropriate, we have kept in touch regularly with those needing ongoing support.
30. We now have a dedicated UC support officer role. We have introduced flexible payment arrangements and have amended our possession action procedures as a result. We have made some changes to the tone of our letters around arrears and have included more links to sources of support. We now have an Income Analytics module through MRI/Orchard which has enabled us to contact many more of our customers. IA has enabled us to target individuals for communications and allows us to tailor those messages a bit more effectively.
31. We promoted our Money Matters service more (self-referrals and internal referrals had follow up contact within 24 hours) and made more personal contact with those in rent arrears to explore their circumstances. Initially we stopped our automated phone service to avoid tenants feeling pressurised, but re-introduced by summer 2020.
32. Be Kind fund - gifting of essential items as well as things to make life easier such as laptops for kids, white goods, beds, bedding etc. Welfare Calls - to all tenants who were recognised as vulnerable checking in to ensure they were ok and any needs. Delivering of food parcels and arranging hot meals, delivering medication. Budgeting tool and benefit calculator added to our website to help tenant’s self-help. Extended hours of the Income Management team so that tenants can contact our of normal office hours. Taken extra time with customers to understand their issues and helping to find solutions as well as manageable affordable payment plans for paying rent.
33. We've taken more time to contact customers via phone, offering support and in the last 12 months set up a Charity Hopestead which has seen us further support our most vulnerable residents.
34. We have a Covid-19 Hardship fund which offers those directly impacted by the pandemic access a £250 grant for support ranging from food shopping, appliance purchase or repair or to support with arrears. Regular contact to those living alone over 55 regardless of tenure. Virtual/contact free sign ups. A survey to all working age tenants to understand their current position (i.e. furloughed, redundant etc.) - this survey was run 3 times since lockdown and we now have a bank of information for tenants in various situations that we tailor support/contact for.
35. Payment breaks and temporary payment agreements, reducing payments by up to 50% of the rent whilst not working. Ongoing support over the phone/text/email.
36. **Which of those actions do you believe had the most impact or most positive effect, in terms of customer experience and/or arrears?**
37. None have had a dramatic effect in itself. We believe it's been more of a cumulative effect of trying lots of different tactics to engage with and support our customers
38. There is no one intervention that stands out. They have all been important.
39. Personal contact, very active Money Matters team.
40. Listening - taking the time to understand how people have been impacted and working with them, encouraging engagement and conversation. Be Kind fund - has helped individuals to have essential items to meet basic needs freeing up cash for rent or other priority bills
41. Utilising our Charity to provide financial assistance in relation to rent debt to those directly impacted by coronavirus
42. All of the above.
43. Temporary payment agreements
44. **Did any of those actions fail to deliver a positive effect?**
45. We've learnt that spending lots of time out and about visiting and door knocking, except by appointments is limited in its effectiveness. We now plan only really to do it if other activities fail

B.-G. All others commented that no particular initiatives failed to have some positive effect

1. **How have you attempted to prevent/address longer term customer needs revealed by the pandemic?**
2. We instituted a series of tailored approaches to customers and built up our knowledge of their needs and preferences. We will use this knowledge to further support customers in the longer term
3. As a service we have tried to offer a bespoke service to each customer and not have a one-size-fits all approach
4. We have a long term commitment to Money Matters advice which will continue to help address underlying financial stress. Impact on mental health has been a bigger challenge so requires personalised approaches and more reaching out to other services.
5. Identified early on those impacted by pandemic - indicators on accounts, signposted to money advice service to ensure an action plan in place for those needing support. Put in place on-line training to help people back to work/seek work and also budgeting.

G. Muir Group have an in-house tenancy sustainment officer and benefit advisor who we have used frequently. We still have some tenants who are on temporary payment agreements especially those employed in hospitality.

1. **What other signs of increased hardship have you seen in your customers?**
2. The main issue has been the increasing numbers of UC recipients and the difficult and often indebted position the process puts them in. Many find it difficult to recover from that situation.
3. Many food and fuel vouchers have been issued to people.
4. Much higher number of customers in immediate financial crisis and needing help to buy essentials / food, so CLAS referrals and speed of CLAS response has been a lifeline.
5. Increased number of tenants needing help with food - food bank support and food parcels as well as access to get gas and electric. Not all have been in arrears but clear the pandemic has put extra pressure on finances and more spend on household utilities with staying at home more.
6. (Blank)
7. Increased usage of community foodbanks, social media posts about hardship, word of mouth from other agencies.
8. The increased use of foodbank vouchers which we can provide.
9. **How, if at all, have you flexed roles within the organisation to cope with the challenges of the pandemic?**
10. Not so much flexing roles as flexing approaches. We have changed our approach in light of the evictions ban. We now tailor our letters so that an appointment is made with an income officer. If the customer fails to attend or get in touch, we issue a "demand" style letter to seek engagement, followed by a further appointment letter, this time with the Income manager.
11. We supported the County in Community Support Hubs. Officers completed additional welfare checks and roles were redeployed to support rough sleepers.
12. Teams have generally maintained their core roles albeit working remotely.
13. A number of roles were unable to carry out normal duties in the early part of the pandemic and initial lockdown. They were seconded to other areas of the business to support with contacts for rent queries, Lifeline, welfare calls, Be Kind fund, delivering food parcels and medicines etc. Cross training was put in place in order to ensure that should the need arise in the future we could divert colleagues to where it is needed most or where levels of resources drop.
14. We have utilised those in roles from our central service teams and those needing to shield to offer telephone support to our customers.
15. Have not needed to do this, yet.
16. The Income Officers have supported the tenancy officers and vice versa
17. **How, if at all, have you changed your processes/procedures?**
18. Following above flexed approach, we no longer issue notices to protect the debt. The process encourages a far more supportive, collaborative approach and far less threatening.
19. See earlier answer on arrears procedures.
20. Lots more personalised contact, reduced sending of letters and no home visits.
21. Looking at streamlining as much as possible, moving a lot of what we do online to minimise contacts, using texts and emails more and less reliance on letters. Remote working has encouraged better use of IT and exploring different ways of doing things. Tenants have increased use of our website and MYCKH to manage accounts. Live Chat has now been introduced across all services to add an extra means of communicating which in turn frees up resources to utilise elsewhere.
22. Moved to more digital ways or working. Requesting photos of issues without the need to visit - whilst we did some of this previously it was limited and operating virtually without choice and forced a faster change.
23. Amended court processes in line with legislative changes.
24. We have not taken any Court action against tenants since the start of the first lockdown. We are contacting our tenants by phone/texts and email more often than ever encouraging tenants to speak to us as we are able to assist them.
25. **Which of these changes do you expect to become long-term?**
26. We will not return to the practice of issuing notices simply because customers have reached that stage of the process. We will invest more energy into trying to engage with the customer. We will emphasise that "if you engage, you will not lose your home". Home visits will remain the exception rather than the norm and we will continue to follow a more supportive approach, including the use of the arrears support fund.
27. We will probably maintain the changes to our arrears letters
28. More personalised contact.
29. Home/Remote working has become the norm now and the benefits for both the service and colleagues have been acknowledged. Extended service hours to allow tenants to contact out of normal office hours. Increased use of digital access - utilising electronic forms and methods of communication to make processes more efficient.
30. As many as possible, with face to face contact being for those cases which need it most.
31. (Blank)
32. Contacting tenants
33. **How do you think we can work together to better support our customers?**
34. Sharing data, where possible and appropriate; sharing positive practice
35. With Breathing Space coming in we feel we need to develop much stronger links with debt support agencies. There is probably an insufficiency of person to person support services on debt.
36. Continue to fund crisis support such as CLAS; continue to fund discretionary housing benefit to reduce risk of homelessness. Increased collaboration between RPs and LAs along the lines established by Trailblazers.
37. Understand the wider issues and look at common themes across the organisations. Ensure that services are available to sign post to - understand what is available and how they can be supported to deliver for us. Share good practice about what works well and clear understanding of what has not worked so well so that we can avoid wasting valuable time and resource
38. Understanding the demands on Local authorities, in particular accommodation for the everybody in campaign and working in a more collaborative way
39. **How do you think we can work together to prevent/address the longer term issues revealed by the pandemic?**
40. As above
41. We are working with Policy and Practice to introduce the Low Income Family Tracker (LIFT) system. This will help us to identify problems with multiple debts at an earlier stage but also to identify unclaimed benefits and impending UC claims. The system will also help us to identify key demographic details. The system has a Covid dashboard so we are interested to see how this works.
42. A lot is done already e.g. information sharing such as Financial Capability Forum. need continued funding for those in crisis. Currently RPs fund their own Money advice services which is challenging after the rent cut years; it would be ideal to be able to access grant funding to sustain or enhance these services which have high social value.
43. As per above really - I think the sharing of the data and understanding of how the last 12 months have impacted will shape our services going forward.
44. Learn from best practice, impact on other HAs/LAs in the locality, understand what worked less well and generally share ideas.
45. (Blank)
46. (Blank)