



Policy in Practice

Housing and innovation:
New approaches to tackle the
ongoing cost of living crisis and
rent arrears challenges

Wednesday 24 July 2024

Housekeeping

- Please ask questions throughout
- Aim to finish by 11.45

Good to know

- Short survey at the end
- Slides and recording will automatically follow

Connect with us

- on X [@policy_practice](#) and LinkedIn (search policy-in-practice)



We empower people

A woman with dark skin and curly hair is looking at a laptop. A woman with light skin and blonde hair is sitting next to her, gesturing with her hands. They are both looking at the laptop screen. The background is a solid green color with a subtle circular pattern.

Policy

Missing out: £23 billion of support is unclaimed each year

Practice

We close the unclaimed support gap with data

Agenda

- Overview of housing and the impact of the cost of living crisis on rent arrears - **Kate Collins, Policy in Practice**
- Introduction to SNG's mission and strategies for tackling rent arrears, including partnerships and best practices - **Hana Westby and Lizzie Aston-Long, SNG**
- Future trends for housing associations, emerging technologies, and leveraging data for effective solutions - **Ed McNamara, Policy in Practice**
- Q&A discussion



Today's speakers



Sophie Kaye
Senior Marketing Executive
Policy in Practice



SNG
Hana Westby and
Lizzie Aston-long



Kate Collins
Policy and Data Analyst
Policy in Practice



Ed McNamara
Software Account Manager
Policy in Practice



Kate Collins

Policy in Practice



A look at the national context

- Over 100,000 households in England living in temporary accommodation, and nearly two thirds of these were families with children (MHCLG, 2023)
- 1.3 million households on waiting lists for social housing (MHCLG, 2024)
- Two thirds of those receiving housing support in 2022/23 were social renters (DWP)



DWP, English Housing Survey, 2022/23

Impact of the crisis on housing providers and councils

Housing association rent arrears rise 8.4% to record high of nearly £800m

NEWS 11.03.24 10.15 AM **BY ANDREW KERSLEY**

English councils spend £1.7bn on housing homeless people

© 13 October 2023

News

Homelessness spend in Liverpool could hit £90m amid 'unprecedented demand' for housing

By David Humphreys

Published 10th Jul 2024, 08:41 BST



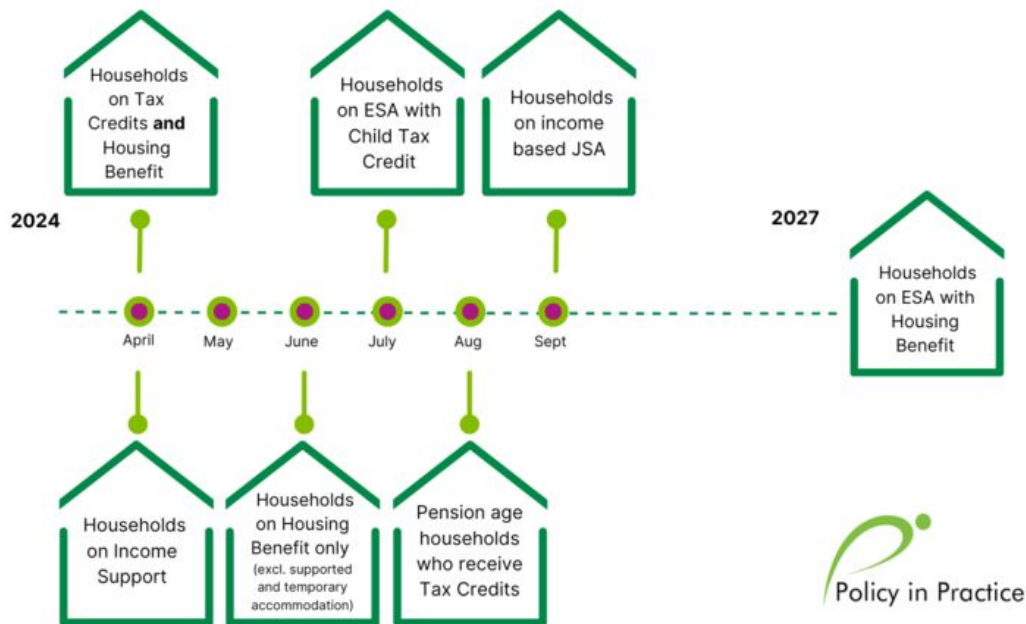
Comment

Clockwise from top: Inside Housing, BBC News, Liverpool World



Policy outlook

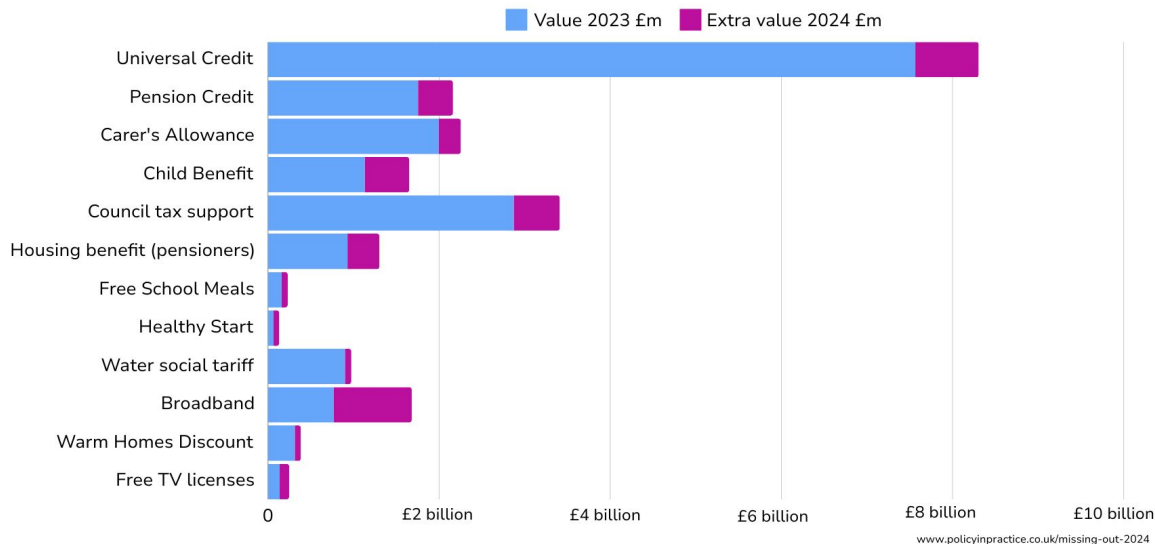
- LHA rates restored to 30th percentile of local rents in April 2024 before being frozen again
- New government sent strong signals prioritising house building:
 - 1.5 million new homes over lifetime of the new parliament
- Managed migration continuing at pace. Over 150,000 notices sent in February alone (DWP)
- What can LAs and HAs do for residents now?



Potential for proactive income maximisation



£23 billion unclaimed value by benefit, April 2024



Better Off Calculator

Current situation Duplicate scenario

Household details Health and caring Property details Income and earnings Results Budget

Your average monthly income is

£ 2709.73
including any benefits and wages

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

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 26% of your household income

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.

Additional benefits you could receive

Breakdown for Universal Credit - Monthly

Universal Credit	£1684.63	Apply
How we worked it out		
Child benefit	£110.93	Apply

The numbers above show your expected benefit eligibility based on the information provided.

According to our calculations you are not eligible for:
Severe Disability Premium Transitional Protection, PIP / DLA / AA,
Carers Allowance, Council Tax Support, New Style JSA or ESA

Quick summary

Household details
Health and caring
Property details
Income and earnings

Results Budget

Current situation average Edit

£2709.73
Total income

Weekly Monthly

Showing results for benefit year
2024-25
Find out more

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.
Find a basic bank account



Lizzie Aston-Long and Hana Westby SNG



SNG and Policy in Practice: Housing and Innovation

Lizzie Aston-Long
Head of Customer Accounts

Hana Westby
Debt Advice Manager

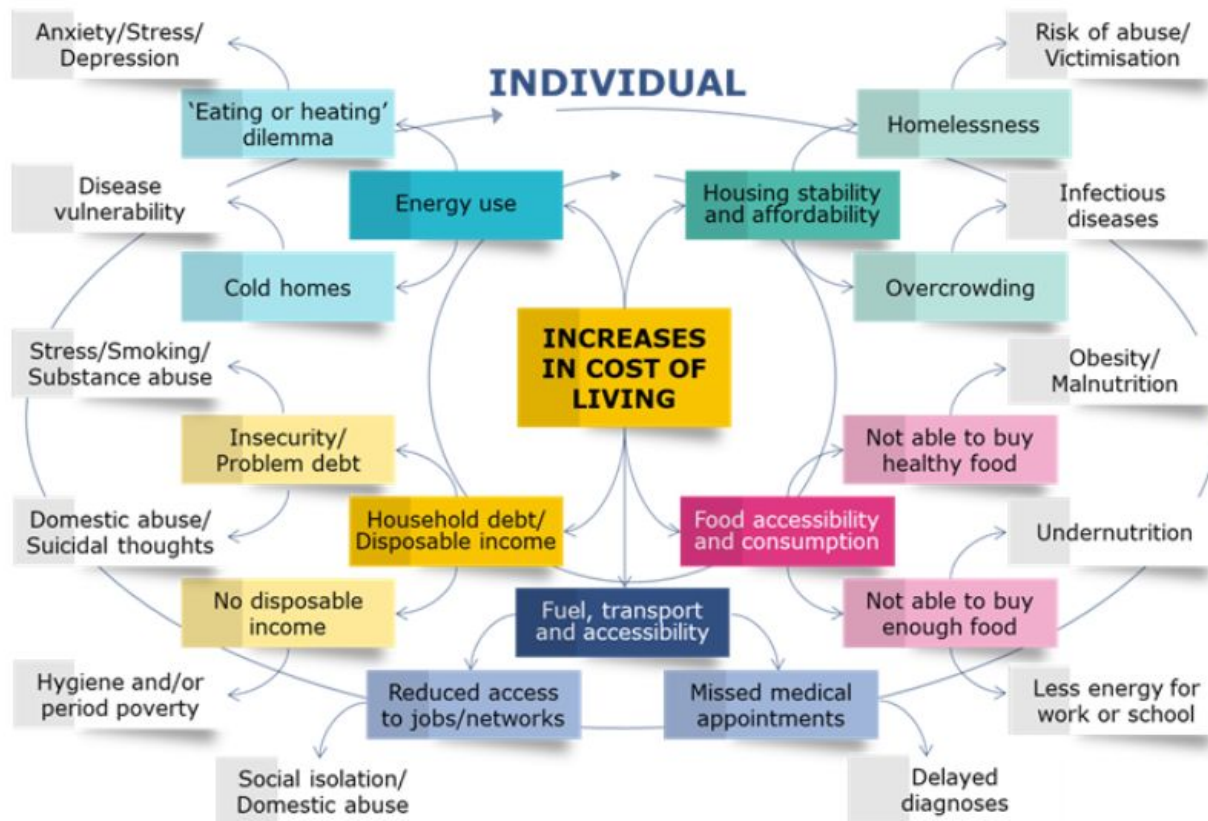
July 2024

Thriving communities, over generations



Customers at the heart

- Leading housing association, providing good, affordable homes:
- Over 84,000 homes across the South of England, London and Hertfordshire
- Driven by our social purpose, with customers at the heart of everything we do
- SNGs Community Foundation will invest £100m over 10 years
- Investing £9.2bn into new & existing homes
- Development of 20% more homes to be built over next 10 years
- £3m Customer Support Fund 22-24



SYSTEMIC

Increasing health inequity

Increasing health service demand

Reduced public service provision

Reduced business viability

Reduced stability of communities

Intergenerational / cyclical impacts

Increasing educational gaps

Reduced community assets

Widening societal inequalities

"I have debts with Council tax, Electricity, water, family, my glasses.. I don't have any internet, I have debt with BT.. I have been ill, limited money coming in and the worry and debt are making me unwell. I need help and support.."

"I am really struggling to keep up with my rent payments, plus keeping money on my electric.."

I'm 85, I can't afford to live here, I am waiting for a date to move out. I have turned off my heating, so I don't get any unexpected bills before I leave.."

"I don't use the central heating at all. There are lots of people in my house and we use blankets to keep warm"

I can't afford to put money on my meter for the Gas check, I have so much debt I can't keep up! I am struggling, I don't know who can help me.."

"I have debts with my gas company, I can't switch, I'm cold. I am having a baby in 2 weeks, how can I keep my baby warm?"

"I am a lone parent, I work for the NHS. I am really struggling, I end up using my credit cards just to pay for what we need to get through the month.."

"..all my benefit money goes onto bills and rent, even though I have nothing left to buy food or anything else. I have been trying to swap houses since February this year, the first one failed and now they have another 4 month wait.. but I don't know how I can keep going now... please help"

"I'm struggling.. some days I can't get out of bed I isolate myself in my bedroom which has been really bad... I'm worrying about rent. My husband works but he does everything for me as he knows I can't do much then he deals with my depression"

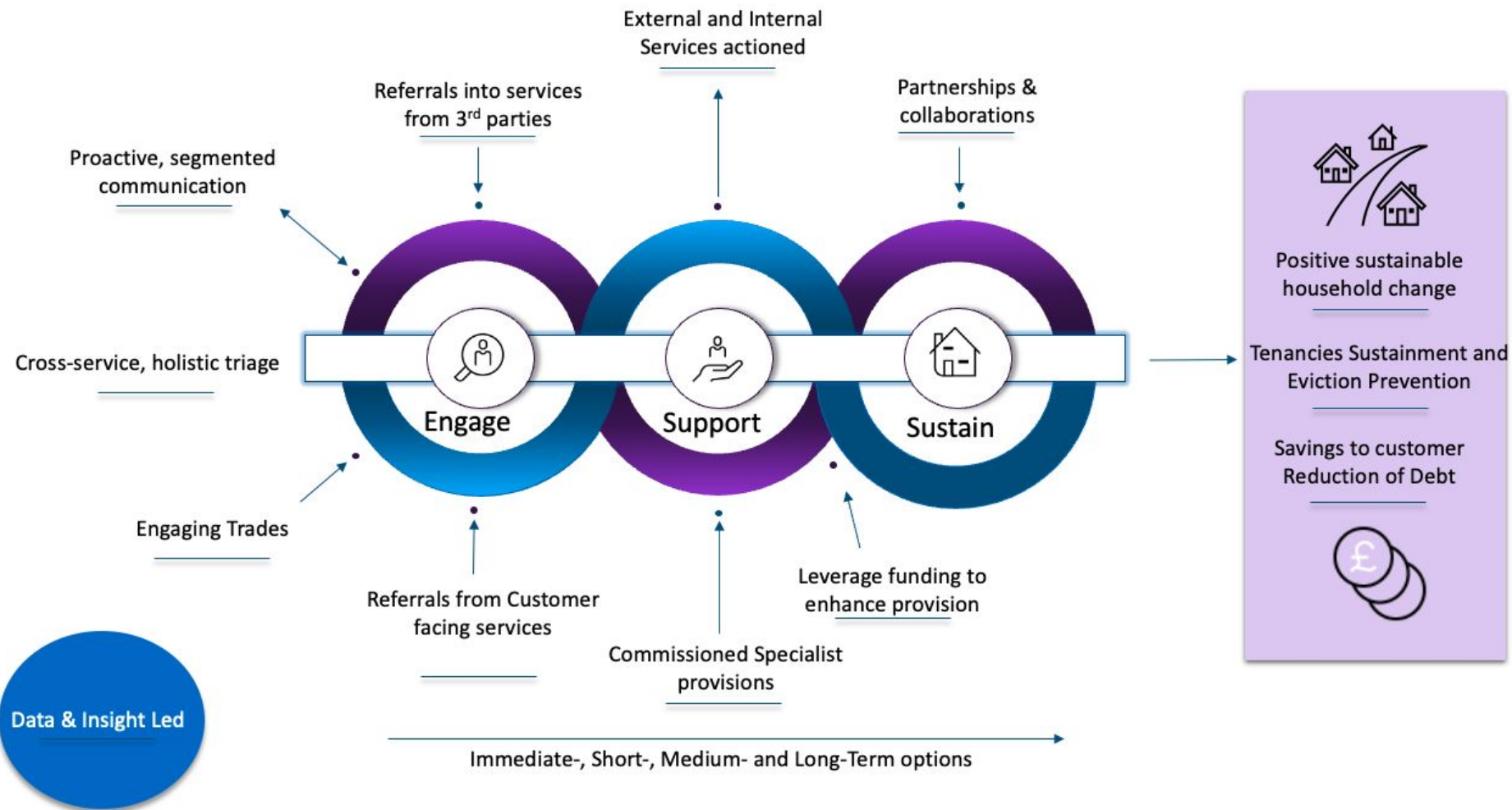
"Please, help me!"

"I spend most of my time in bed to keep warm, with a hot water bottle and socks on"

"I work in Care Home on minimum wage, have checked online and I am not entitled to any benefits or fit any criteria with help during the cost of living crisis, SNG are going to put up my rent by £108.00 per month from April and I know right here and now that I am not going to be able to afford the increase.."

"I have huge bills from Scottish power, I don't know what to do!"

"At the moment I am managing to survive and pay my rent and bills, nothing else. I am on a minimum wage"





Policy in Practice



switch^{ee}



Lightning



Pocket
Power

Pay less, save more

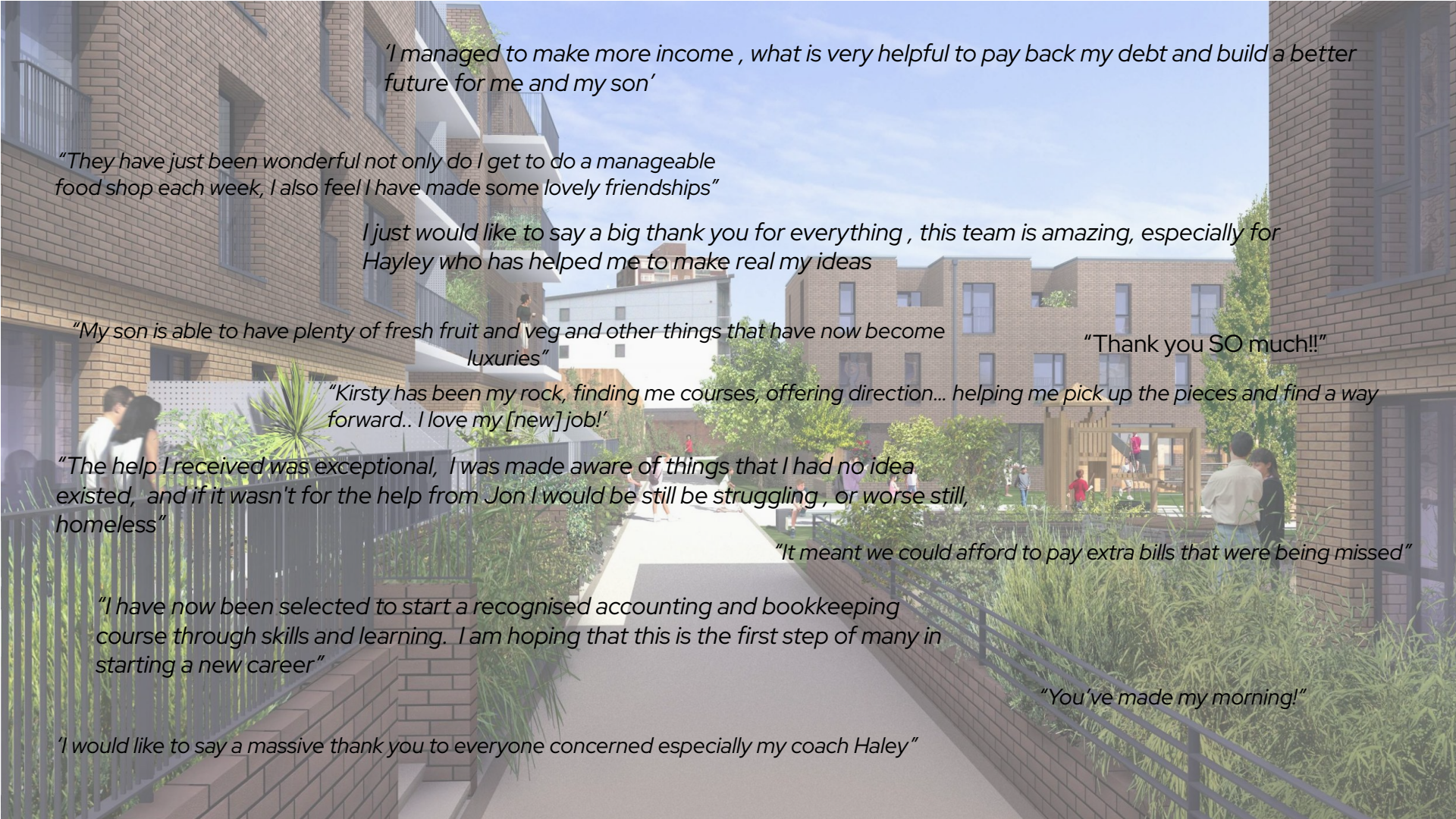


Sovereign
Network
Group



Sovereign
Network
Group





'I managed to make more income , what is very helpful to pay back my debt and build a better future for me and my son'

"They have just been wonderful not only do I get to do a manageable food shop each week, I also feel I have made some lovely friendships"

I just would like to say a big thank you for everything , this team is amazing, especially for Hayley who has helped me to make real my ideas

"My son is able to have plenty of fresh fruit and veg and other things that have now become luxuries"

"Thank you SO much!!"

"Kirsty has been my rock, finding me courses, offering direction... helping me pick up the pieces and find a way forward.. I love my [new] job!"

"The help I received was exceptional, I was made aware of things that I had no idea existed, and if it wasn't for the help from Jon I would be still be struggling , or worse still, homeless"

"It meant we could afford to pay extra bills that were being missed"

"I have now been selected to start a recognised accounting and bookkeeping course through skills and learning. I am hoping that this is the first step of many in starting a new career"

"You've made my morning!"

'I would like to say a massive thank you to everyone concerned especially my coach Haley'

Community Investment Achievements 2023-24



1,334 Training outcomes with customers and community members

£2,416,418.90
External funding secured



329
Jobs secured

27,091
Engagements in Community Investment



7,930
Financial Inclusion outcomes



279
Community organisations supported



4,635
Fuel poverty interventions

1,171
Customer Engagements



£102.3m
Social value generated

£81,074.73 Savings to customer through Debt Advice Service



£463,168.42
Savings for customers through Financial Inclusion support



119,435
Beneficiaries from grants programmes

2,241
Young people taking part in social action through #iWill Fund





"One of the most wonderful things one human being can facilitate in another is a greater sense of hope; that's what your services has been giving me and I am truly grateful"

Our Impact 2023

Scan this QR code to download our Community Impact Report 2023:



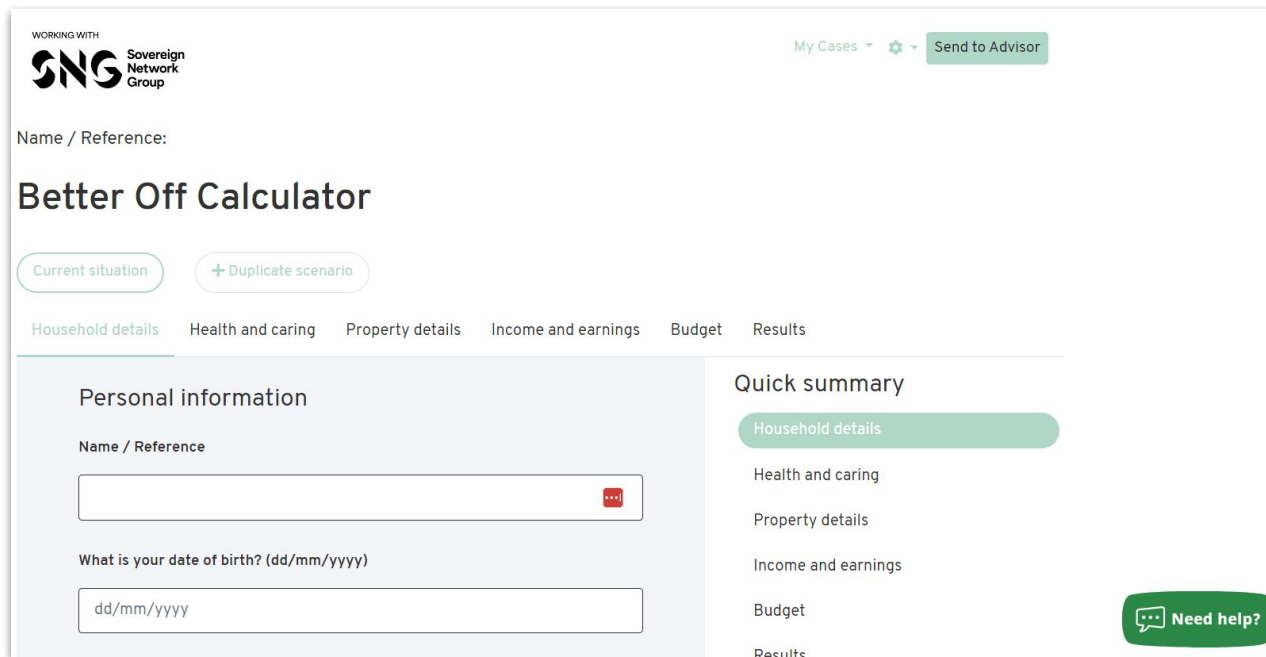
Ed McNamara

Policy in Practice



Better Off Calculator

- Self serve
- Empower tenants with financially sustainability
- Deal with rising demand for help and rent arrears



The screenshot shows the 'Better Off Calculator' interface. At the top, it says 'WORKING WITH SNG Sovereign Network Group'. On the right, there are links for 'My Cases', a settings gear icon, and a 'Send to Advisor' button. Below this, the text 'Name / Reference:' is followed by the title 'Better Off Calculator'. There are two buttons: 'Current situation' and '+ Duplicate scenario'. A horizontal menu below these buttons includes 'Household details' (which is highlighted), 'Health and caring', 'Property details', 'Income and earnings', 'Budget', and 'Results'. The 'Household details' section is active and contains a 'Personal information' form. This form has a 'Name / Reference' field with a red 'x' icon and a 'What is your date of birth? (dd/mm/yyyy)' field with a placeholder 'dd/mm/yyyy'. To the right of the form is a 'Quick summary' sidebar with a list of categories: 'Household details' (highlighted), 'Health and caring', 'Property details', 'Income and earnings', 'Budget', and 'Results'. At the bottom right of the interface is a green 'Need help?' button with a speech bubble icon.



Universal Housing Form

- A single universal application for the entire organisation, from lettings to collections
- Include income maximisation as part of the pre-lettings process
- Improve administration efficiency and reduce operational costs

The screenshot shows the 'Better Off Calculator' interface, specifically the 'Budget' tab. The navigation bar at the top includes 'Household Details', 'Health and Disability', 'Property Details', 'Income and Savings', 'Budget' (highlighted), and 'Results'. The main content area is titled 'Tenancy support and involvement' and contains three sections: 1) 'Are you interested in participating in tenant activities, community involvement or engagement activities?' with 'Yes' (selected) and 'No' radio buttons. 2) 'Have you had rent arrears or issues with previous tenancies?' with 'Yes' (selected) and 'No' radio buttons. 3) 'Please provide details' with a text input field containing 'Provide details here'. Below this is 'Do you currently receive any support?' with 'Yes' (selected) and 'No' radio buttons. The final section is 'Do you feel you would benefit from any support in relation to the following: Please select all that apply', with a multi-select dropdown showing 'Lifskills', 'Welfare benefits', and 'Managing your home'. On the right sidebar, 'Quick summary' lists the navigation steps, with 'Budget' highlighted. Below this, 'Current situation average' shows 'Total income' as '£368.74'. At the bottom, 'Claim your benefits' shows 'Universal Credit' (selected) and 'Housing Benefit under Universal Credit'.

Better Off Calculator

Household Details Health and Disability Property Details Income and Savings **Budget** Results

Tenancy support and involvement

Are you interested in participating in tenant activities, community involvement or engagement activities?

☒ Yes ☐ No

Have you had rent arrears or issues with previous tenancies?

☒ Yes ☐ No

Please provide details

Provide details here

Do you currently receive any support?

☒ Yes ☐ No

Do you feel you would benefit from any support in relation to the following: Please select all that apply

☒ Lifskills ☒ Welfare benefits ☒ Managing your home

Quick summary

Household Details

Health and Disability

Property Details

Income and Savings

Budget

Results

Current situation average [Edit](#)

Total income **£368.74**

☐ Weekly ☒ Monthly

Claim your benefits

☒ Universal Credit

☐ Housing Benefit under Universal Credit



Affordability alerts

- 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%

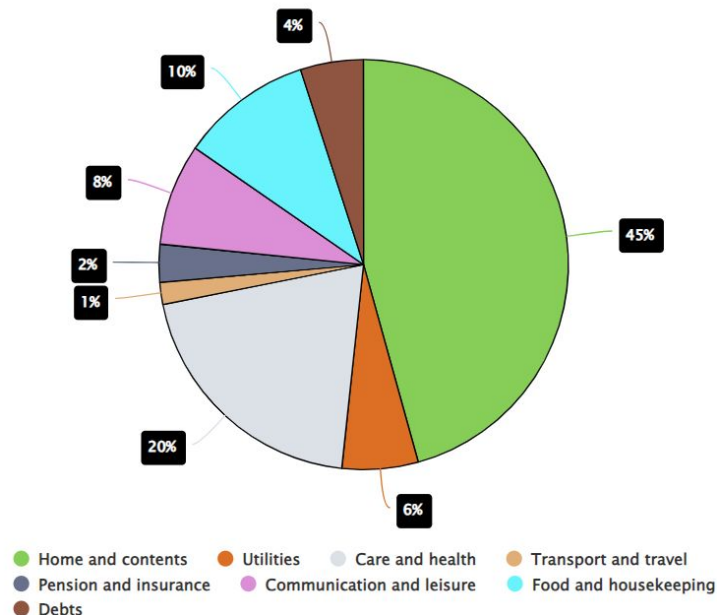
Percentage of rent due



Budgeting advice and financial sustainability

- Breakdown tenant expenditure graphically
- Create actionable advice based on ONS expenditure data
- Create sustainable budget plans with your tenant and prevent future rent arrears

Your Costs £2303.81



Data porting and the Better Off platform

- One click applications for support provided by our Better Off platform
- Extra support tailored to individual circumstances and provide holistic income maximisation
- Integration and collaboration with Advice Pro, Pocket Power, Lightning Reach

Apply now 2

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



Help with energy debt

British Gas Energy Trust provides financial support to households struggling with energy debt with a grant that is credited directly to your energy account. You do not need to be a British Gas customer.

Please download a PDF of your calculation here - you'll need to upload it to apply.

Apply now



Discussion



Next steps

Take our very short survey when the webinar ends to:

- Give us feedback and ask further questions of our speakers
- Book a chat with the team

See you soon

- We're taking a summer break for August and will be back with two webinars in September



Thank you

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Ed McNamara, Policy in Practice

Kate Collins, Policy in Practice

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