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

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We empower people

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

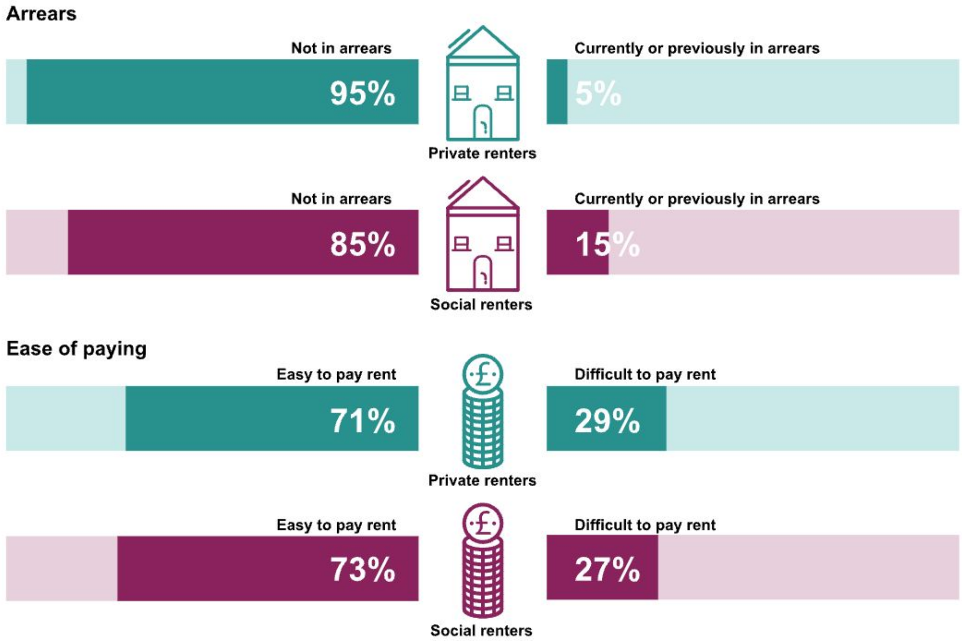
Ed McNamara
Software Account Manager
Policy in Practice

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

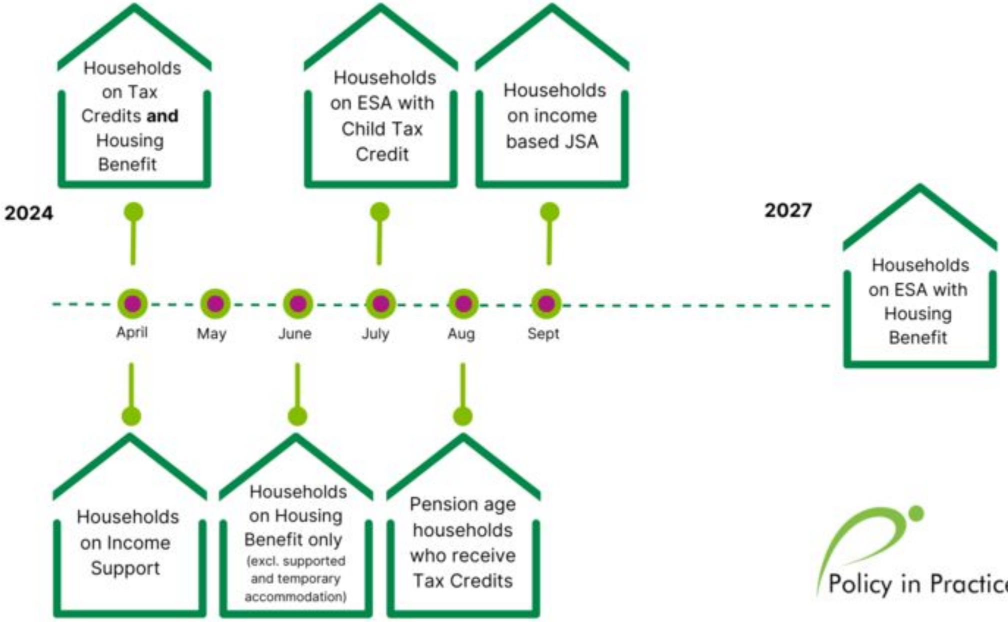
By David Humphreys
Published 10th Jul 2024, 08:41 BST

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

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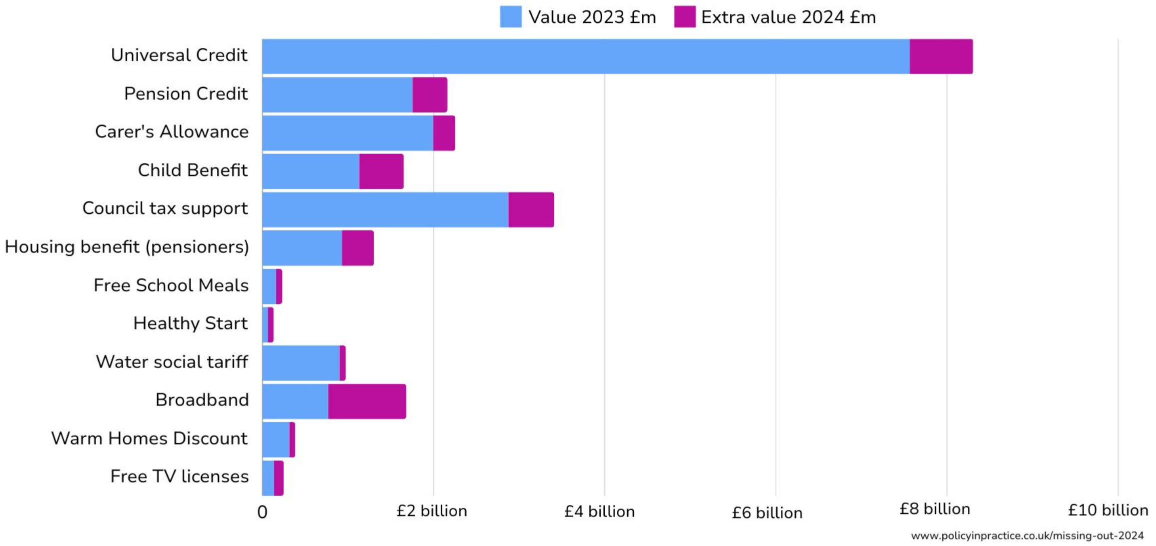
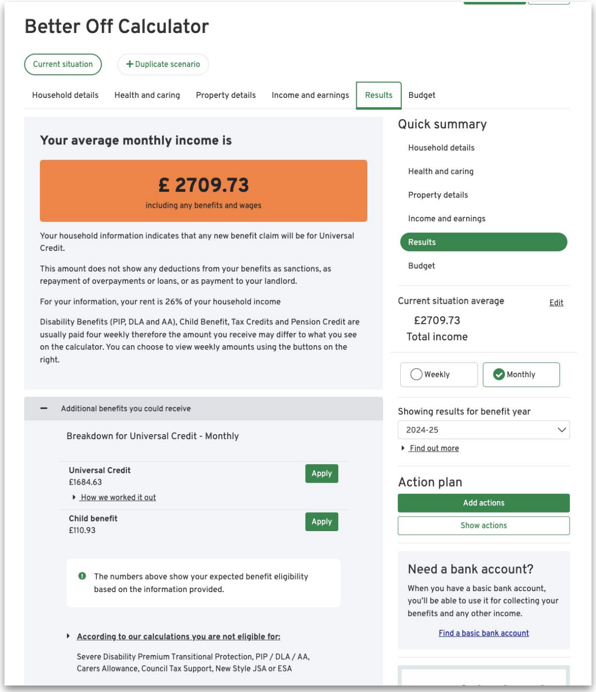
£23 billion unclaimed value by benefit, April 2024





Lizzie Aston-Long and
Hana Westby
SNG

Sovereign Network Group

Policy in Practice

SNG and Policy in Practice: Housing and Innovation

Lizzie Aston-Long
Head of Customer Accounts

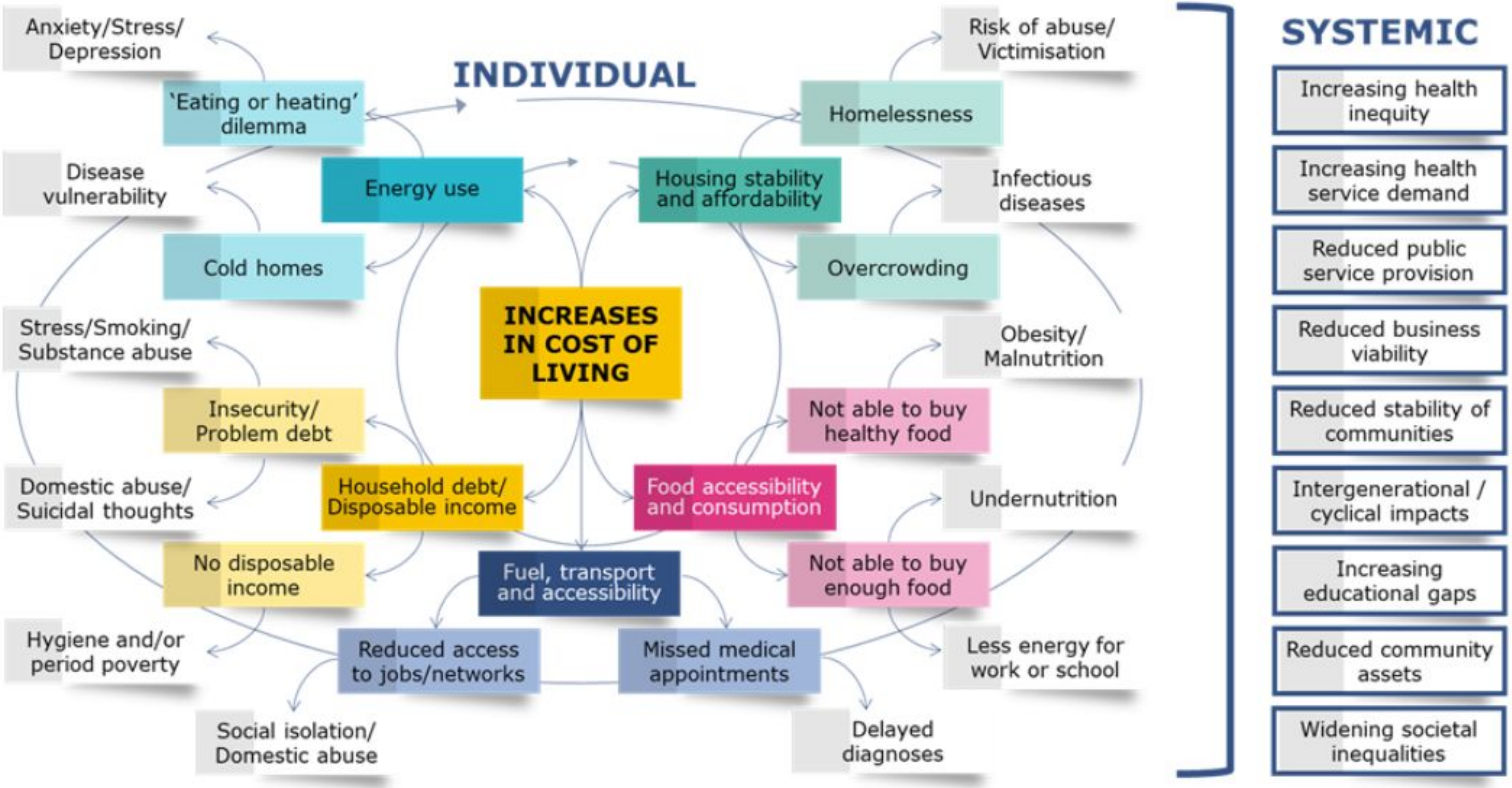
Hana Westby
Debt Advice Manager

July 2024

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

SNG Sovereign Network Group


INDIVIDUAL
SYSTEMIC
INCREASES IN COST OF LIVING
Energy use
Housing stability and affordability
Household debt/ Disposable income
Food accessibility and consumption
Fuel, transport and accessibility
'Eating or heating' dilemma
Cold homes
Homelessness
Overcrowding
Insecurity/ Problem debt
No disposable income
Not able to buy healthy food
Not able to buy enough food
Reduced access to jobs/networks
Missed medical appointments
Anxiety/Stress/ Depression
Disease vulnerability
Stress/Smoking/ Substance abuse
Domestic abuse/ Suicidal thoughts
Hygiene and/or period poverty
Social isolation/ Domestic abuse
Risk of abuse/ Victimisation
Infectious diseases
Obesity/ Malnutrition
Undernutrition
Less energy for work or school
Delayed diagnoses
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 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 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.."

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

"..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 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'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"

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

"Please, help me!"

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

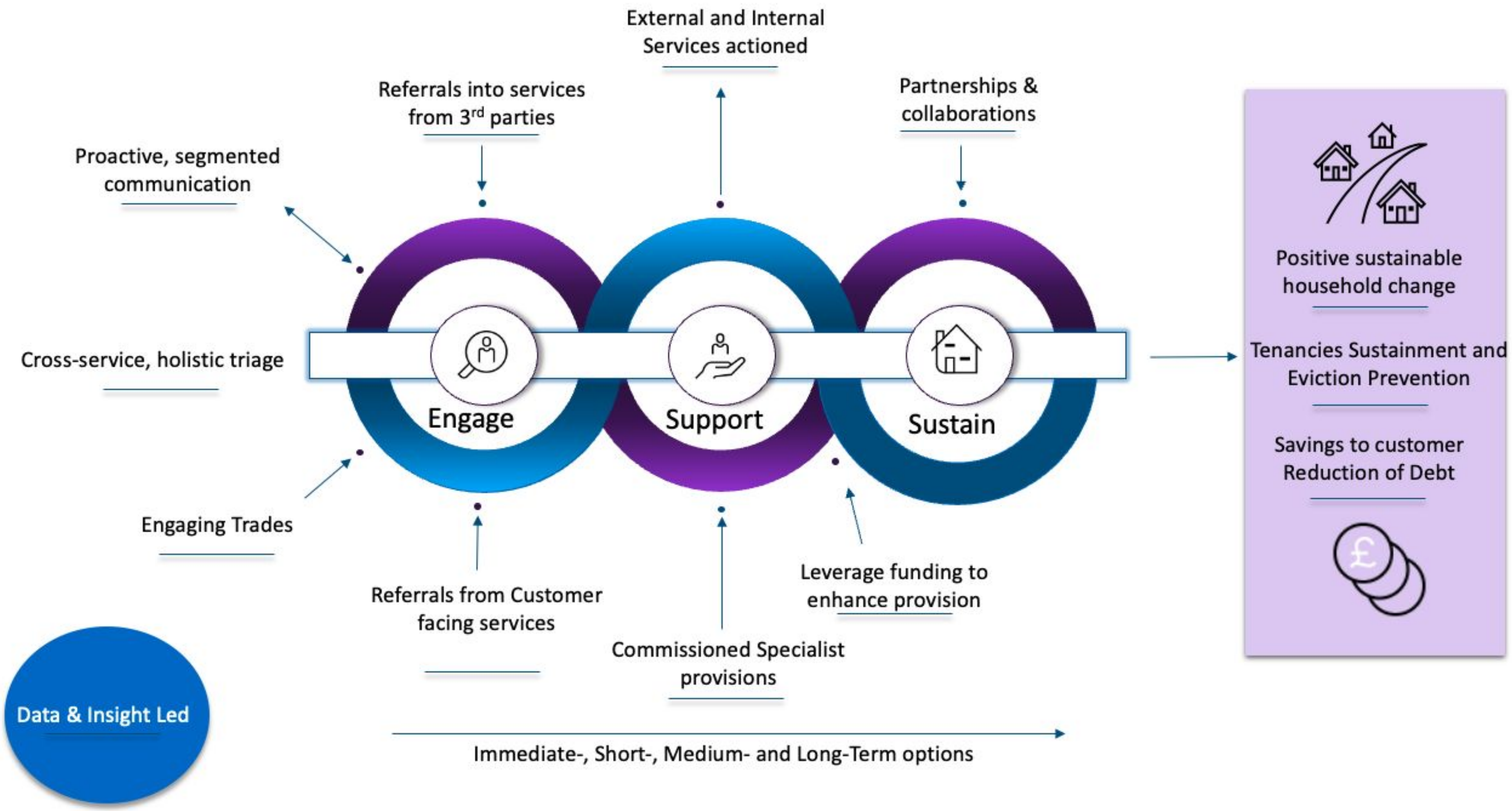
I can't afford to put money on my meter for the Gas check, I have so much debt, I can't keep up! I am struggling, I don't know who can help me.."

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

"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"



External and Internal Services actioned
Referrals into services from 3rd parties
Partnerships & collaborations
Proactive, segmented communication
Cross-service, holistic triage
Engage
Support
Sustain
Engaging Trades
Referrals from Customer facing services
Commissioned Specialist provisions
Leverage funding to enhance provision
Positive sustainable household change
Tenancies Sustainment and Eviction Prevention
Savings to customer Reduction of Debt
Data & Insight Led
Immediate-, Short-, Medium- and Long-Term options

Policy in Practice

SHELTER

MONEY ADVICE PLUS

switchee

Lightning

Pocket Power
Pay less, save more

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‘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

SNG Sovereign Network Group

Our Impact 2023

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

"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"

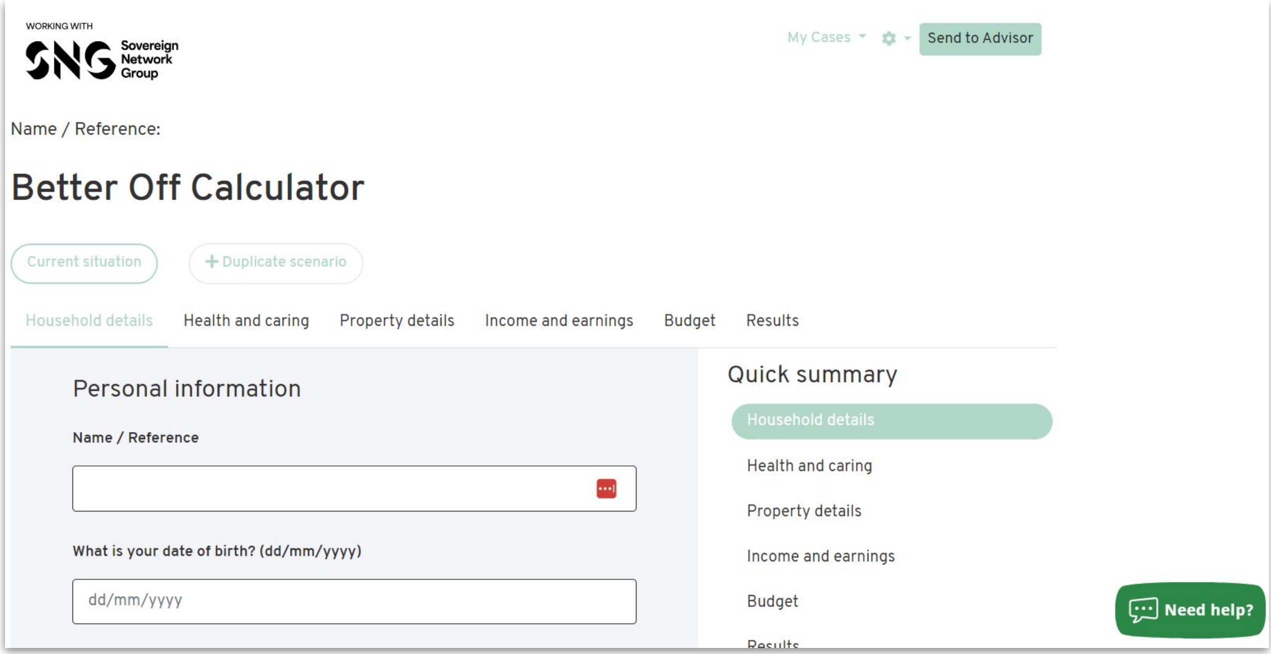
Sovereign Network Group

Ed McNamara
Policy in Practice

Better Off Calculator

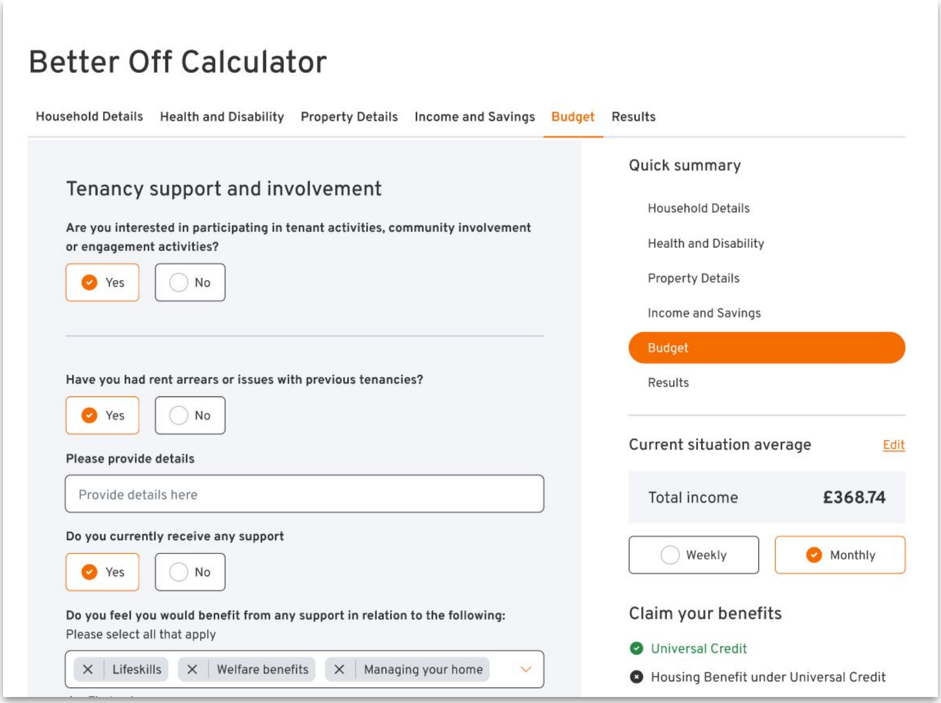
GOV.UK

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



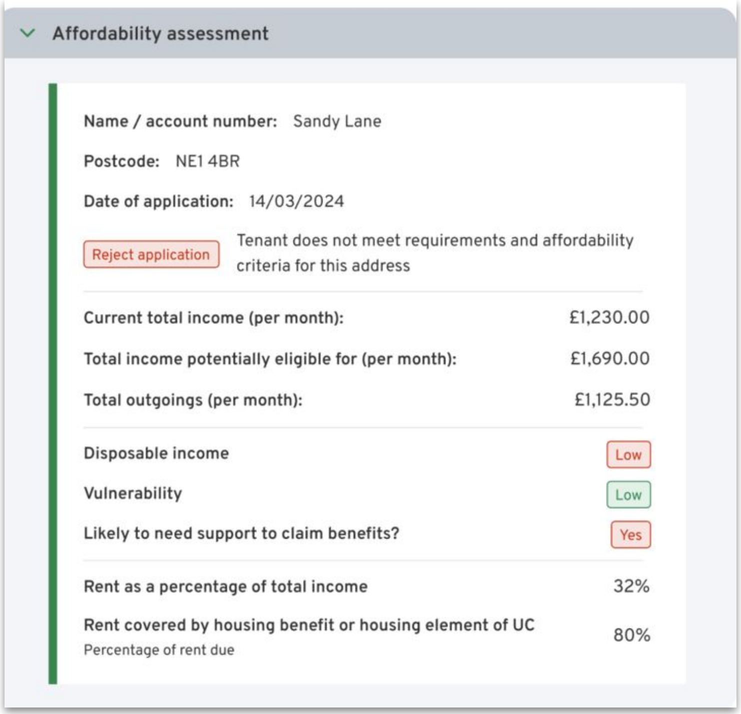
Universal Housing Form

- 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



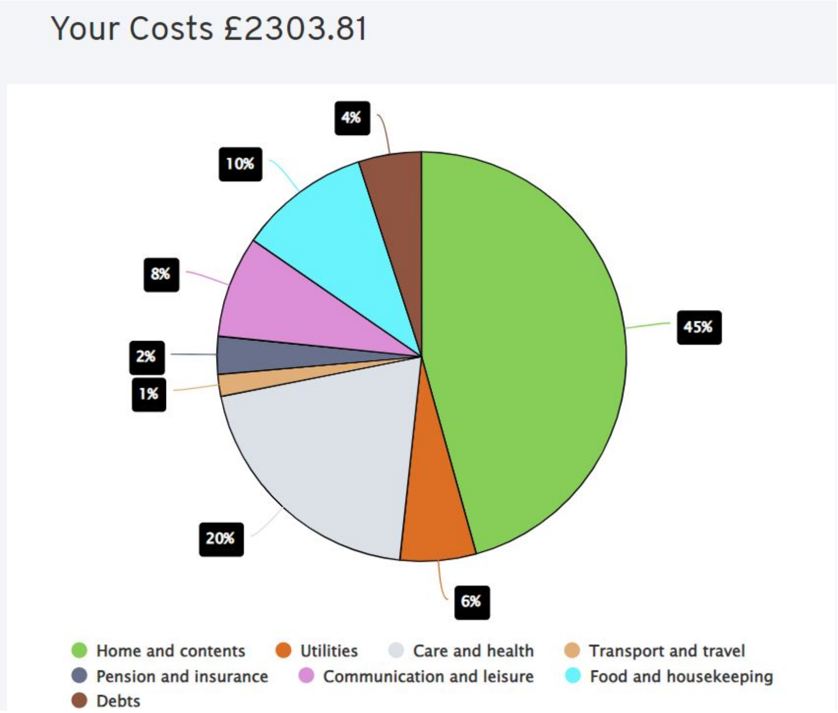
Affordability alerts

- 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



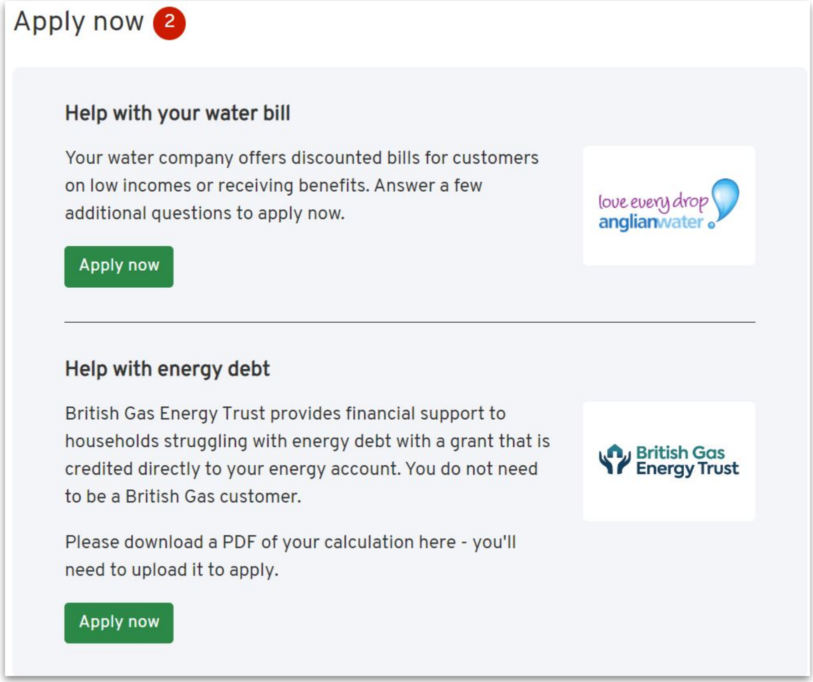
Budgeting advice and financial sustainability

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



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



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

Hana Westby, SNG
Lizzie Aston-Long, SNG
Ed McNamara, Policy in Practice
Kate Collins, Policy in Practice

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