

## Caerphilly County Borough Council

### Joint working to provide support to sustain tenancies

#### Key facts and figures

- 2,741 - households affect by under occupation
- 80 per cent of households affected by under occupation are council properties
- 20 per cent of households affected by under occupation are housing association properties
- £1.3m – total loss of benefit income due to under occupation. For council tenants, average loss from under occupation penalty is:
  - £10 per week for those under occupying by one bedroom
  - £20 per week for those under occupying by two bedrooms
- 80 – number of households affected by the benefit cap
- 26 – number of households affected by the benefit cap that were living in council properties

#### Summary

"As a council we are working hard to ensure appropriate support is in place for any tenants affected by the Welfare Reform Changes introduced by UK Government."

"We are committed to helping all those who have been hit hard by these significant changes and our aim is to continue to do all we can to minimise the impact on communities across the county borough."

Cllr Gerald Jones, Deputy Leader of Caerphilly County Borough Council and Cabinet Member for Housing

Caerphilly County Borough Council in South Wales found that around 20 per cent of their 11,000 households would be affected by the under-occupancy and a further 26 council households by the benefit cap. In July 2012 they set up a senior-led programme board and a co-ordination team that included staff from across council services as well as Jobcentre Plus and the Citizens Advice Bureau (CAB). They focused their resources on direct support for tenants through the employment of four Tenancy Support Officers (TSOs) who visited tenants in their homes to provide a range of advice and support, both directly and through referring on to partners. Information sharing agreements enabled a smooth referral process to partners for specialist support around debt, energy and employment support. The friendly, supportive role of the TSOs, together with the range of support on offer, had a positive impact on tenants' overall wellbeing as well as their ability to sustain their tenancy. Early indications from ongoing customer satisfaction surveys are that a significant percentage of tenants were very happy with the support provided.

## **Early strategic planning**

In July 2012 Caerphilly County Borough Council set up a strategic welfare reform programme board, made up of senior managers from across the council. A multi-disciplinary co-ordination team was also established, made up of operational staff including housing, benefits, community regeneration, customer services and social services teams, as well as representatives from Jobcentre Plus and the CAB.

In October 2012, Caerphilly County Borough Council employed four Tenancy Support Officers (TSOs) in its rent department and they started visiting the households facing the biggest benefit losses. Regular meetings enabled the project to continually review its priorities. While the initial focus of support was for people under occupying and losing the most housing benefit, it was extended to include tenants with rent arrears. Tenants are also able to self-refer because it was identified that rent arrears were not the only trigger for financial difficulties, as some people prioritised rent at the expense of food and other bills.

## **Providing wide ranging support: the role of a TSO**

The TSOs visit tenants in their own homes and carry out needs assessments. They provide immediate support through advice and make referrals to partner agencies where appropriate. They provide advice and support on a wide range of issues, including:

### **Housing**

TSOs discuss the personal impacts of the benefit changes with tenants and what options are available to them. If appropriate, they provide support to help the tenant move to a smaller property, for example by helping them to register for Homeswapper or for a housing transfer.

### **Energy advice**

Until recently, if a tenant needed energy advice, the TSO would make a referral to the SWALEC Smart Service. A specialist energy advisor then visited the tenant and offered energy saving tips as well as ensuring that they were receiving any discounts or additional services to which they were entitled. In some cases, old, energy-inefficient appliances were replaced free of charge. Unfortunately, the Smart Service is no longer available, but it was so valuable to tenants that the Council has committed to training the TSOs to provide energy advice directly.

### **Financial assistance**

The TSOs complete income and expenditure assessments to identify if the tenant may be eligible for a discretionary housing payment. This helps to identify any significant financial problems the tenant may be experiencing, and where appropriate, tenants are offered an appointment with a specialist CAB debt caseworker. The TSOs have supported tenants to access additional savings or income through [Welsh Water Assist](#); installation of water meters and through benefits savings totalling £458,709 for 2013/4.

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They have also helped with applications for [Discretionary Assistance Fund](#) (the Welsh Government's social welfare assistance scheme); Welsh Government poverty programmes such as Families First, Communities First, and Flying Start; and other grants from a variety of sources. They also provide food bank vouchers and, where necessary, collect and deliver food parcels.

## **Debt advice**

Tenants with significant debts are referred to the [CAB](#). Appointment reminders are sent 24 hours before the appointment by a phone call or text and the CAB informs the council if a tenant did not attend. The TSO can then contact the tenant to find out why and can make a second appointment if this is still appropriate.

## **Health**

The TSOs have attended smoking cessation courses so that they can provide basic advice to tenants interested in stopping smoking. They are also able to identify other potential health issues, such as mental health problems, and refer on to other services within the council.

## **Employment**

If the tenant is interested in help with improving employment opportunities the TSO makes a referral to Jobcentre Plus or other local employment support projects such as Bridges into Work, which is run by Caerphilly Council in collaboration with four other local authorities.

## **Digital**

TSOs also provide advice and signposting for help to get online. For example, they provide details of the 'Get Caerphilly online' programme and 'digital Fridays' in local libraries where support and free access to IT is provided.

## **Training**

The TSOs have received a considerable amount of training in order to provide a high quality service to the tenants. The role is constantly evolving to meet the changing demands and the role has to have flexibility within it to ensure the engagement with the tenant is maximised.

Sandra Isaacs Caerphilly Homes Rents Manager stated:

“The TSOs are really able to demonstrate that they have something the tenant wants and this helps them to engage with the tenant on some very difficult and personal issues. The TSOs are often able to help with an immediate crisis and then get additional longer term support for the tenant to help them change their lives and also help sustain their tenancy.

“It's about more than rents, but providing support across a range of areas to build up broader tenant resilience.’ The real key is meeting the tenants face to face in their homes. That's why the Tenancy Support Officers are so effective.”

Building trust with tenants is a vital part of the TSO role and without a friendly, open and honest approach a lot of tenants would not accept the help on offer. By posting a

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card with a hand written offer of 'help and support', the TSOs reassure tenants that they are there to help them. This usually means the tenant is more likely to call arrange an appointment.

Deb Holley, Tenancy Support Officer, said:

“The key to success in engaging with tenants is our approach to the home visit. We always ensure that we are smiling as we walk up to the door and knock in a friendly way. If we do not get an answer, we write that we have called to provide "Help and Support". We have even had cases where after reading our note, the tenant has immediately opened the front door and called out to us in the street to return to the address.”

## Building trust, sharing information and valuing independence

When carrying out an assessment, the TSOs use a tenant contact questionnaire to capture information about household make up, the options available to the tenant and also any actions that are agreed. If the tenant agrees to be referred to another organisation, the TSO records their consent for this using a form that the council developed in consultation referral partners.

When a tenant is referred to the CAB, the TSO captures further details using a bespoke income and expenditure form and then shares with the CAB. This has a number of advantages:

- the tenant provides detailed financial information in their own home where their paperwork is available, so a more complete financial picture is obtained;
- the TSOs are already known to the tenant, which makes discussing these issues easier; and
- when the tenant attends the CAB appointment, there is no need to repeat the information.

“Obtaining the clients permission to share information is invaluable as we are able to go to the appointment with a lot of knowledge that will be used to help the client in resolving their debt problems. The information makes the appointment easier and the information given is more complete than if the client had just turned up at one of the offices.”

Lisa Chilcott, Financial Advisor at Caerphilly CAB

Both the CAB and the council feel strongly that sharing information and working closely together have major benefits for their client and tenants, that that this does not undermine the independence of the CAB.

“The relationship between the bureau and rents has grown over the last five years and has developed into an effective partnership. I think the key is the mutual trust and respect that we have and whilst we do have our differences, we share a common aim of keeping the tenant's in their home.

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“Obtaining the clients permission to share information has been invaluable, as we are able to go into an appointment with a lot of knowledge about the client that has been passed on by the TSOs.”

Jan Channing, Operations Manager for Caerphilly and Blaneau Gwent CAB

Sandra Isaacs, Rents Manager at Caerphilly Council, stressed the importance of the debt work being done by an independent organisation to ensure the tenants debts are not prioritised inappropriately.

“Their independence as a debt specialist is important. Even when they recommend Debt Relief Orders that may seem to be against our interests we trust that they would not recommend them if not necessary. For example one client didn’t have the money to pay for a DRO, there were no rent arrears and a £90 credit on the account, we’d normally encourage the tenant to keep it on the account but the CAB persuaded us to give it to them to pay the DRO – which we trust will get them into a more stable financial position.”

## **Operating within the challenges of a rural setting**

The initial visit from the TSO is in the tenant’s home, but other than the energy advice visit all other appointments with referral agencies take place elsewhere. Due to the geography of the borough, having a central building is not practicable, so Caerphilly utilise their six customer service centres, libraries and as many additional community centres as possible.

## **Outcomes**

The work of the TSOs has brought thousands of pounds into communities and the local economy through increasing incomes and reducing expenditure. The council is developing a good understanding of their tenants and the problems they are facing and tenancies are being maintained. Customer feedback has indicated that tenants value the visits and they say they would approach the council again in the future if they encountered difficulties.

The trusted relationship between the CAB and the council ensures that support is continued beyond the initial appointment, for example if a tenant has not provided additional paperwork within an agreed period, the CAB contacts the council and the TSOs make follow up calls to remind the tenant. The council also have the confidence that the CAB will be able to provide support to their tenants in other situations such as bailiff actions or other immediate crisis intervention.

## **Challenges and lessons learnt**

### **Building and maintaining tenant engagement**

Initial take-up of debt appointments was relatively high, at 65-70 per cent, but when this began to reduce, information sharing between the CAB and the council meant that

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this was spotted and reviewed quickly. The process was changed and instead of clerical staff calling tenants to remind them of appointments, the TSOs began calling them instead. This resulted in the attendance rate immediately improving and where a tenant couldn't attend they were much more likely to give reasons with far fewer 'no shows' as a result. While specific analysis hasn't been carried out, anecdotal evidence indicates that appointment attendance also seems to be affected by other factors such as schools holidays and good weather as well as the location of the appointment and available transport.

## **Measuring the value for money of the service**

Although they had not been able to quantify it, there was a very strong sense within Caerphilly Council that there was financial value to providing the TSO service. The support has prevented thousands of pounds from being lost from the local economy by reducing the impact of the reduction in benefits, increased access to grants and benefit take-up. In addition, but even harder to measure were the positive impacts on health and well-being. The TSO posts are still temporary and are currently funded by the housing department. The housing department is currently assessing the value of the service to different departments, in order to draw on different budgets and ensure posts are able to continue.