

GreenSquare Group Limited

Resident Scrutiny Panel

Inquiry Report

How GreenSquare Identifies and Supports Vulnerable Tenants to Access Services

Summary

The RSP initiated the first financial inclusion inquiry in September 2011. The major concerns were; imminent benefits reform, the possible effect on GreenSquare borrowing capability and tenants without bank accounts, with no access to the usual channels of credit and vulnerable to door step lending. The purpose of the original inquiry therefore was to check how GreenSquare was helping to support residents who faced financial exclusion.

Whilst the inquiry, which reported in January 2012, established that financial inclusion strategy existed it did not confirm that it was an active strategy. In effect it could be seen as a reactive strategy, responding to the needs of tenants only when emergencies arose. In addition the inquiry did not demonstrate how GreenSquare differentiated its concerns about financial matters between its own needs and those of its most vulnerable tenants.

In this inquiry the RSP now wishes to confirm what steps GreenSquare are taking to establish a proactive approach to the needs of vulnerable tenants and how GreenSquare identifies and supports those tenants to access services.

Findings

The evidence provided which was compiled by Becky Willis, Tenancy Sustainment Manager and Jenny Spoor, Head of Neighbourhoods, comprised 5 components:

- Presentation of the GreenSquare Tenancy Sustainment Policy(TSP)
- Review of progress on the implementation of the Tenancy Sustainment Team (TST)
- Presentation of the metrics available from the first stages of the Adviser and Money Friend
- Written answers to the specific questions raised
- Questions and answers provided by the TST in interviews with the RSP

The TSP clearly states the GreenSquare intention to identify and support vulnerable tenants and how it intends to manage the process.

The progress report on the TST provided a clear demonstration that the implementation of the service has progressed well and that further planned development is underway.

The written response prepared by the head of the sustainment drew on the established TSP and the experience gained from procedures, processes and publicity carried out by the TST. The responses met all criteria set by the inquiry questions.

The evidence provided through the written responses and the presentation of the TSP and the operation of the TST demonstrates that, whilst still in development that GreenSquare is proactive in identifying vulnerable tenants and providing timely and meaningful support

Recommendations

On this occasion, given the comprehensive nature of the response to the inquiry the RSP does not wish to make specific recommendations.

However, there are number of outstanding developments highlighted in the response to the inquiry which the RSP would like to request an update on within the next 6 months.

Appendices

- (1) GreenSquare Tenancy Sustainment Policy
- (2) GreenSquare Tenancy Sustainment Team – Progress Report June 2012
- (3) Tenancy Sustainment Team – Written Response to Inquiry Questions

Prepared by:

Arthur Diggle

2 January 2013

(1) Reasons for Inquiry

The RSP initiated the first financial inclusion inquiry in September 2011. The major concerns were; imminent benefits reform, the possible effect on GreenSquare borrowing capability and tenants without bank accounts, with no access to the usual channels of credit and vulnerable to door step lending. The purpose of the original inquiry therefore was to check how GreenSquare was helping to support residents who faced financial exclusion.

The results from the first inquiry concluded that GreenSquare does have an established policy to manage financial exclusion. It was noted that within the strategy further research and analysis would be required as the full details of the benefits reforms became known.

Whilst the inquiry established that the strategy existed it did not confirm that it was an active strategy. In effect it could be seen as a reactive strategy, responding to the needs of tenants only when emergencies arose.

The RSP now wishes to confirm what steps GreenSquare are taking to establish a proactive approach to the needs of vulnerable tenants and how GreenSquare identifies and supports those tenants to access services.

In the first inquiry it was established that GreenSquare resources were being utilised to manage the group strategy. However, those resources were not defined as an active group and their financial inclusion role appeared to be subsumed into an existing role. There also appeared to be a reliance on external resources and therefore a lack of direct engagement by GreenSquare.

In addition the inquiry did not demonstrate how GreenSquare differentiated its concerns about financial matters between its own needs and those of its most vulnerable tenants.

Inquiry Questions

The key questions the inquiry would seek to answer:

- What pre-emptive measures do GreenSquare have in place to identify vulnerable tenants who may fall into financial difficulties.
- What process do those measures follow
- What steps are GreenSquare taking to monitor external resources and their performance when a tenant is passed into their care
- What steps does GreenSquare take to ensure that the tenant receives full and adequate support.
- What steps are GreenSquare taking to introduce specialist intervention in-house

Information Requirements

- Current activities and resources involved in active intervention

- Results from the monitoring of external resource actions and outcomes on behalf of tenants
- An assessment of the effectiveness of the current processes in place to minimise distress caused by financial difficulties encountered by the most vulnerable tenants
- Evidence that using external resources is more effective than creating an in-house specialist intervention resource.

(2) Methodology

The inquiry was submitted to Becky Willis, Tenancy Sustainment Manager and Jenny Spoor, Head of Neighbourhoods to compile the GreenSquare response.

They were also invited to present to the RSP and to answer questions on the evidence they were to provide.

The response to the inquiry questions comprises 5 components which were compiled by Becky Willis, Tenancy Sustainment Manager and Jenny Spoor, Head of Neighbourhoods:

- Presentation of the GreenSquare Tenancy Sustainment Policy(TSP)
- Review of progress on the implementation of the Tenancy Sustainment Team (TST)
- Presentation of the metrics available from the first stages of the Adviser and Money Friend
- Written answers to the specific questions raised
- Questions and answers provided by the TST in interviews with the RSP

(3) Findings

Following the submission of the RSP inquiry it became clear very quickly that the concerns outlined in the inquiry remit were already being addressed. The reason for this is the timing of the conclusion of the previous Financial Inclusion Inquiry (FII) and the establishment of the GreenSquare Tenancy Sustainment Policy (TSP) .

The FII was initiated by the RSP in September 2011 and reported upon in January and February 2012. Coincidentally, GreenSquare took the decision to establish a tenancy sustainment service in late 2011 and the service implementation began in January 2012.

The fact that the service was at its inception meant that the existence of this initiative was not reported upon in the FII.

Response to the RSP Inquiry questions

The response to the inquiry questions comprises 5 components which were compiled by Becky Willis, Tenancy Sustainment Manager and Jenny Spoor, Head of Neighbourhoods:

- Presentation of the GreenSquare Tenancy Sustainment Policy(TSP)
- Review of progress on the implementation of the Tenancy Sustainment Team (TST)
- Presentation of the metrics available from the first stages of the Adviser and Money Friend
- Written answers to the specific questions raised
- Questions and answers provided by the TST in interviews with the RSP

The Tenancy Sustainment Policy

The TSP was finalised in September 2012 (see Appendix 1) and sets out the GreenSquare commitment to supporting residents to manage their tenancies successfully. It is specifically linked to:

- The customer support strategy
- Financial inclusion strategy
- Tenancy sustainment procedure
- Support planning and risk assessment
- Resident welfare fund

The TSP clearly states that GreenSquare intention to identify and support vulnerable tenants and how it intends to manage the process.

The Tenancy Sustainment Team

The TST was established in January 2012 with the appointment of a tenancy sustainment manager, Becky Willis.

A progress report was produced on the implementation of the TST in June 2012, (see Appendix 2) and can be summarised as follows:

- The service was fully staffed by June 2012
- Training had commenced and partially completed by May 2012 with further training identified and planned
- Policies, procedure and publicity were established with a number of issues still to be completed:
 - Procedures for pre-tenancy work
 - Procedures of the main components of the service need to be compiled into a single document and published
- Casework processes were established in the housing management systems and whilst informal feedback was positive the report acknowledged that:
 - More work was needed in establishing a formal feedback system
- Monitoring and reporting development had identified the Key Performance Indicators (KPIs) and systems established to gather the data whilst further work was still required to:
 - To modify reporting and targets to ensure that the metrics gathered were meaningful and useful
 - To monitor outcomes and outputs from live casework to compare with national data collection models

- A summary of results showed that c.130 residents had been supported since service inception and given the early stages of implementation acknowledged that:
 - It had taken some time to get established
 - Now systems were fully established, reporting and monitoring should improve
 - Experience was showing that it was not appropriate in all cases to produce formal written support plans
 - Approximately half of all cases opened since service inception were still 'open'

The report acknowledged the key areas for further development:

- Overall
 - Finalise policies and procedures
 - Refine KPIs and reporting targets
 - Increase active support plans to over 200 residents
 - Improve the monitoring of closed cases
- Pre-Tenancy assessment and support procedures
- Improve Group wide commitment to tenancy sustainment and the effective collaboration with external partners
- Develop the response to welfare benefit reform to protect the interests of residents

The progress report therefore provided a clear demonstration that the implementation of the service has progressed well and that further planned development was underway.

Written answers to the specific questions raised

The inquiry remit set out the following questions:

- What pre-emptive measures do GreenSquare have in place to identify vulnerable tenants who may fall into financial difficulties.
- What process do those measures follow
- What steps are GreenSquare taking to monitor external resources and their performance when a tenant is passed into their care
- What steps does GreenSquare take to ensure that the tenant receives full and adequate support.
- What steps are GreenSquare taking to introduce specialist intervention in-house

The written response prepared by the head of the sustainment drew on the established TSP and the experience gained from procedures, processes and publicity carried out by the TST.

In summary the responses met all criteria set by the inquiry questions.

Summary of Findings

The evidence provided through the written responses and the presentation of the TSP and the operation of the TST demonstrates that, whilst still in development that GreenSquare is proactive in identifying vulnerable tenants and providing timely and meaningful support.

(4) Recommendations

On this occasion, given the comprehensive nature of the response to the inquiry the RSP does not wish to make specific recommendations.

However, there are number of outstanding developments highlighted in the response to the inquiry which the RSP would like to request an update on within the next 6 months.

(5) Acknowledgements

With thanks for the evidence and contributions to:

Becky Willis
Jenny Spoor
Andrew Smith
Fiona Hobbs.

Appendix 1

Tenancy Sustainment Policy

Effective Date	1 October 2012	Date of Next Review	October 2014
Policy owner	Becky Willis, Tenancy Sustainment Manager		
Approved by	Isis Delivery Group Avon and Marden Delivery Group		

1. Scope of the policy

This policy applies to OCHA and Westlea (trading as GreenSquare). It affects all residents, particularly the most vulnerable.

2. Policy

Greensquare is committed to supporting our residents to manage their tenancies successfully. The prevention of tenancy failure contributes to our aim of supporting strong and stable communities and delivers value for money for all residents.

3. Our Approach

- a) Sustaining tenancies is the responsibility of all teams across the group. Neighbourhood teams play an important role, alongside supported housing teams, in advising residents, identifying support needs and ensuring that needs are addressed.
- b) We provide a specialist tenancy sustainment team to support vulnerable residents, particularly at the start of tenancies and when tenancies are at risk.
- c) We carry out *Housing and Support Needs Assessments* with applicants before they sign up for their tenancies, and take action to address unmet needs.
- d) Our tenancy sustainment team supports vulnerable tenants by filling the gaps in statutory and voluntary sector housing-related support services: by providing early intervention before problems escalate, by supporting tenants who fall outside the criteria of government-funded support services and by liaising with these services.
- e) We make efforts to engage vulnerable residents with support before using legal remedies to end tenancies.
- f) We support disabled residents who need adaptations to their homes in two ways: by carrying out minor adaptations as required, and by helping residents to apply for government grants for major works, or funding major works ourselves when appropriate. We engage the services of an occupational therapist to assist in this process.

- g) We enable residents to access training and employment opportunities through 1:1 support and by providing work experience placements and life skills training.
- h) We use a variety of methods to communicate with vulnerable residents, in order to maximise the chances of engagement with our services. We gather and use information about residents' preferred methods of contact.
- i) We provide training to ensure that frontline staff recognise the signs of vulnerability and the risk of tenancy failure, and know how to refer vulnerable residents for support.
- j) We allocate a Resident Welfare Fund, for the purchase of essential housing-related items for residents without recourse to other funds.

4. Definitions

- **Tenancy Sustainment** is work to support residents to manage their tenancies and to reduce the risk of tenancy failure. In response to a survey in 2009, OCHA residents said that they found the term 'support' easier to understand than 'tenancy sustainment'. We therefore use the phrase '*extra support to manage your tenancy*' in some residents' leaflets and correspondence.
- **Financial Inclusion** is about ensuring that everyone has the opportunity to access financial services, and is able to manage their money.

5. Monitoring and review

The Head of Supported Housing will monitor the effectiveness of the policy, by reviewing Key Performance Indicators (KPIs), outcomes of the service and feedback from referrers and customers. KPIs for the tenancy sustainment team will include:

- The number of residents supported;
- The number of pre-tenancy housing and support needs assessments carried out;
- The number of support clients with active support plans in place.

Reduction in tenancy failure is difficult to measure with any degree of certainty, but trends will be monitored and case studies and feedback used to assess impact.

6. Legal or Regulatory Framework

Our internally funded tenancy sustainment team is not bound by the regulatory and reporting requirements that apply to other supported housing services.

The pre-tenancy assessment procedure must conform to nomination agreements made with the local authorities in all areas of operation.

7. Service standards

The published leaflet "Extra Support" sets out service standards for the tenancy sustainment team. These include the following:

- We will give priority for support to residents who are at risk of losing their tenancies;
- We will respond to emergency referrals within 24 hours, urgent referrals within 7 days and routine referrals within 28 days;
- Once we have spoken to residents about their support needs, we will let them know, within seven days, what support we can offer them;

- We will listen to what residents have to say and be guided by them in the support we offer;
- We will obtain residents' permission before we talk to other organisations about them or on their behalf (unless we have a duty to share information);
- We will make every effort to contact clients before closing a case.

8. Consultation

The Community Boards were consulted on this policy in September 2012 and their comments were taken into account. The policy was also informed by the results of a Citizens Panel survey, carried out in January 2012.

9. Equality and Diversity

This policy will be carried out in conjunction with GreenSquare's Equality and Diversity Strategy.

Specifically, the following measures will help to ensure that no person is treated less favourably than any other on account of any protected characteristic (including age, gender, sexuality, religion or belief) and that we respond to the personal needs of individuals:

- We will take appropriate measures to maximise the chances of residents engaging with support, taking account of any vulnerabilities that may prevent them from accessing our services. These vulnerabilities may include (but are not limited to) substance misuse issues, physical and mental health, cultural issues, abuse, and difficulties with literacy and numeracy;
- We will not rely on letters to convey important messages to vulnerable residents, but will use a range of communication methods including phonecalls, texts, visits and contact through existing support networks;
- The tenancy sustainment team will offer visits at times and venues that take account of individuals' needs.

10. Value for Money

The Tenancy Sustainment Policy will deliver value for money by:

- Reducing tenancy failure and therefore void costs;
- Reducing rent arrears by supporting vulnerable residents with income and benefits, and developing money management skills;
- Promoting financial inclusion;
- Focusing resources on gaps in statutory service provision.

Linked documents	Customer Support Strategy (not yet available as link) Financial Inclusion Strategy Tenancy Sustainment Procedure Support Planning and Risk Assessment Procedure Resident Welfare Fund Procedure
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Appendix 2

GreenSquare Tenancy Sustainment Team

Progress Report – June 2012

1. Introduction

This report sets out progress made since January 2012 with the implementation of a tenancy sustainment service across GreenSquare. It also looks at the future direction of the service, including challenges and next steps.

2. Background




GreenSquare took the decision in 2011 to extend its small, Oxford-based floating support service, to create a tenancy sustainment team across the group. The decision was taken in response to the changing needs of our tenants and reductions in local authority funding for external support services. It also recognised the role of targeted support services in building strong and stable communities, and in delivering value for money by preventing tenancy failure.

The aim of the new service is to help sustain GreenSquare tenancies by assessing support needs, supporting vulnerable residents and ensuring that residents are able to access statutory and voluntary sector support. A Tenancy Sustainment Manager (TSM) was appointed in December 2011 to develop the service.









3. Implementation of the service – progress since January 2012

Six months after the formation of the tenancy sustainment team, the service is in place, fully operational and responding to the challenges faced by GreenSquare and its residents. The implementation phase is well on the way to completion.





3.1 Staff team

-  All five Tenancy Sustainment Officers (TSOs) were in place by mid January – 2 Full Time Equivalent (FTE) posts based in Chippenham and 1.6 FTE in Oxford.
-  All the TSOs are skilled support workers, each with over two years' experience and a thorough understanding of support services in their respective areas. Between them, they have a wide range of specialist knowledge.
-  The whole team has undertaken training in customer service, support planning and financial inclusion, in addition to a team planning day. Further training is planned in welfare benefit reforms (July) and in managing hoarding behaviour.




3.2 Policies, procedures and publicity

-  Procedures are in place for the key elements of the service: managing referrals; assessing risk & support needs; planning support; and keeping referrers informed.
-  Procedures for pre-tenancy work still need to be reviewed and updated.
-  Paperwork has been developed and is in use to ensure consistent records of support and outcomes.
-  The Tenancy Sustainment Policy has been written. It is due to be signed off by delivery groups, checked by residents and published on the intranet.
-  Procedures for the key elements of the service still need to be pulled together into a formal document, signed off and published on the intranet.
-  Leaflets for residents (entitled 'Extra Support') have been written and are with the Communications Team for publication.
-  An information leaflet for referrers has been written and is in use, both internally and for partner organisations. It has been publicised on the intranet.
-  The TSM and TSOs have attended team meetings across the group to discuss the tenancy sustainment service and advise how to identify and respond to vulnerability and support issues.

3.3 Casework

-  The team has supported about 130 residents since January. See para. 4 for more detail.
-  Informal feedback from clients and referrers (at team meetings and in person) has been positive. Unsolicited comments include:
 - “I’m not surprised you’ve got a lot of referrals – you’re soooo good!” (Customer Accounts Officer, Wiltshire)
 - “[The resident] remembered your intervention well and said your help and support were very good” (from customer satisfaction survey on anti-social behaviour, Oxfordshire).
-  More work is needed to implement a formal feedback system, in order to ensure that we continue to improve the service.
-  Processes have been set up on the two housing management systems (Orchard and IBS), to ensure that casework information is shared with customer accounts and neighbourhood teams, as appropriate.

3.4 Monitoring and reporting

-  Provisional Key Performance Indicators (KPIs) have been agreed, and systems are in place to gather accurate data.
-  Adjustments to the systems and targets are still needed, in order to ensure that the performance figures are as meaningful and useful as possible.
-  Further work is needed on the monitoring of outcomes after cases are closed, including the gathering of customer feedback and ensuring we measure outcomes that are compatible with national data collection models.



A Citizens Panel survey was carried out in January, and the results have informed the development of the service so far.

4. Outputs of the Service since January

4.1 Tenancy Sustainment Team performance figures – end of May 2012

Performance Indicator	Isis	Marden	Avon	Total
No. residents currently supported	50	13	29	92
No. residents supported since 1/4/12	70	19	31	120
No. Housing Needs Assessments April-May	18	0	0	18
% current cases with active support plan	44%	69%	54%	54%
% current cases with goal achieved this quarter	34%	23%	28%	30%
% referrals where response target met*	100%	83%	100%	97%
% cases open more than 3 months	60%	37%	48%	53%
<i>* target response time = routine cases 28 days; urgent cases 3 days; emergency cases 1 day</i>				

It has taken time to establish systems for recording figures on support plans and goals met. Now that systems are in place, these figures should improve over time. However, the short-term, responsive nature of many cases means it is not always appropriate to use formal methods such as written support plans.

Around half of all current and recent cases have been open for less than three months, and in many cases, the client's chaotic lifestyle means that face to face meetings are infrequent and unpredictable.

Case Study 1

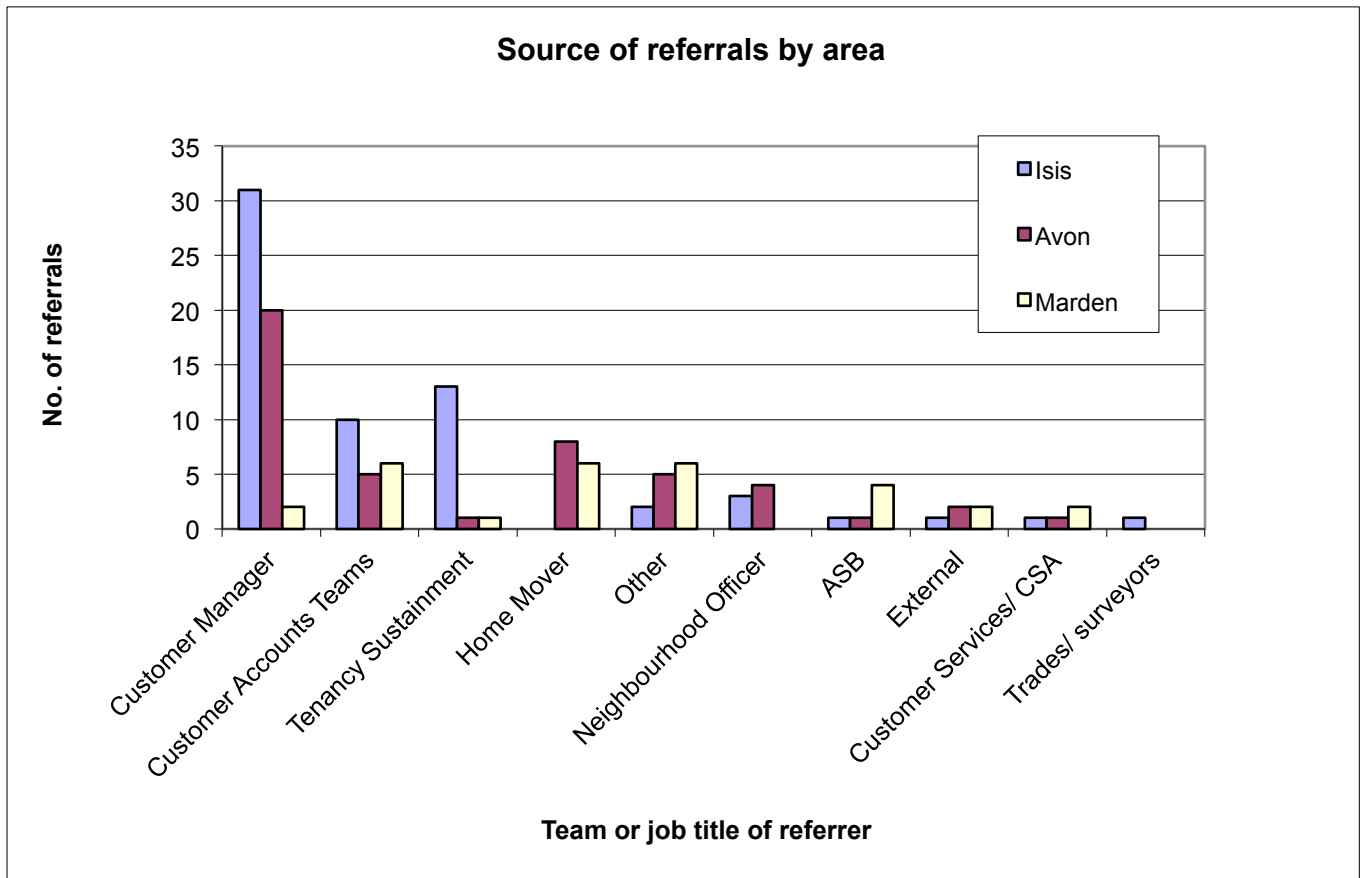
Miss A had suffered domestic abuse. She was in rent arrears, struggled with correspondence and her housing benefit had stopped, with only a few days left to appeal the decision.

The TSO spoke to Miss A on the phone and visited her once.

She supported her to go to the council and to prove that her partner had left.
She helped her to deal with the benefit forms.

4.2 Who is making referrals to the Tenancy Sustainment Team?

For current cases and cases closed since April, referrals were made by GreenSquare teams and external partners as follows:



Neighbourhood teams and Customer Accounts teams made the majority of referrals.

TSOs picked up a number of cases themselves in the Isis area, but not in the other areas. This is because TSOs have been carrying out pre-tenancy Housing Needs Assessments (HNAs) in Isis, whereas these have been carried out by Home Movers in the Avon and Marden areas.

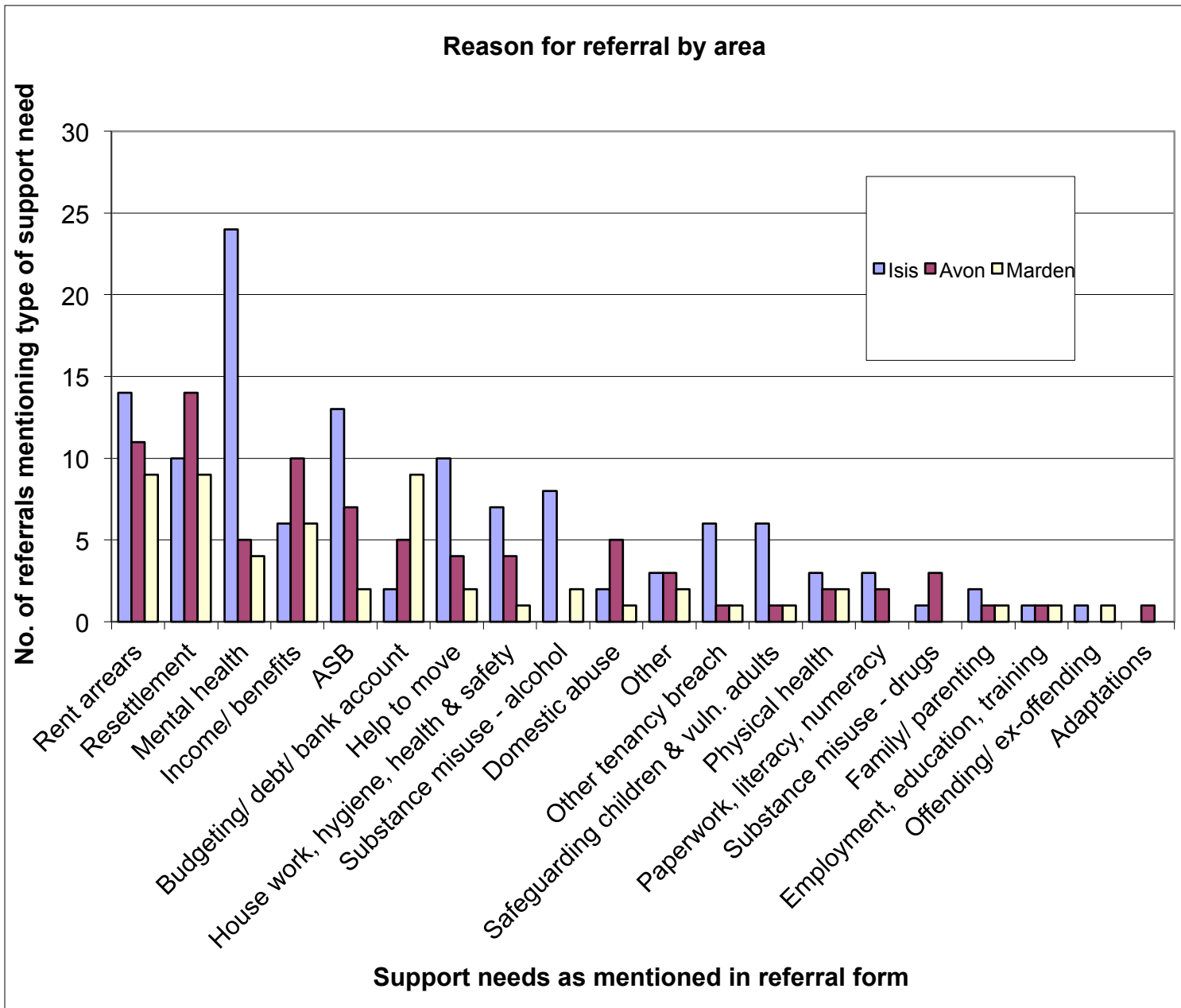
Case Study 2

Ms I was referred by the CM because she was struggling to cope with works in her block of flats. She had attempted suicide some months previously.

The TSO visited regularly to build a relationship. She supported Ms I to deal with the contractors and the building works. She discussed counselling, and gave her details of mental health support groups.

4.3 Reasons for referral

For current cases and cases closed since April, referrals were made for the following types of support:



Up to three reasons for referral have been recorded from each referral form. Overall, the most common reasons for referral were rent arrears, resettlement support at the beginning of tenancies, money issues of various kinds and anti-social behaviour. It is striking that mental health issues and alcohol misuse were given as reasons for referral far more frequently in the Isis area than in Avon or Marden.

In general, the support needs mentioned in referral forms do become important aspects of the support plan. However, at assessment and as the TSO builds trust with the resident, further support needs often emerge, some of which can be met by the TSO, and some by other organisations.

Case Study 3

Miss M was referred by the Customer Accounts team due to a small rent arrear. On assessment, the TSO discovered that Miss M was depressed and struggling to cope.

Her flat was very cold and cluttered and she was living in one room. As the TSO gained her trust, Miss M told her that she had been assaulted in her bedroom several years previously, so she never entered the room. She was reluctant to tell anyone else.

The TSO helped Miss M to understand that she would not get a move if the council were not aware of her circumstances. She eventually agreed to visit her GP with the TSO to seek a Mental Health Assessment. The GP made an urgent referral to the Mental Health Team for an assessment. The mental health team contacted her that evening and agreed to consider her case as urgent. Miss M also agreed to be referred for longer term housing-related support.

Case Study 4

Mr O has known his TSO for ten years. He calls in to the office now and then for reassurance about a letter, or help with a form. Once or twice the TSO has had to visit (early in the morning, before Mr O goes out) to have a firm word about the state of the flat.

The TSO has referred Mr O to other support agencies in the past, but he's never in

5. Where next?

The need for effective tenancy sustainment is increasing and will continue to do so for the foreseeable future. Growing housing ‘waiting lists’ and reductions in funding for supported housing mean that GreenSquare is housing more residents with support needs. These needs often cannot be met – or cannot be met quickly enough – by external support services. This is not to say that our tenancy sustainment service will replace other support services; we do not have the resources to meet all of our residents’ housing-related support needs, and in many cases there are more appropriate services to refer people to. But there is a real and increasing need to fill the gaps between other services; to deal with the cases that they have closed; to respond more quickly to crises; and to liaise with professionals in other agencies to co-ordinate support.

At the same time, there are new challenges. The most immediate is the impact of the Welfare Reform Bill. The Tenancy Sustainment Team is involved in the DWP Direct Payments Demonstration Project in Oxford, and in planning GreenSquare’s future response to these changes.

The tables below set out - under four headings - where we want to be in twelve months’ time, any barriers or issues to address, and the steps to be taken in the next four months.

5.1 An excellent tenancy sustainment service

Where we want to be in 12 months’ time	We will be supporting over 200 residents each year to manage and sustain their tenancies. We will have a convincing body of evidence of effective support work and positive outcomes, so we can demonstrate that tenancy sustainment is both the right thing to do for vulnerable residents and value for money for all our customers.	
Challenges	Managing and prioritising high numbers of referrals, without compromising speed of response or quality of support for residents who really need it.	
Next steps	<ol style="list-style-type: none"> 1. Finalise and publish policies and procedures for tenancy sustainment team. 2. Review Safe Register/ Red Flag procedures. 3. Finalise KPI figures and targets. 4. Establish feedback surveys for referrers and clients, and act on responses. 5. Increase the number of clients with active support plans in place. 6. Improve outcomes monitoring for closed cases, in line with SITRA’s nationally recognised data collection framework. 	<p>by Sep ‘12</p> <p>by Sep ‘12 by Sep ‘12</p> <p>by Aug ‘12</p> <p>by July ‘12</p> <p>by Sep ‘12</p>

5.2 Pre-tenancy assessment and support

Where we want to be in 12 months' time	We will be setting residents up to succeed with their tenancies, by ensuring they understand their obligations, putting support in place when necessary and checking properties are suitable. We will have consistent pre-tenancy procedures in place across the group, including housing & support needs assessments, and tailored information on entitlement to benefits.	
Challenges	<ul style="list-style-type: none"> • Resources to carry out thorough, face to face housing and support needs assessments with all nominees. • Resources to put support in place for all who need it. • Different cultures & procedures at OCHA and Westlea. • Week's rent in advance – markedly different policies. 	
Next steps	<ol style="list-style-type: none"> 1. Review Housing Needs Assessment (HNA) forms to incorporate more thorough affordability checks and support plans. 2. Review lettings and pre-tenancy procedures with neighbourhood teams across the group. The proposal is for Home Movers to oversee the pre-tenancy procedure and to carry out the more straightforward Housing Needs Assessments (HNAs); and for TSOs to carry out those where there is a higher likelihood of risks and support needs. 3. Make recommendations on the most effective forms of pre-tenancy work to address the welfare reform bill measures, including under-occupancy rules and universal credit. Provide evidence to back up any resource implications. 4. Investigate the feasibility and usefulness of pre-tenancy group training sessions. 	<p>by July '12</p> <p>by Sep '12</p> <p>by Oct '12</p> <p>by Sep '12</p>

Fictional Case Study (Housing & Support Needs Assessment, late 2012)

Mr and Miss Potential-Tenants have been desperate to move out of his parents' house with their 3-year-old daughter and 8-year-old son. They are delighted to be nominated to a new 3-bedroom house with GreenSquare.

The TSO meets them to carry out a Housing and Support Needs Assessment. She runs through the details of the house, and points out that they won't get housing benefit for the third bedroom after April 2013. She explains their options to deal with this potential shortfall in rent, and ensures they understand. They think his parents will help meet the shortfall until he gets a job; they'll check.

She also talks to them about budgeting, since they haven't managed their own household bills before. They agree to go and see the Money Friend for some more detailed support.

Miss P-T. suffers on and off with depression and anxiety. She gets good support from

5.3 Groupwide commitment to tenancy sustainment; effective working across teams and with external partners

Where we want to be in 12 months' time	<p>The tenancy sustainment policy and approach will be integrated across the group. Setting residents up to succeed and making efforts to support residents before taking enforcement action will be integral to all of our customer facing services.</p> <p>We will be making efficient use of resources through effective partnership working with other teams and external support services. Residents will receive the most appropriate support for their circumstances, and the Tenancy Sustainment Team will be filling gaps and co-ordinating, not duplicating existing services.</p>	
Challenges	<ul style="list-style-type: none"> • Knowing the services available across a wide geographical area, and their ever-changing contracts (for example, understanding/ negotiating the response time and service we should and can expect from Supporting People-funded services when we refer residents to them). • Ensuring that GreenSquare funding is used to provide the support services that are most needed by its residents and most likely to sustain tenancies. 	
Next steps	<ol style="list-style-type: none"> 1. Continue with awareness-raising across the group. 2. Contribute to support services forums and networks in Oxfordshire and Wiltshire (and possibly Gloucestershire). 3. Review and develop joint working practices with local support agencies, starting with C4, Connection, Stonham, New Highways, CAB and Carers Support. 4. With the resident involvement team and neighbourhood teams, consider priorities for support services, and review GreenSquare's funding contracts for support agencies. 	<p>ongoing</p> <p>ongoing</p> <p>Oct '12</p> <p>Oct '12</p>

5.4 Welfare Reform

Where we want to be in 12 months' time	<p>GreenSquare's response to welfare benefit reforms will protect the interests of the business and those of residents. Customer Accounts Teams, the Tenancy Sustainment Team and Neighbourhood Teams will be working together to provide a range of information and support, assisting residents to pay their rent and to avoid slipping into debt or destitution. Paragraphs 5.1, 5.2 and 5.3 include elements that contribute to this aim.</p>	
Challenges	<ul style="list-style-type: none"> • A high proportion of GreenSquare's residents do not understand the changes that will take place from April 2013 onwards. • Some of our vulnerable residents have no experience of managing a budget, and will struggle to do so. 	
Next steps	<ol style="list-style-type: none"> 1. Train TS Team in welfare reform and prepare residents for the changes. Share information with other teams. 2. Contribute to the group wide policy response to welfare reform. 3. As part of the Oxford Direct Payments Demonstration Project, contact 40 'high risk' residents, support them to understand and deal with the changes, and report lessons learned. 4. Amend pre-tenancy procedures to gather more financial and household information, and to include support with budgeting. 	<p>by July '12 ongoing</p> <p>by Aug '12</p> <p>by July '12</p>

Case Study 5

Mr L had not read or responded to letters about the direct payment of housing benefit. He was a former support client, and was known to have problems with alcohol and with managing his behaviour.

The TSO went round to visit, and talked on the doorstep. Mr L did not want to accept the changes, but the TSO used language he knew Mr L would understand, and explained repeatedly that the changes could not be stopped, but that there were ways of managing them.

Appendix 3

GreenSquare Group Resident Scrutiny Panel Agenda Item No 4 – Appendix 3

Inquiry Proposal

How GreenSquare Identifies and Supports Vulnerable Tenants to Access Services

SUBJECT

The RSP initiated the first financial inclusion inquiry in September 2011. The major concerns were; imminent benefits reform, the possible effect on GreenSquare borrowing capability and tenants without bank accounts, with no access to the usual channels of credit and vulnerable to door step lending. The purpose of the original inquiry therefore was to check how GreenSquare was helping to support residents who faced financial exclusion.

The results from the first inquiry concluded that GreenSquare does have an established policy to manage financial exclusion. It was noted that within the strategy further research and analysis would be required as the full details of the benefits reforms became known.

Whilst the inquiry established that the strategy existed it did not confirm that it was an active strategy. In effect it could be seen as a reactive strategy, responding to the needs of tenants only when emergencies arose.

The RSP now wishes to confirm what steps GreenSquare are taking to establish a proactive approach to the needs of vulnerable tenants and how GreenSquare identifies and supports those tenants to access services.

CONTEXT

In the first inquiry it was established that GreenSquare resources were being utilised to manage the group strategy. However, those resources were not defined as an active group and their financial inclusion role appeared to be subsumed into an existing role. There also appeared to be a reliance on external resources and therefore a lack of direct engagement by GreenSquare.

In addition the inquiry did not demonstrate how GreenSquare differentiated its concerns about financial matters between its own needs and those of its most vulnerable tenants.

INQUIRY QUESTIONS

The key questions the inquiry would seek to answer:

- What pre-emptive measures do GreenSquare have in place to identify vulnerable tenants who may fall into financial difficulties.

- Affordability checks are carried out pre sign up, which include any possible underoccupation deductions post April 13. This applies to all residents, not just those who we may deem vulnerable.
- **Pre-tenancy** – Housing & Support Needs Assessments including affordability checks to ensure homes are suitable for people, and to identify residents who may need further support to manage the tenancy, including financial issues; helping residents apply for benefits they are entitled to; supporting residents to apply for government grants to purchase essential items to set up home; referring to CAB Money Friend for help with budgeting, bills and utilities.
- **Early in tenancy** – ‘resettlement support’ (supporting vulnerable residents to set up utilities, bills, furniture, rent etc.); neighbourhood teams carry out welcome visits within the first few weeks of the tenancy and check for any problems or support needs; if a support need has been identified pre-tenancy, a Tenancy Sustainment Officer (TSO) may be involved in the welcome visit.
- **Throughout tenancy** – When residents start getting into rent arrears, Customer Accounts Teams contact people by phone or visit as soon as possible. They refer residents to the CAB, Tenancy Sustainment Team, local support agencies or Energy Advisor as appropriate. Neighbourhood teams, in the course of their ongoing work, identify problems and support needs, and refer for support as necessary. We have produced a leaflet for each community board area, ‘Extra Support’, which will be included in sign-up packs and is available in offices.
- What process do those measures follow
 - Tenancy Sustainment Procedure (process flowchart) – attached
 - Pre-Tenancy Procedure (process flowchart) – attached (still in development in Avon & Marden areas)
- What steps are GreenSquare taking to monitor external resources and their performance when a tenant is passed into their care.
 - We hold review meetings with CAB and Barnardos, and receive reports on performance etc on a quarterly basis. We would not describe as ‘passed into care’ as such.
 - The service level agreements for each partnership detail monitoring and feedback arrangements.
 - We receive quarterly monitoring reports for Young Carers, Carers Support, Community 4, Jigsaw and CAB.
 - The member of staff referring a resident to one of these organisations will always tell the resident they can come back and speak to us if they have further concerns. In addition, in many cases the referrer sets a reminder to check up on the resident at a later date, keeping in touch with the support worker or advisor at the external organisation.
 - Information about the progress of the support may be shared with the referring member of staff or neighbourhood team, subject to confidentiality and the agreement of the resident concerned. However, residents do value the independence of these services, so partner agencies do not share with us all the details of the resident’s circumstances.
- What steps does GreenSquare take to ensure that the tenant receives full and adequate support.

- This will be offered from the outset; from a pre tenancy stage and onwards. Various circumstances will change in a residents life which will mean additional support is needed, and referrals will be done by staff as and when required, or when either party deem it necessary.
 - All the above monitoring and feedback measures
 - The Tenancy Sustainment Team has started using client feedback forms, to help identify areas where residents would have liked more support, and to help improve the service
 - When closing a case, we always ensure residents have a name and number and know they can get in touch if they need further support in future.
- What steps are GreenSquare taking to introduce specialist intervention in-house
 - At GreenSquare, we see the benefit of both internal and external support providers.
 - Whilst we are currently considering increasing resources within our Tenancy Sustainment Team, this may not be at the expense of other external providers we fund. Our residents have also feedback to us they too see the value in having an external agency work with us.

INFORMATION REQUIREMENTS

- Current activities and resources involved in active intervention
 - Everyone is involved in this to a degree. For example trademen have undergone training to identify signs where a resident may be in poverty, and who they can signpost the resident to. This is in addition to the more 'traditional' roles, such as Customer Accounts or Neighbourhood Officers.
 - The Tenancy Sustainment Team is made up of a team leader and five Tenancy Sustainment Officers (2 full time equivalent based in Wiltshire and 1.6 FTE in Oxfordshire), all skilled and experienced in support work. See report 'Report on Tenancy Sustainment Team June 2012' (provided for background reading), which details resources, current actions and future plans for the team.
 - Partnerships:
 - Jigsaw Project (intensive family support) – currently £68,000 per annum
 - Carers Support (adult carers) – currently £16,000 per annum
 - Young Carers – currently £20,000 per annum
 - Community 4 – housing-related floating support – Supporting People funded; we are part of a consortium providing this service
 - Literacy Project - £10,000 contribution to partnership.
- Results from the monitoring of external resource actions and outcomes on behalf of tenants
 - Attached - monitoring figures for Community 4
 - Confidentiality prevents sharing outcomes on individuals
- An assessment of the effectiveness of the current processes in place to minimise distress caused by financial difficulties encountered by the most vulnerable tenants

- This will be ongoing as part of the Welfare Reform Project. We have been provided with information with regards those who are under occupying by Wilts, and are commencing a targetted approach to those who will be affected. Welfare Reform will mean that we will need to change our approach with regards this, which will be a work in progress based on, for example, the learnings from the DWP Project.
- Evidence that using external resources is more effective than creating an in-house specialist intervention resource.
 - With regards the work CAB do, the figures do speak for themselves. We hold regular review meetings and as it stands at the moment we have no plans to end this service. We are however reviewing other services and may deem that an alternative resource is used to provide this, whether this be internal or external partner.
 - As outlined above, we use a mixture of internal and external resources and services. The Tenancy Sustainment Team is very much an 'in-house specialist intervention resource', which has been created in response to identified need and changes in the external environment such as welfare reform and budget cuts in government-funded support services.

WITNESSES

To be established

POSSIBLE OUTCOMES

Under the terms of reference the RSP will be required to write a report on the outcome of the inquiry.

- The panel may decide that it is satisfied with the current processes
- The panel may make recommendations for improvement in the processes
- The panel may decide that it is dissatisfied with the processes and issue and ask the GreenSquare Board to investigate its concerns.

PROPOSED PROGRAMME

To be established