

## **'Welfare Workshop' Tenant Consultation**

### **Feedback from the day – 17<sup>th</sup> March 2021**

<b>Attendees – WCC</b>	<b>Attendees – Involved Tenants</b>
<ul style="list-style-type: none"><li>• Cllr Kelsie Learney</li><li>• Amber Russell</li><li>• Kenna Young</li><li>• Chris Pope</li><li>• Michelle Smith</li></ul>	<ul style="list-style-type: none"><li>• Monica Gill (Chair)</li><li>• Gillian Gutteridge</li><li>• Joan Downing</li><li>• Lizzie Christian</li><li>• Joshua Christian</li><li>• Sue Green</li><li>• David Light</li><li>• David Chafe</li><li>• Maggie Tredgett-Ruggles</li><li>• Sandra Salter</li></ul>

### **Background**

Involved Tenants from all the existing active groups (TACT, Service Delivery Group's, Readers Panel) were invited to attend the virtual workshop regarding extra funding available from the HRA to assist those tenants in hardship due to the results of the pandemic. A briefing was sent out to them prior to the day, to explain further background and ideas already generated. Those Involved Tenants who were not able to attend virtual meetings, were also sent the paper and invited to give any feedback via telephone or email.

In total, 10 involved tenants attended the workshop and a further 9 provided feedback via telephone, and 5 by email.

### **Discussions**

Monica Gill chaired the meeting, and Cllr Learney then gave a brief overview of the key drivers for the new proposals, as per the paper briefing and explained that £0.5 million had been set aside under different support headings. Cllr Learney stated that the tenant feedback from this exercise would be essential to feed into the final decision making process to be taken to Cabinet in July 2021.

Tenant attendees were then invited to offer feedback.

## Creation of New Specialist Roles - £200K over 2 Years

Amber Russell gave a recap on the information below to help aid discussion:

- a) The Tenancy Sustainment Service Team has been in place for 2 years and employs 4 officers who are managed by Kenna Young.
  - b) During the pandemic, this team have received an increase in referrals for support, mainly from tenants struggling with financial difficulties or their mental health.
  - c) The provision of 2 new specialist posts in this team, could help approximately 100-120 additional tenants in crisis per year.
- The Chair began by stating that she had been contacted by 9 tenants, who all expressed that using any of the £0.5 million to fund new posts was not their preference. Many of these tenants felt very strongly, that the money to fund these posts should come from another pot (e.g. a separate Salary pot). Some mentioned that as redundancies are being made in the Housing Department, there should be money already becoming available to fund these new posts, without dipping into the welfare money set aside. They continued that tenants had indicated that using almost half of this money straight away to fund posts seemed like a lot of money, and that needy tenants will miss out as a result. These opinions were also expressed by some who submitted email feedback (See appendix).

*Cllr Learney responded that unfortunately, the financial constraints do not work in this way, and that there is definitely not another pot of money that can be used. Amber also confirmed this, but she did stress that nothing is set in stone yet regarding how the additional funding could be divided up and is moveable at the moment. Hence the workshop today to discuss ideas.*

- One tenant in the meeting stated that early intervention was essential for those with mental health difficulties, to ensure that more resources/time are not needed later on, as a result of an individual becoming more unwell before seeking support. They thought it was right that the new posts should be created and were fully supportive of the money being spent on this. It was agreed by the officers that this is part of the approach – to catch people earlier rather than later.
- Another tenant commented by email; ‘with regard to taking on more officers the framework set up sounds good providing the salary reasonable and the outcomes monitored’.
- The overall tenant response seemed to be a concern that the funding for the posts will use a lot of the money, although it is recognised that the positions are needed.
- Tenant Involvement asked how the figure for the 2 specialist posts had been calculated, to put the figure in context?

Amber answered that the 2 specialist posts will be a WCC Scale 4 appointment (range £24, 799 to £27, 905 per annum) but that the £200K which is ring-fenced for the appointments, is over a 2 year fixed term period. The 2 specialist posts will require knowledge and experience of money management and budgeting, and possibly formal qualifications in mental health too. The post holders would be expected to have proven experience of working in a welfare role with vulnerable people as well.

NB. The briefing sent out also stated that included in this £200K is the provision for an administration post to support the specialist roles, as the Welfare Fund will generate considerable admin in terms of purchasing/invoices etc. Therefore, this 'new posts' portion of funding will cover 3 salaries. This admin provision was not explored in the discussions but is relevant to note.

- One tenant asked how long it would take to bring these new posts into effect, as people are in crisis now? Similar feedback had been given via email, that there are concerns that the council will take too long to put these new solutions into effect.

Amber responded that 3 months was the usual timescale for a new post to go through the recruitment process, from advertising, applications, interviews and then appointment. The proposed new positions also have to go through a formal decision making process at Cabinet, which this workshop will feed into. However, a person specification and associated admin tasks can be prepared and drafted before Cabinet decision day, so the adverts are ready to run straight away if approved.

- A tenant asked has the government contributed to this welfare funding? Another tenant mentioned that the government has just announced a further £500 million to spend on mental health provision across councils.

Cllr Learney responded that it is not yet known how this government money will be distributed. Kenna added that any money is likely to go to Hampshire County Council, to fund community mental health groups which are already overstretched. However, building partnerships and strengthening links between mental health support providers, ensures that duplication is minimised. Many referral cases are very complex, requiring a wide range or bespoke interventions, and therefore tapping into other agencies and volunteer groups is essential. In order to do this effectively, you need staff with specialist skills and experience of the sector.

## **Digital Support - £40k over 2 Years**

- One tenant asked about the provision for digital links to be improved for those who are vulnerable and struggling. Examples included those who cannot afford broadband or are not equipped with modern mobile phones or equipment?

*Amber confirmed that funds were reserved under the proposal for digital enablement. She continued that from a WCC perspective, Wi-Fi access is now considered as a basic utility for households. But the team are aware that many tenants cannot afford it and so are isolated and limited in their connectivity. Amber said that £40K has been suggested as a budget for this help, but that any applicants for this support would be means tested first. This was generally supported by the tenants who agreed that for many households on a low budget, internet provision is not the first priority. Similarly, although a lot of people have mobile phones, it was pointed out that many people own or inherit old ones with limited technology or memory to support 'apps' etc.*

- The Chair commented that they knew one tenant who was struggling financially that had cancelled their house insurance and their broadband to pay for higher priority bills and food. All agreed this was a good example of the problems tenants are facing and could be helped by the new proposals.
- Tenant comments by email also referenced digital support for the older generation to help combat loneliness and isolation (many don't have IT devices, or the knowledge to use them).
- *Both Amber and Tenant Involvement responded that training tenants to use IT is incredibly important and that this is already being considered and addressed. In future months, Tenant Involvement will be looking at training options, which may include virtual modules that tenants can learn through. They will also be looking at mental health and life skills training to help tenants manage anxiety and stress, including approaches such as Mindfulness. Amber also confirmed that the 'Learn My Way' package (free online to sign up to at home) is already available for tenants to use and starts with the very basics of learning to use IT.*

## **Welfare Fund - £80k over 2 Years**

- Several tenants asked what sort of items might be supported and paid for through the Welfare Fund. Their feedback generally supported financial provision for school uniforms, school meals, utility bills and phone bills. Also many tenants do not want to see the money only going to those who are already on Universal Credit. There was strong support for people who have never needed help e.g. those who have lost their jobs through the pandemic.

*Chris explained that there has been an increase in people who need to claim Universal Credit through job loss. As there is a delay in receiving the first payment, the fund could be used to grant a one off payment until someone*

receives their UC. To carry someone through until their first new wage packet, e.g. those going into monthly salaries who won't be paid for several weeks. Top up payments may also be granted for food, mobile phone credit or travel to and from interviews or a place of work. Chris continued that if you are looking for a job, having no credit on your phone can make this a difficult task.

Chris also mentioned that often, a simple enquiry from a tenant on one aspect of their tenancy, can be expanded to reveal a host of other difficulties they are experiencing – the 'can of worms' effect. For example, someone struggling to pay their rent, may also have other issues behind the scenes. By asking the right, considered questions, it is often the case that a tenant will reveal the true extent of their anxiety and vulnerable circumstances. In these cases, you need to have access to a raft of solutions, outside agencies and support, and also flexibility in the top up funding you can provide. The kind of scenarios encountered in the team are diverse and very variable from tenant to tenant.

A further example given by Chris was that if a tenant needs to replace essential white goods, they may defer on their rent – creating anxiety. They may then purchase second hand items which are unsafe or faulty, or look to an illegal money lender for a loan. Hence an increase in stress and the beginning of a downward spiral in their mental health. The Welfare Fund could provide money to purchase items such as these and prevent the undesired circumstances from occurring.

- All present could understand how this can happen, but were keen to understand how it will be ensured that those asking for help are genuinely in need of it. Serious concerns were raised that people will 'scam' the system – claiming for support and items that they can actually afford – how can this be prevented?

Kenna responded that this is clearly a high priority, and that WCC will be looking to other organisations to see how they are approaching the same issue. There will need to be stringent policies and procedures, and means testing where applicable. Equally any ideas from tenants to ensure the system is robust and can identify fake claimants are encouraged and welcomed. Kenna continued that it is important to understand that the Welfare Fund is not intended as recurrent funding for an individual or household. Personal accountability is expected and encouraged, by giving tenants the tools to run their own budget effectively, and take the necessary steps into employment or accessing support. This is all part of the whole service provided by the TS Team but it does take expertise to provide this.

- Tenant Involvement asked how will purchases for items such as school uniform be made? Will tenants receive a cash payment and if so, how will you ensure it is spent on the specified item?

*Amber responded that various methods will be used. Some examples given; the purchase of white goods and similar items, would be made directly by WCC through direct payment to the supplier. For items such as school uniforms, they would look to purchase vouchers from a specialist supplier. Tickets for transport can also be purchased directly, per week or month, for bus and rail.*

- One tenant asked if the fund could extend to items such as curtains? They explained that this may seem trivial. But a home with bare windows adds to a feeling of vulnerability, and providing curtains enables a tenant to feel privacy within their home.

*Amber responded that this is not a trivial concern, and that basic furnishings enable a tenant to feel more secure and relaxed in their home. Amber continued that items such as these are being considered under another project at the moment.*

- The same tenant continued that those living without gas or electricity would really benefit from a top up payment to get these running again. As a cold home, without lighting or heating is a very depressing environment.

*All agreed that this is a perfect example of how the fund could be used to improve a tenant's experience.*

- One tenant asked if transport provision for rural areas would be included? For locations with limited bus routes for example. They added that this can be a problem for those who are vulnerable and on a limited income who need to get their children to school or attend hospital appointments etc.

*Amber answered that this provision would come under ad-hoc support, as travel has been listed within this criteria. The team would first look to see if any options already existed e.g. volunteer groups or local taxi firms providing travel assistance, so that money was not spent unnecessarily.*

## **Mental Health and Social Isolation**

- One tenant asked if the early morning welfare call to vulnerable older tenants could be reinstated.

*Amber explained that this has been in place throughout the pandemic. The Sheltered Housing Team have a list of tenants they call on a daily or weekly basis depending on the need of the individual. Anyone who needs this support can be added to the list.*

- Another tenant asked if the Common Rooms (once safe to reopen), could be used to host local groups who provide activities that encourage socialisation. The

tenant had some contacts which they thought would be useful in regards to various interests.

*Amber replied that yes, this is definitely possible and a survey regarding interests and activities will be sent to Sheltered Tenants very soon to address this. Amber also stated that the reopening of common rooms is dependent on the government roadmap as we move out of lockdown, and WCC will be following the set guidelines and timelines.*

- Cllr Learney was keen to know of any ideas to help combat loneliness, and suggested a free coffee cart in a local venue as an idea. Would this be something that would work?

*The Chair responded that prior to the first lockdown, she and other tenants had hoped to start a regular coffee 'drop in' for anyone who wanted to meet new people and chat. This idea had been planned for a common room on a weekly basis, and it wanted to cater for anyone suffering from loneliness and isolation. Not just tenants, and not just the older generation. The Chair said she hoped this could be started once it was safe to do so. General encouragement for this idea was given by all, and anything that would bring people in the community together in a warm and welcoming way.*

- One tenant had concerns that those who had a leaning towards alcohol or drugs, have become more reliant on these during lockdown. Were there any ideas to get people out of their homes once safe to do so?

*Kenna agreed that isolation is leading some people to become depressed and that alcohol and drugs can become a prop. Encouraging people to walk and be out amongst nature is an important factor, to get fresh air and exercise. As such, WCC are looking at organised group walks where tenants can meet others and interact. Also looking at local events or activities where WCC can link up will be useful. Anything that eases stress and reduces isolation in a healthy way will be considered.*

- One tenant stated that it is very hard for people to come forward to ask for help. Especially if they have never needed to before. Either for financial or emotional support. They wanted to know how tenants will know that there is help available.

*The other tenants and Officers agreed with this, and acknowledged it can be very difficult to take the first step in seeking support. Amber and Kenna confirmed that any new service would be advertised in various ways. Via the internet, tenant magazines and also through partnership agencies as well to get the message out there. It is likely that other agencies would also make referrals too, once they were aware of what was available.*

### **Final Questions**

- One tenant asked if any other parts of the Housing Service will suffer or diminish as a result of the £0.5 million becoming available to tackle hardship?

*Cllr Learney responded that definitely not. Nothing else has been impacted or deferred in order to make this funding available. The HRA balances are in a healthy state, and it is felt that making additional provision for those in financial hardship as a result of the pandemic, is the right thing to do.*

## **APPENDIX**

### **Feedback received in response to the briefing, (from tenants not attending meeting).**

1)

Thank you for sending the info, a good read and a huge task.

My concern would be that the help available reaches the right people. Genuine people, genuinely going through a hard time due to the current crisis - these are likely to be people who haven't had to ask for help before and are reluctant to admit they are struggling - both financially and with mental health.

Looking at the Welfare Fund, where people are in short term trouble and not in receipt of housing benefit, would some sort of 'rent break' be feasible? When we had a 48 week rent year, those rent free weeks were a great help to tenants needing a bit of a catch up.

Although I think it's great that WCC as a landlord wants to support tenants and I understand that the money involved is coming from the council housing account. However, as a council I think WCC should be offering this service to all council tax payers, not just council tenants who are already, let's face it, privileged in that they pay a lot less rent than those privately renting. I can't imagine any private landlords showing this amount of empathy towards tenants or for that matter mortgage lenders. It isn't just council tenants who are struggling - and where non-council people lose their homes they may well come to WCC looking to be housed - so some sort of help for them too might prevent future homeless problems.

Just one last observation - the problems outlined in the statement are happening now, so whatever is decided in the way of supporting people, it needs to be put in place without a lot of dilly dallying and excessive talking about it. It is just that there are times when I do feel that the council (as a body, not individuals) spends more time talking than 'doing'.

*Involved Tenant, Kings Worthy – by email to Tenant Involvement*

2)

As I don't have access to the criteria for people able to claim from Food Banks etc and other supporting organisations i do know some people feel so are taking advantage of the system. But I most certainly support projects that help people get back into employment.

Financial support if required to support families with need of course but must be those in proven and documented evidence that this is so...(as I know rightly or wrongly it causes resentment by some of hard working people &...pensioners).

With regard to taking on more officers and framework set up sounds good providing the salary reasonable and the outcomes monitored.

Digital inclusion - most certainly and getting in contact with the elderly who are more likely \*include myself\* isolated... and need to be reconnected with the outside world 🌐 and need tutor's with an individual/personal plan set up for pensioners on an individual basis. They like many don't have computers and other IT only radio...tv...with mainly only the BBC/ITV channels.....need a little kick start possibly.

School uniforms costs if are after serious tactful enquiries/requests as I know from my experience as a child 50/60" most important to make the child feel inclusive in the school & without it a child can feel stigma...and is upsetting to the individual.

Any help extra support to the Elderly who feel isolated and have no family( & not in sheltered accom) in flat's/High Rise and such like housing ...that rightly or wrongly frightened by the increase in anti-social behaviour and lack feeling if they do complain only lip service given and frightened they not protected from repercussion/violence...

*Involved Tenant, Winnall by email to Tenant Involvement*

3)

Noted that in the tenancy sustainment service 2 new officers would increase the service by 100- 120 clients that equals roughly 1 per officer per week ... hardly a full time job !!!! Way to much money is being proposed for administration

How are those in real need going to be sourced, after all those on benefits are already being given , what the government says is enough to live on, so that only leaves those that "fall through the cracks"

What is the plan for accessing people needing help, is it going to take into account smoking, drinking, posh cars, up to date electronics etc. ( i might even mention those that on benefits spending on tattoos !!!!)

On mental health would it not be better to give a grant to solent mind as they already set up to help rather than the council going alone, same goes with citizens advice for money matters

Having been in charge of welfare for a local charity I am concerned about "on the spot" decisions as i have had personal experiences of the "wool being pulled over my eyes!" with with expensive luxury products and sometimes incomes "hidden from view"

*Involved Tenant, Winnall by email to Monica Gill*

4)

1. Tenants on furlough or have lost jobs due to pandemic.
2. Tenants who need support for loneliness, mental health due to isolation.
3. Not to be used for people who are claiming Universal Credit.
4. How would you find out who would qualify for help.
5. Would tenants be notified of the Welfare fund?
6. For those who qualify how would this be administered?

*Two Involved Tenants, Abbotts Barton – by email to Monica Gill*

**Other Comments expressed via telephone to Monica Gill – 7 Involved Tenants:**

- Those spoken to are not keen on nearly £250k being spent on new staff and outside agencies, they feel this should come out of a different pot, otherwise it will reduce the amount of help for tenants by half.
- Do not think those on Universal Credit should benefit.
- Think money should go to tenants who have lost jobs, been on furlough.
- Digital help would only benefit those who already have the equipment and access to broadband, (one tenant said they already know of someone who cancelled their broadband because they couldn't afford it).
- Nothing in briefing on how they intend to determine who is suffering hardship.
- A couple didn't think the money should provide furniture or white goods.
- Everyone feels that the funds should go to pay things like utility bills, phone bills etc., And help with school clothes and school meals,

- All feel the task will be difficult identifying those in most need, and WCC need to get on with it and not dither or delay.