

# How housing associations are supporting tenancy sustainment and income collection through the coronavirus crisis

26 August 2020

## Summary

The coronavirus crisis has been a catalyst for change in the way many housing associations have approached resident rent arrears, income collection and working with residents around their tenancy conditions.

Housing associations have been helping residents access benefits and other support to alleviate financial hardship, and have changed the way they approach income collection by removing references to enforcement. This has led to increased resident engagement.

As a result of this positive experience, many housing associations are looking to retain this way of working even once the crisis has subsided and eviction proceedings resume.

Housing associations have been supporting tenancy sustainment and income collection through the coronavirus crisis, by:

1. Making commitments to support residents and working flexibly.
2. Making sure people get the financial help available.
3. Using trauma-informed/person-centred approaches and expectations about rent payments.
4. Implementing culture change and staff training.

This briefing contains more information on each of these, and covers how housing associations have been working to keep communities safe. It includes case studies throughout to share practical examples of how this work has been done.

## Introduction

Housing associations are not-for-profit social landlords that provide homes and support for around six million people all around England. They have been working closely with residents throughout the coronavirus crisis, supporting people who are experiencing hardship because of job losses and reductions in income.

At the start of the crisis, housing associations pledged that no one would be evicted from a housing association home as a result of financial hardship caused by coronavirus. Housing associations have since renewed [this pledge](#) prior to the end of the evictions ban on 20 September to support residents at a time when they may be particularly worried about their income.

During the crisis, housing associations have been helping residents access benefits and other support to alleviate financial hardship. They have also changed the way they approach income collection and offer support.

In particular, housing associations are having to work in a new environment, with staff based at home and face to face contact extremely limited. There were initial concerns about how this would impact residents, particularly residents who may need more support, and the need to contact people to check how they were managing. However, housing associations have found new ways of engaging and maintained high levels of resident engagement. So much so that many housing associations are considering which of the new approaches to retain to keep up the levels of engagement established throughout the crisis.

This briefing explores how members are supporting tenancy sustainment and income collection through:

1. Housing association commitments and working flexibly ([skip to](#)).
2. Making sure people get the financial help available ([skip to](#)).
3. Trauma-informed/person-centred approaches and expectations about rent payments ([skip to](#)).
4. Culture change and staff training ([skip to](#)).

It also covers how housing associations have been working to keep communities safe ([skip to](#)).

Each section includes case studies or examples of different approaches to show practical examples of how this work has been done.

# 1. Housing association commitments and working flexibly

To support residents through the coronavirus crisis, the housing association sector has made [three public commitments](#):

- Keeping people secure at home
- Helping people to get the support they need
- Acting compassionately and quickly where people are struggling

Even before the crisis, housing associations regularly demonstrated their commitment to supporting residents experiencing hardship, by reducing evictions and not evicting anyone who is working with their landlord to get back on track. This is one of the [Homes for Cathy commitments](#): not making any resident seeking to prevent their homelessness, homeless.

Our sector understands that evictions can be incredibly damaging for the person involved, particularly for children, and overall lead to an increase in costs. For both these reasons, evictions are always a last resort for housing associations.

## Case study 1 – Broadland

Broadland housing association made a commitment not to evict people because of coronavirus but already had a no evictions policy. Since starting this policy, they managed to reduce evictions due to rent arrears from 18 to 3 last year. During this time, rent arrears reduced slightly.

Where tenants positively engage, Broadland commit to doing what they can to support them, including the potential to freeze arrears – subject to regular reviews and rent being paid in the future. When circumstances improve, a sustainable repayment plan is agreed.

Broadland's aim is to enable people to stay in their homes. With their no evictions policy, they are seeing a reduction in people leaving, as they are happy to put in place a repayment plan and are finding that supportive. Rent is still due but Broadland are being mindful of the circumstances. In addition, as a natural extension to their approach to rent arrears, they have not refused any nominations on affordability grounds.

Many housing associations are working with residents to understand how they can help them. This can include flexibility around collecting rent where that would make a difference to the resident or using affordable repayment plans.

## 2. Making sure people get the financial help available

Given the difficulties created by the coronavirus lockdown, many housing associations are now seeking to future-proof tenancies in preparation for anticipated challenges for people when the furlough scheme ends. Even before the crisis, many social housing residents were in precarious work or self-employment and the situation became even harder for them during lockdown. The crisis has seen a record increase in Universal Credit claims.

The main areas that housing associations are working creatively around are personal finances and mental health. An increase in mental health needs can be linked to subsequent rent arrears. Many housing associations redeployed staff, who could not do their usual jobs in lockdown, into roles that involve giving benefits and debt advice. Housing associations are speeding up referrals for grants and benefits to support their residents.

Some housing associations had already developed increased tenancy support before the coronavirus crisis, as part of their ambitions to prevent homelessness.

### Case study 2 – Hyde

Successful Tenancies is Hyde's homelessness prevention service, working with residents who are at risk of failing their tenancies. It consolidates four specialisms – money and debt, welfare benefits, health advocacy, and employment support into one service. The aim is not only to resolve the immediate issues that are putting the resident's tenancy at risk, but also to improve their quality of life and raise aspirations, and above all increase the resident's resilience towards future crises.

Working across local authorities, the team has developed a network of colleagues in partner organisations who they can call on to support Hyde residents at risk of eviction. The team's work is also supported through a grant programme funded by the Hyde Charitable Trust where residents can access grants for goods and services that will help them stay in their home and prevent use of high-interest credit.

The coronavirus crisis has provided an unprecedented challenge in preventing future homelessness, however the agility of the Successful Tenancies model has enabled Hyde to offer a comprehensive support package for customers affected, including:

- In-house specialist welfare benefit advice, ensuring that residents apply for the most appropriate benefit.

- In-house FCA-regulated money and debt specialists delivering income maximisation and debt advice service.
- All residents who disclose job loss due to coronavirus are fast-tracked to in-house employment support.
- A health advocacy service assisting residents in need of health and social care services to cope with the impact of lockdown.
- An extensive grants package focused on short-term crisis assistance (unpaid utility bills, replacement white goods, etc) to prevent build-up of priority debts.
- Bursaries for purchasing computers to aid job search, home schooling and studies.

Hyde has also implemented several initiatives behind the scenes to ensure residents can access the right advice and support:

- Welfare specialists have designed and delivered 'coronavirus and benefits' training to front-line staff to help them identify customers needing specialist advice.
- Their interim escalation process redirects cases that would otherwise have gone to court to their specialist benefit or debt advisers, depending on circumstances. They now work intensively on finding a debt- or income-maximisation solution in the 'breathing space' before court activity resumes.
- Collecting real-time feedback from staff and customers to analyse need and experience, which helps us to tailor their advice and support offer.
- Running comprehensive data analysis of rent payment trends, to identify high-risk customers as early as possible and focus preventative work where it is most needed
- Increasing the number of specialist welfare and debt staff in anticipation of greater need from September.
- Since lockdown, 450 customers have received specialist case work, with projected financial gains to those receiving assistance in excess of £700,000.

### 3. Trauma-informed/person-centred approaches and expectations about rent payments

Housing associations have reported that, while evictions have been suspended, they have been learning from the positive experience of engaging with residents outside of the formal legal process. They have shifted the tone of their communications to language around support and have seen resident engagement rise as a result. Some housing associations had already taken steps to do this before the crisis, but others have done so in response to the coronavirus crisis. Many have said that they will not return to the way things were done before and have committed to continuing to reduce evictions.

## Case study 3 – Curo

Curo recognises the importance of effective and efficient rent collection as it is critical to allow them to achieve their strategic priorities. Curo ensures that their customers understand and fulfil their payment obligations and are supported to do so.

As part of this, they support customers to submit and manage benefit claims, provide money management, debt and benefit advice, and respond to customers who are in arrears in a way that is transparent, fair and positive.

Curo ensures that their staff know how to deal with circumstances such as bankruptcy and relationship breakdown, and how these affect rent payment and liability. As part of their commitment to equality and diversity, when taking steps to recover rent arrears they always consider the impact on physical and mental health, and now the impact of shielding or self-isolating, on each individual.

Curo also recognises the business case for avoiding eviction, as effective rent recovery is more likely if the tenant stays in their home. Their objective this year was “zero evictions into homelessness”. Their new target is to work on the basis of not referring cases to court and trying to avoid it all together, something which they will continue even when things are back at the ‘new normal’.

Curo’s policy and procedures on social debt were also updated to include an addendum on coronavirus: Curo commits not to evict anyone as a result of financial hardship caused by coronavirus. They will not serve notices unless they can display a “very good reason”, instead they will focus on supporting customers to access help to manage their finances and prevent debt escalating. Curo will refer a customer for support where they appear to have income problems caused by coronavirus.

Arrears repayment plans are usually calculated following completion of an income expenditure form, but Curo have become much more flexible about this and, in cases where the arrears are low, if the customer can only afford a small amount then they will accept it. They have also given added emphasis to ‘breathing space’, where customers pay nothing on their arrears, provided the ongoing rent is being paid, for up to three months. Where they do an income and expenditure assessment, they also ask permission for a credit check to address any underlying issues, and refer to money advice if needed. Often this is when they implement breathing space.

## Case study 4 – SHAL

SHAL's Housing Officers do everything from supporting people to pay rent, to supporting people with disabilities, tackling ASB, safeguarding, letting homes and creating communities. Their team works in a trauma-informed way and takes a holistic approach. This means they are aware of the feelings all of us have of feeling overwhelmed or unable to come to terms with our experiences, and sensitively explore the impact of this with the people they are with. While they are talking about rent, food or bills they might hear disclosures of abuse or mental ill health and will give people space to talk.

SHAL haven't evicted anyone for rent arrears since 2016. They understand that there are drivers of debt – relationship breakdown, domestic abuse, change in employment or family circumstances. These can be traumatic and SHAL aim not to retraumatise people by the way they respond. They start from the premise that people want to pay their rent but something is preventing this and they seek to find out what that is. To do this they build relationships, and do all they can to help people find ways out of debt, including accessing funds to reduce the rent.

SHAL have been working with Universal Credit for four years and collaborate with the DWP and other services in the area. Before lockdown, a third of their tenants claimed Universal Credit – by June, an additional 9% of tenants needed to claim. SHAL contacted every tenant to monitor their circumstances and see if they needed help. Their Housing Officers help people navigate the new system. Many of the 9% who had to claim post-lockdown were first-time claimants and some found it very difficult, especially if they did not have laptops or access to WiFi. Laptops are being given to vulnerable families and SHAL are working with the DWP to innovate and respond to problems as they arise. Almost one in three new claimants got an Alternative Payment Arrangements, and SHAL claimed Direct Housing Payments from the district councils in 1 in 10 cases with an average of £644 awarded.

SHAL have seen an increase in anti-social behaviour – not from their tenants but from other families towards their tenants. These are stresses which people face alongside paying the rent and SHAL take these into account in terms of their approach. SHAL were an early adopter of [Together with Tenants](#), launched the SHAL Community website and put together a lockdown newsletter and Facebook page to build an even greater sense of community. SHAL also work in partnership with the County and District Councils, CCG, PHE, NHS, police, adult and children's social care, homelessness services and the voluntary sector with a focus on children, families and young people.

SHAL have continued to work with people who are struggling and issued foodbank vouchers (350% increase) to make sure people have food, as well other things like activity packs for children.

## 4. Culture change and staff training

Many housing associations have focused on an organisational culture change towards working supportively. To achieve this they have retrained income collection staff around empathy, trauma and mental health. It has been important for staff to understand the link between mental health and financial difficulty.

Many housing associations have seen better resident engagement as a result and want to retain this level of engagement. Some have rewritten their arrears policy, many modelled on [the NHF sector statement](#).

### Case study 5 – Sovereign

Sovereign have moved their whole rent team into resident support roles. They have retrained 75 officers to support residents who are struggling with a drop in income, supporting them one-to-one to apply for the right benefits quickly or find work in partnership with local supermarkets. Sovereign are no longer chasing any resident for rent but proactively reaching out to residents to offer support if payments are missed. They are working with each resident and their situation.

## Keeping communities safe

The coronavirus crisis has driven people indoors and transformed the way that social landlords work with communities, as well as increasing the pressures on those communities. Legal powers have changed and housing associations have forged new partnerships to tackle emerging issues and ensure community and resident safety.

The suspension of possession proceedings has meant that social landlords have not been able to deal with severe anti-social behaviour in the usual way. The increase in domestic abuse incidents and the fact that housing association staff could no longer visit residents' homes has meant that dealing with this issue has called for creative responses and partnership working.

Despite these responses, the NHF knows it will be necessary for possession proceedings to resume to be able to deal with the most severe cases of anti-social behaviour (ASB) and domestic abuse, and we are working to put this point of view to the government. The updated [landlord and tenant guidance](#) outlines the legal remedies available for landlords and residents when dealing with anti-social behaviour in rented properties during this period.



## **Housing associations' changing response to domestic abuse has included:**

- Assessing all contacts with residents through a domestic abuse lens, for example:
  - When making a call about picking up a residents' prescription, paying attention to noise in the background and asking the resident if they are safe.
  - When conducting a coronavirus tenancy breach investigation, assessing whether the resident has been coerced into the behaviour (coercive control).
  - Looking at ASB calls to identify whether they are signs of domestic abuse.
  
- Better information for staff and residents, for example:
  - Including information about domestic abuse and local support agencies in staff guidance.
  - Making information on how to report domestic abuse easily accessible on the housing association's website – for accessibility and privacy and for use by survivors and neighbours.
  
- Letting neighbours know to report noise or suspected domestic abuse to their housing provider, and trying to raise awareness and campaign with the community so neighbours and the local community might make the housing provider aware of a case.
  
- Use of technology, for example:
  - Using noise apps to allow neighbours to record noise and report it to the housing provider – this could be the trigger for the housing officer to investigate suspected domestic abuse.
  
- Multi-agency working around victims and perpetrators, for example:
  - Agreeing that the police will inform the housing provider when a domestic violence protection notice (DVPN) has been issued and the perpetrator has been temporarily removed from the property, allowing the housing provider to support the victim.
  - Agreeing with the local authority that perpetrators removed through a DVPN will be treated like rough sleepers and provided hotel accommodation, so they are not tempted to return to the survivor.

## Housing associations' changing response to anti-social behaviour has included:

- Stronger partnerships with the police, for example:
  - Introducing temporary orders e.g. Public Space Protection Orders.
  - Using injunctions.
  - Working to 'design out crime' in physical spaces.
- Connecting with residents, for example:
  - Moving people quickly into empty homes when they were at risk.
  - Increasing wellbeing calls, focusing on those who the housing provider has engaged with recently
  - Assessing risk for residents, offering more contact if needed.
- Use of technology, for example:
  - Replacing physical meetings with online meetings, making it is easier to bring various agencies together on the same call and easier to progress cases.
  - Mediation can be more successful via a video call: residents have not shied away from them because they no longer need to be in the same room as the person they have a dispute with
  - Using CCTV images or trailing social media to investigate breaches.
- Improving access to information, for example:
  - Interpreting new legislation quickly.
  - Using a script for call centre staff so customers can get the right information quickly.

## Conclusion

Housing associations are committed to residents safe, keeping vital services running, and helping communities to cope and recover.

The coronavirus crisis has been a catalyst for change in the way many housing associations have approached resident rent arrears, income collection and working with residents around their tenancy conditions. In many cases removing references to enforcement, made even more relevant because evictions have been suspended, has led to increased resident engagement and in some cases has seen rent arrears reduce.

As a result of this positive experience, many housing associations are looking to retain this way of working even once the crisis has subsided and eviction proceedings resume. In fact, many housing associations had already adopted this type of approach as part of their commitment to reducing evictions and preventing homelessness.

However, there remains a need for robust handling of severe anti-social behaviour and domestic abuse cases where the creative approaches to preventing evictions taken during lockdown cannot resolve the issue.