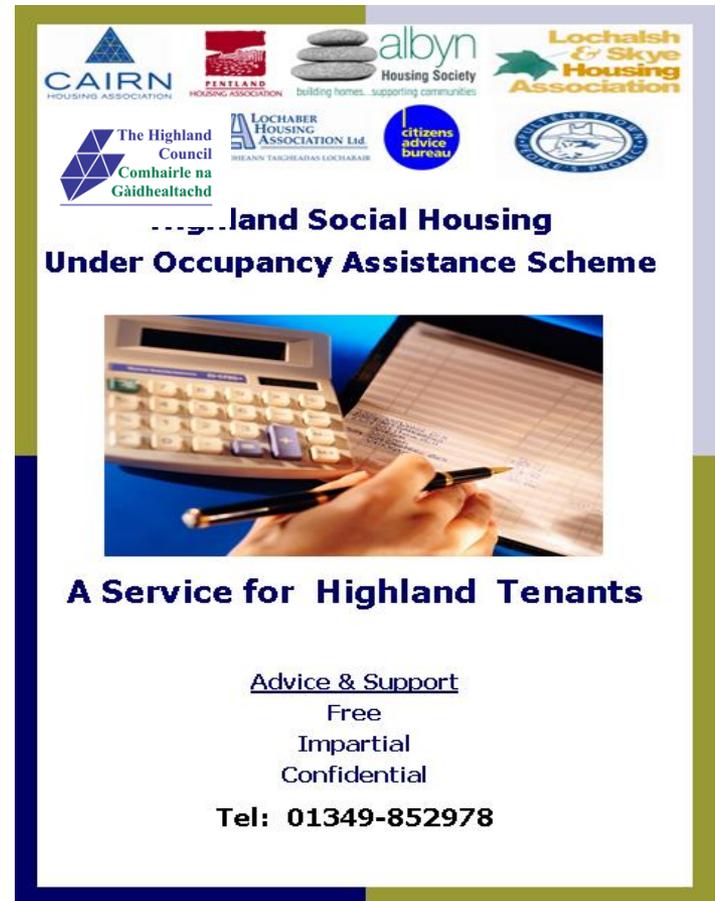


Making Advice Work

Highland Social Housing Under Occupancy Assistance Scheme

Helen Barton
Customer Services Director
Albyn Housing Society



CAIRN HOUSING ASSOCIATION
PENTLAND HOUSING ASSOCIATION
Lochalsh & Skye Housing Association
The Highland Council
Comhairle na Gàidhealtachd
LOCHABER HOUSING ASSOCIATION Ltd
citizens advice bureau

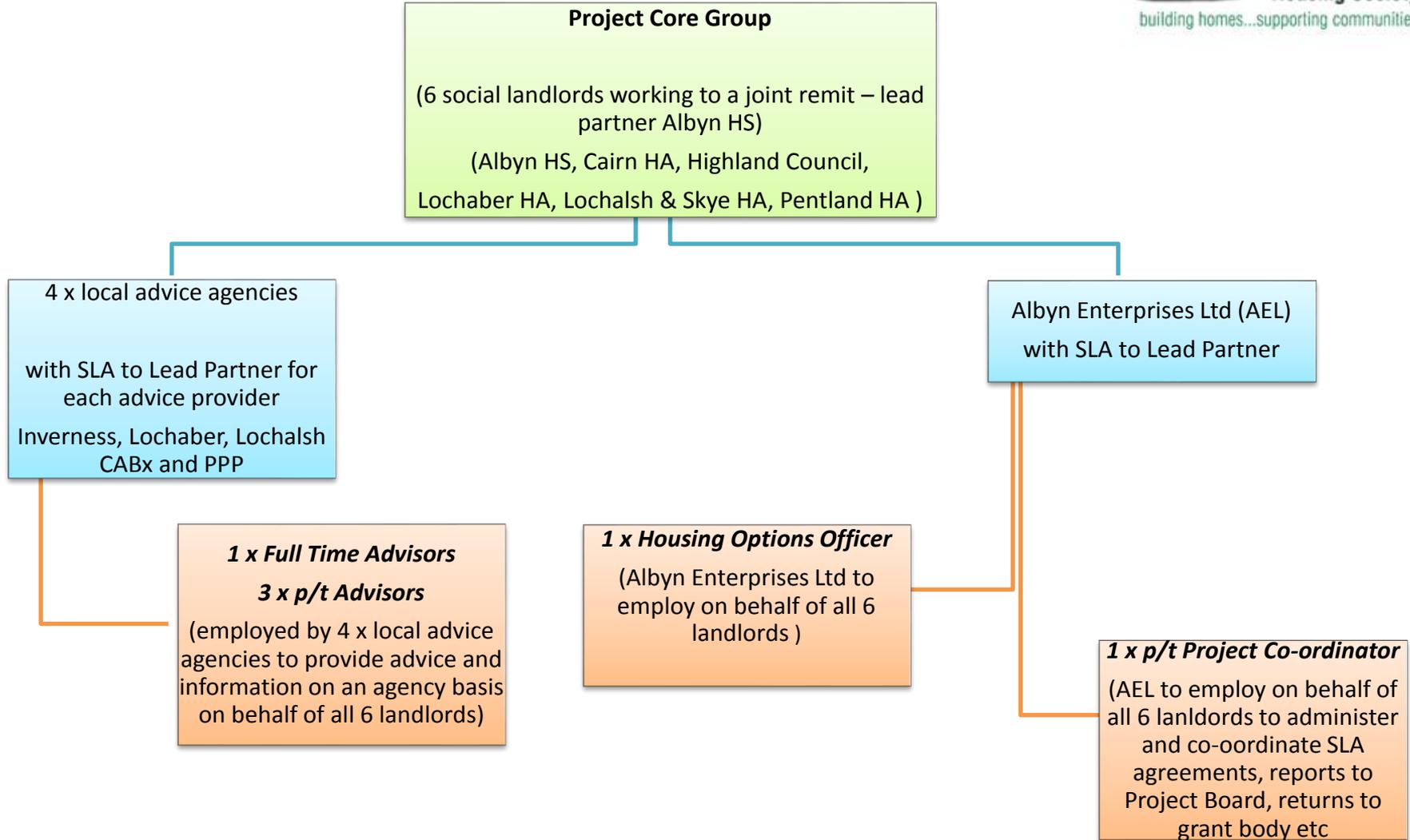
Highland Social Housing
Under Occupancy Assistance Scheme

A Service for Highland Tenants

Advice & Support
Free
Impartial
Confidential
Tel: 01349-852978

Overview

- Funding of £210,000
- Fixed term to March 2015
- Advice for social housing tenants affected by welfare reform changes
- Pan-Highland, all 6 landlords and 4 advice agencies as partners
- 4 x part time and 2 x full time posts



Project Aims

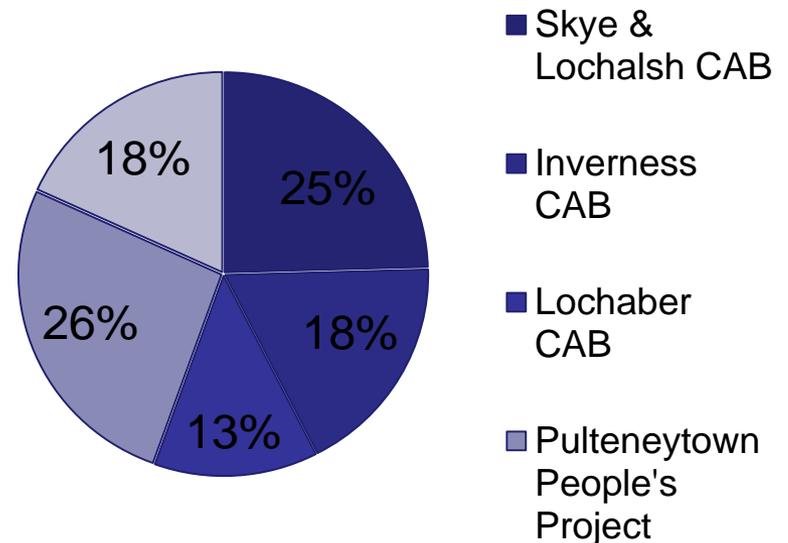
To provide a comprehensive package of support and advice to social housing tenants affected by “Social Sector Size criteria” and to deliver debt and housing options as appropriate

One stop shop for holistic advice – debt management, financial advice, employability and housing options, accessing on-line services

Referrals to Date

	Total referrals to Partners
Skye & Lochalsh CAB	85
Inverness CAB	62
Lochaber CAB	45
Pulteneytown People's Project	91
Housing Options Officer	63
	346

Total referrals to Partners



Welfare Outcomes

✓ Assistance with benefits

- received expert advice 41
- help with completing claims 35
- benefit applications successful 31
- backdated benefits received 8



- ✓ Debt management plans arranged 41
- ✓ Client income maximised 19
- ✓ Client been able to remain at home 37

Housing Options Outcomes



25% referred tenants have moved or have received an offer of more suitable accommodation.



25% have been supported to sustain their existing tenancies through project intervention.



50% are live cases who have been assisted to explore options, apply for transfer, maximise points and advertise for exchange but who have not yet been made an offer or found the right exchange match.

62% all live cases have a need for accessible housing

36% of recent referrals have been for overcrowded tenants.

We have assisted almost 100 mutual exchange applicants to advertise online

Some facts!

Facebook ads have generated the most interest when seeking exchange matches.

All of the tenants who have moved so far believe they made the right choice!

Case Studies – House Exchange

Mr Ross was really delighted having successfully moved home after assistance through the project to sign up for house.exchange.org.uk. A suitable match was identified within two weeks with the tenants moving 6 weeks later.

Both tenants were pleased at the ease of this process and are now benefitting from housing that better meets their current needs.

Mr Ross feels so much happier that he is now living in the same area as his family in a smaller home where he no longer needs to worry about meeting the cost of his extra bedroom.

Case Studies – Income max.

A tenant who cares for her 15 year old brother approached the project money adviser. She was trying to maintain her tenancy and meet all outgoings from a low wage earned from part time work leaving insufficient income to pay the bills. Her partner who had been helping with some of the bills moved out and she was left unable to pay the rent. Very quickly the rent arrears began to escalate leaving her at risk of losing her tenancy.

Assistance was given to claim for Housing Benefit, Working Tax Credits, Child Tax Credits, and Discretionary Housing Payments. Backdated payments were awarded which greatly reduced the rent arrears and a manageable payment plan was set up to pay the balance.

Case Studies – Relocation

Mrs Morrison wished to relocate from Invergordon to Fife. Her health had deteriorated and it was important to be close to her family for support. Applications were made for sheltered accommodation and an offer of housing very quickly received.

The project assisted with funding applications to cover removal costs and extra housing benefit was sourced to meet the rent overlap between tenancies.

Case Studies – Managing Debt

Mr Turner was facing eviction after his rent account went into arrears of £3,500. The project money advisor assisted by accessing backdated housing benefit and helping to reach a payment agreement with his landlord.

Eviction proceedings were halted with Mr Turner's housing situation stabilised and his income increased.

This tenant no longer faces homelessness.

Case Studies – Lodgers

Miss Cameron was considering the letting of her spare room to a lodger but was unsure how this could work and whether she would be any better off. Assistance was given to complete lodger application forms and the possible effect on income explained.

This has been a good solution for Miss Cameron who no longer needs to worry about finding extra money to cover the cost of her spare room. In addition to this, her friend has avoided the need to present as homeless .

Added Benefits for Landlords



- Access to energy advice
- Application for Transfers and Exchange sites made
- Referrals for money advice
- Larger properties freed up for overcrowding cases
- Successful welfare fund applications
- Assessments for adaptations
- Access to sheltered housing
- Financial gains for landlords – arrears reduced

Emerging Issues

Strategic

- Externally driven government policy implementation fluid and unpredictable
- Discretionary Housing Payments increased
- The Referendum & shifting political scene

Practical

- Shortage of accessible housing provision
- Keeping up referrals across all partners and areas
- Remit broadened to best use capacity available – wider welfare reform and also overcrowding

Moving Forward

- Preparing our exit plan and / or project extension
- Scope to align with other support projects to get all tenants ready for broader welfare changes and UC roll-out
- Developing pro-active approaches with learning from live site experiences
- Exploring scope for broader housing options approaches

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