

BACKGROUND

Our current Corporate Strategy, 'Building Better Futures' is our commitment to delivering our unwavering mission to be a top performing Housing Association (as measured by our customers, colleagues and stakeholders) that improves the quality of life for our customers and our communities. With homes rather than housing mattering more now than ever we are committed to helping West Norfolk residents access the quality homes and opportunities they deserve.

Within the strategy we seek to 'Create Homes, Communities and Local Spaces to be proud of', in many ways not least through focusing on preventing tenancy breakdowns and homelessness. Our Tenancy Sustainment Plan was born from this commitment and focuses on five key themes:

- Universal Sustainment
- Targeted Sustainment
- Crisis Prevention and Relief
- Recovery
- Move on

In November 2021, a rent increase in line with the Regulator's Rent Standard, CPI +1%, was approved for rents in 2022/23. With CPI in the September previous being 3.1%, April's rent increase will be the most significant that customers have seen in a number of years.

With this increase being compounded by several other cost of living increases, it is anticipated that being able to meet the financial demands of running a household may prove additionally challenging for an increasing number of our customers in 2022/23.

In response to this, our Rent Increase Support Plan seeks to provide specific and targeted support and guidance to the customers most likely to be effected.



WHO DO WE EXPECT TO BE AFFECTED?

Those tenants in receipt of either full Housing Benefit or Universal Credit will not be impacted by a rent increase and their rent will continue to be covered in its entirety whilst their circumstances remain the same.

However, any increase in rent will affect all working households, albeit some more than others. The rent increase, alongside other increases in household bills, will result in a reduction in disposable income within a significant number of households. Many of these households may also observe a shift from a positive to a negative financial budget, where their outgoings start to exceed their income.

Factors such as household income, outgoings, debts and the make-up of a household all

play a part in determining those tenants who are at an increased risk of being impacted by the rent increase in April 2022.

It is anticipated that customers most affected by this year's rent increase will be:

- those in full or part-time employment with no Housing Benefit/Universal Credit;
- those in full or part-time employment with small 'top ups' being in place for either Housing Benefit/Universal Credit, i.e. where most of the rent is paid from earned income; or
- those working on zero hour contracts with fluctuating working hours that make budgeting a challenge.

HOW CAN WE SUPPORT THESE CUSTOMERS?

To complement the overaching principles of the Tenancy Sustainment Plan, a range of activities specifically aimed at engaging with, and supporting, those most affected by the rent increase will seek to reduce the impact on all concerned. This Rent Increase Support Plan will seek to deliver the following aims:

- ensure all customers know how to access support if they are concerned about the payment of their rent;
- provide tailored and specialist support to those most affected to help ensure tenancy sustainment;
- increase the knowledge of how, via our Tenancy Support Fund, we can assist those most affected:
- use our customer interactions to understand, and to help to improve, their financial position; and
- minimise the number of tenancy failures.

In achieving these aims it will also help to maximise income and reduce the financial risk associated with a reduction in rent collection through non-payment.

This plan contains a number of actions aimed at promoting the tools and services that can support tenancy sustainment, specifically focussed on targeting the groups at increased risk. In doing this we can help to inform and support the wider tenant base whilst providing tailored and specialist support to those who need it most.

As well as sharing the Tenancy Sustainment Plan's cross-cutting themes and many of its aims, the Rent Increase Support Plan specifically aligns with the Universal Sustainment and Targeted Sustainment sections of the Tenancy Sustainment Plan; as its purpose is to provide early intervention.



AWARENESS

- a) Provide all customers with clear information about the rent increase and support options for those in need.
- b) Complete refresher training to frontline employees to ensure all have a thorough understanding of the Tenancy Support fund, how to refer and what type of support can be offered.
- c) Improve the content on our website to make our offer regarding support and advice clear to all.
- d) Promote the Tenancy Support Fund to all customers, especially those who are not in regular contact with our services.

TARGETED INTERVENTION

- a) Develop a scheme of tenancy reviews to be completed either by telephone or face-to face to ensure that contact is made with any tenants struggling to pay their rent to establish any support needs.
- b) Complete a targeted communication campaign to raise awareness of support on offer for those customers struggling to pay their rent.



FINANCIAL HEALTH

- a) Complete a campaign to working households to promote the Tenancy Support Fund and to request completion of a money management survey; in order to determine the risks posed to non-payment
- b) Review findings of money management survey and proactively contact all households highlighting a support need.
- c) Provide a mechanism for any households struggling to pay their rent to be considered for the 'Debt Respite' pilot.
- d) Ensure the use of our 'Entitled To' Benefits calculator during contacts with our customers, identifying any households with negative financial statements and either refer to our Tenancy Support team or make a direct request for rent support via the Tenancy Support Fund.

FUEL POVERTY

- a) Develop relationships with agencies who can support our customers with issues regarding fuel poverty, actively promote these and refer any appropriate cases in need of this support.
- b) Develop a targeted campaign to promote the support available to help manage bills, change energy tariffs and access grant support.
- c) Using survey feedback, customer interactions and property information, contact customers most affected by fuel poverty and offer appropriate advice and support.





We will measure the success of the Rent Increase Support Plan and the interventions we make through a mixture of key performance indicators and more tailored quantitative and qualitative feedback from the specific households that we engage with.

Whilst tracking the 'Gross Rent arrears as a percentage of rent due' key performance indicator throughout the duration of the plan will provide an indication of whether the plan has been successful; other more tailored and personalised feedback, of those we interact with during the year, will also be used to establish social value and impact.

A review on the plan's effectiveness will be conducted by the end of September 2022 to establish whether the actions completed meet the desired outcomes of the project. This will enable any amendments to be made or additions to be included to the plan to help achieve the plan's aims being met by the end of 2022/23.



ACTION PLAN

		2	021-2	2	2022-23				
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Lead
	Awareness								
1b + 2b	Written communication to customers (within the annual rent increase notification) to detail FAQs in relation to the rent increase and what support is available			х					Housing Operations Manager
1b + 2b	Update our website to include information about how to access the Tenancy Support Fund			Х					Community Safety Manager
1b + 2b	Promote the Tenancy Support Fund via social media and Streets Ahead to highlight the fund to those not in regular contact with our services				х				Community Safety Manager
2a	Complete refresher training to ensure all those working in Customer and Communities have a thorough understanding of the Tenancy Support fund, how to refer and what type of support can be offered to those impacted by the rent increase			Х					Housing Operations Manager & Community Safety Manager
	Financial Health								
1b + 1c + 2c	Targetted campaign to working households (most affected by the rent increase) to promote the Tenancy Support Fund and to request completion of a money management survey; in order to determine the risks posed to non-payment				х				Assistant Income Managers
2c	Review findings of money management survey and proactively contact all families highlighting a need that either our Tenancy Support services or Tenancy Support Fund could support				Х	Х			Assistant Income Managers
1c + 2b	Provide a mechanism for any households struggling to pay their rent to be considered for the 'Debt Respite' pilot.			х	х				Assistant Income Managers
1b + 2a	Utilise our 'Entitled To' Benefits calculator during contacts with our customers, identifying any households with negative financial statements and either refer to our Tenancy Support team or make a direct request for rent support via the Tenancy Support Fund			Х	Х	Х	х	х	Housing Operations Manager
	Direct and Targetted Interventions								
1b + 1c	Review tenancies with fluctuating monthly balances, which often indicate problems in maintaining a clear rent account, and contact any relevant tenants to establish whether there is a need for support				Х	Х	Х	Х	Assistant Income Managers
2b	Targetted communication campaign to high risk groups to raise awareness of support on offer for those customers struggling to pay their rent				Х	Х	Х	Х	Housing Operations Manager
	Policies & Procedures								
1b	Develop our frontline housing procedures to ensure customers are considered for Tenancy and Indepent Living Skills training with Your Own Place			Х	Х	Х	Х		Housing Operations Manager & Community Safety Manager
2a	Develop Tenancy Support toolkit to broaden the support offered to those in need of financial support			Х					Community Safety Manager

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			2021-22		2	2022-23				Lood
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Lead	
	Fuel Poverty									
1c + 2c	Develop relationships with agencies who can support our customers with issues regarding fuel poverty, actively promote these and refer any appropriate cases in need of this support				Χ			Х	Х	Housing Operations Manager & Community Safety Manager
2b	Develop a targeted campaign to promote the support available to help manage bills, change energy tariffs and access grant support					Х	Х	Х	Х	Housing Operations Manager & Community Safety Manager
2b	Using survey feedback, customer interactions and property information, contact customers most affected by fuel poverty and offer appropriate advice and support					Х				Housing Operations Manager
	Review									
	Complete a review of progress to establish whether actions completed to date meet the desired outcomes of the project (during the middle and end of 2022/23)						Х		Х	Housing Operations Manager

