

Cost of Living Project 2022/23

During 2022, with rising levels of inflation and energy costs, household budgets were facing unprecedented strain which disproportionately impacted those living in our Cambridgeshire homes who were already struggling to make ends meet. With the Autumn Energy Price Cap increase and winter months looming, our involved tenants suggested we be more proactive in contacting our most vulnerable tenants offering support and advice, and, as a result, our Cost-of-Living Project (COLP) was born.

Working with our Housing and Property Services teams, we identified the key cost of living issues faced by tenants which included paying rent, sustaining tenancies, fuel poverty, the effect of black mould and condensation on health and gaining access to boilers for maintenance.

To ensure we approached the right tenants, we used data from our Cambridgeshire Local Assistance Scheme (CLAS) alongside our internal rent accounts to identify the two groups most at risk of financial hardship - young single people (18-29 years) and single parents (18-29 years)

We recruited two part time Money Guiders, with extensive knowledge of support and grant services available in-house, nationally, and within local communities. Their main responsibility was to proactively contact these two groups offering advice on accessing financial support to help with the cost-of-living crisis, with the sole purpose of increasing the chances for them to sustain their tenancies.

Historically these two groups have proved hard to reach and engage with, so we put a lot of thought into the best way to approach them by removing any barriers that may prevent them from engaging with us. Our approach included:

- Using WhatsApp, alongside email, with friendly, informal messaging, as we know most young people use the app for regular communication
- Ensuring our Money Guiders use a suitable photo on their WhatsApp profile so the tenant can identify them as a member of CHS staff
- Offering flexibility of days/times when contacting tenants working round their availability
- Paying consideration to the fact that some tenants may worry that the message was a scam, we actively encouraged tenants to contact our Customer Service team or their Housing Officer to verify the project as legitimate. This provided reassurance to our tenants and led to greater engagement with our Money Guiders

Our Housing team provided our Money Guiders with a list of tenants who fell into these target groups and every fortnight small groups of tenants were contacted via email initially, introducing COLP and offering help with money and grants. We explained that a Money

Guider would call them on a specific day the following week and this was followed up with a message on WhatsApp.

It was important that we gained the most out of our conversations with our tenants so a lot of planning went into what questions would be asked which allowed our Money Guiders to:

- Assess the tenant's financial situation (income/expenditure, benefits calculations, and debt)
- Identify ways to increase the tenant's income through applying for relevant grants, awards etc. on their behalf
- Identify ways to reduce expenditure through budgeting and switching energy, phone and broadband supplier or tariff and accessing water social tariffs
- Provide basic information on managing rent arrears and avoiding court action and eviction
- Identify preferred way to pay rent and current energy payment method
- Assess the state of their home to identify any outstanding repair issues including black mould and condensation

After talking with the tenant, we liaised with their Housing Officer to keep them updated on any progress made and reported any repair issues to our repairs team.

Financial support was identified whilst the tenant talked to their Money Guider and was applied for afterwards. Some tenants required follow-up calls to discuss things in more detail for clarification and signposting them to additional support available. The financial support we accessed for tenants included:

- 106 x The Household Support Fund = £10,890
- 5 x Cambridge City CLAS Supermarket Vouchers = £700
- 4 x Cambridge Aid grants = £774
- 59 x Stay Well (Energy) £400 grants = £23,600
- 36 x Food Bank Energy Vouchers & Fenland Energy Vouchers = £1,726
- 2 x PECT energy grants = £98
- Total awards - £37,788 for 93 individual clients (most had more than one type of award)

In addition to these grants, some tenants also received CLAS awards for white goods via our CHS Money Matters service. Our Money Guiders also identified one tenant who qualified for the LITE tariff with their water supplier resulting in a water rebate of £91.49 along with a reduction of £11 a month on their monthly charges.

Following a conversation with a Money Guider, one tenant, whose rent account was in arrears and could potentially lose their tenancy, agreed to make a rent payment of £300 to CHS whilst on the phone to avoid further action. *This payment is unlikely to have been made otherwise.*

During the individual conversations, our Money Guiders referred and signposted tenants to additional support:

- CHS Money Matters Team for advice and support on welfare and disability benefits
- New Horizons Project for up to 20 hours of support with their finances
- External Debt Agencies
- Energy Advice agencies and water companies for specialist help
- Specialist agencies including floating support, CPFT (Cambridgeshire and Peterborough NHS Foundation Trust), CPSL Mind
- The 'Making Money Count' website

Results

The uptake of COLP from all tenants contacted was around 65% which was significantly higher than the 40% we expected. Using data from our Charitylog portal, we can see that Money Guiders fully engaged with 106 clients with conversations ranging from 15 mins to over 2 hours with an average conversation lasting about 1 hour.

COLP succeeded in identifying and engaging with our most vulnerable tenants at a time where cost of living was at the forefront of everyone's minds. The team effectively accessed much needed grants and funds on behalf of the tenants that greatly improved their financial situation allowing them to sustain their tenancy.

The project has been extended until March 2024 and we are now targeting lone parents aged 30-35 and looking into which groups to target next.