

Building Financially Healthy Communities

Cadwyn's Experience of the Financial Inclusion Health Check for Organisations

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About Cadwyn

- **Based in Cardiff**
- **Circa 2000 units owned/managed**
- **122 staff**
- **11M p/a turnover**
- **Specialist supported Housing projects**
- **DLO – CanDo Contractors**
- **Private sector lettings – CanDo Lettings**
- **Commercial units**
- **30% of business = working with private sector**
- **First leasehold co-op in wales**

Context

- **Welfare reform**
- **Structural changes to job market (more part time / zero hours contracts)**
- **Public expenditure cuts leaving many tenants with less money to live on and less support to access.**
- **WG / LA's done what they could to alleviate changes: council tax relief, DHP's, supporting credit unions**

Why do this ?

- **We want to make a difference**
- **Outcome focus**
- **RBA Framework**
 - Outcome - Communities are strong and resilient
 - Improved financial health of tenants and residents
- **Business strategy**
 - Cadwn's top 2 strategic priorities
 - Securing our rental income
 - Helping tenants maximise their income

Why do this ?

- Already doing a lot of work in Welfare Reform Etc., but the idea that we were doing things that could harm our tenants financial situation was a new concept.



Why do this ?

BIG QUESTIONS

**How do we know we make a
difference ?**

&

**What impact are we having on
the financial health of our
tenants??**

Why do this ?

- Our job as a social landlord:

Is to help tenants to sustain tenancies

- Makes good business sense for us – if tenants don't get enough income or spend more than they need to, then our rental income is challenged.

What happened?

- **T.H - facilitating a very inclusive and participative day with all Cadwyn staff**
 - Getting them to understand the concept
 - Working with them to get as many ideas as possible to take forward.
- **That started the thinking and some action**
- **Followed by “financial health check” on our resources and systems.**
 - Group meetings
 - All bits of Cadwyn
 - Meetings with Individual Staff
 - Across a range of staff
 - Speaking to Tenants

What happened?

- **Because our very existence is based on housing those on a low income, we thought we were pretty good.**



- **What we found is that we were patchy – very good in some areas, poor in others and not joined up where we needed to be.**

What happened?

**Report issued in December
2014**

Tenant Journey

**Policy and Practice
(Themes)**

What happened?

- **Tenant Journey**

- Supportive environment



- Detrimental to financial health



- Traffic Light system

- Green = Supportive environment
- Red = Environment where detriment is likely to happen



27




51



53


What happened?

- **Some Greens** A green circular emoji with a smiling face and a thumbs-up gesture.
- Good Range of payment methods
- RYP Project
- W.R work – pilot project, awareness raising Etc.
- Wide range of holistic support offered - Floating support project
- Cleaning and leaving carpets
- Repairs by appointment & flexible times
- No agency fees for CanDo lettings
- Emergency fund for landlord repairs – CanDo Lettings
- Wide range of services -Nightingale house

What happened?

- **Some ambers**
 - Some inconsistency when interviewing perspective tenants
 - The tenancy Pack was not user friendly for staff or tenants
 - Inconsistent information and methodology for estate inspections
 - No formal furniture re-cycling scheme
 - N.Hse service charges not clear to residents

What happened?

- **Some Reds** A red circular emoji with a sad face, featuring a downturned mouth and wide, staring eyes.
- Lettings officer missing opportunity to find out more about tenants circumstances etc.
- Sign ups happen in the office
- Housing officers lack of training on F.I. issues
- Lack of guidance in relation to collecting any rent in advance
- Lack of support options that can be offered to tenants at sign up.
- Gas capped and incoming tenant needed to arrange clearance of previous arrears

What happened?

- **Policy and Practice (themes)**
 - **Creating common vision for Tenants financial Health**
 - Need to articulate the vision
 - Cross departmental working
 - **Identifying the decision makers**
 - Clarity about who can decide what
 - Managers need confidence in their staff to make decisions
 - **Sharing Information for better outcomes**
 - **Consistent processes for Consistent Outcomes**
 - **Innovation around Welfare reform**

What did we do?



- **So in the months that followed:**
 - All teams went through the report and prioritised the things that they thought could make the most impact.
 - Reviewed departmental Action plans and did stuff E.g.
 - Revised letting procedure
 - Introduced a check list for rent officer/Housing Officers
 - Provide tenancy information on a tablet (new lets)
 - Training programme for officers on F. Health
 - Set up a partnership with SWALEC to ensure that gas and electric meters are clear when a new tenant moves in.
 - Revised estate inspection procedure
 - Introduced decoration packs for all new tenancies.
 - Clearer explanation of the service charge (N.Hse)

What did we do?



- More actions:
 - Lots of work on W.R
 - Established Nu Life Furniture - Matching recycling with new tenants with no furniture
 - Additional resources for RYP project
 - Improved Information sharing
 - Implementing mobile working software
 - Lots of work around decision making with managers and assistant managers
 - Immunity to change work

What worked?

- The day spent with all staff
- The way the new thinking was introduced
- The on site work with staff and tenants
- Report came from the perspective of the tenant rather than from an organisational perspective.
- The format of the report – Traffic light system

What didn't work?

- We didn't agree with everything or do everything suggested
- Big number of issues (78 potential improvement areas)
- Some of the issues identified were beyond the control Cadwyn as they are processes set up and controlled by local authority e.g. the move on process from N.Hse. & time limits set by the LA around the 2 yr length of support on offer to our tenants.
- For one department the timing of the financial health check was challenging because of the changes they were going through

What now?

- **Keep this high on the agenda**
- **Ensure its embedded in our performance framework.**
- **Continue to implement recommendations**

Questions

