

**Citizens Advice**

Following the additional £10,000 funding made available on a one year basis to Citizens Advice (CA) from the HRA for 2017/18, tenants served with a Notice Seeking Possession (NOSP) for rent debt were directly referred to CA. Tenants then contacted by CA were offered debt management advice in order to agree a manageable payment plan for ongoing rent and rent debt, the outcome being that tenancies were sustained; this was an office attendance service only and will be discontinued from June 2018.

<b>2017/18</b>	<b>Direct Referrals</b>	<b>Tenants Engaging</b>	<b>Non-engagement</b>
<b>Total (tenants)</b>	<b>162</b>	<b>46</b>	<b>116</b>
<b>Cost (per tenant)</b>	<b>£61.73*</b>	<b>£217.39^</b>	<b>£7160.68</b>
	*if all tenants referred had engaged with CA	^actual cost incurred per tenant engaging	cost to service

The level of service is such that the actual amount of cases managed was low due to non-engagement by tenants and as such the high cost per tenant^ does not reflect good value for money. Feedback from CA has also been poor with Income Management Officers (IMOs) having to chase for updates, which is not an effective use of internal resources.

By removing HRA funding we are creating a fairer approach for vulnerable SDC tenants who are in the lowest affordability bracket, having already been penalised as they fund CA via the General Fund, around £150,000 (for 2017/18). It should be noted that private tenants, as well as other social housing tenants, are not subject to this double funding.

When the SLA ends, we will continue to signpost SDC tenants to CA as it is a service which is open to all residents in the district.

The money saved from funding CA will allow us to support our tenants by increasing awareness about the risks of informal money management including family and friends, money-lenders, loan sharks, or even keeping their money under the mattress, and showing tenants how they can effectively access the appropriate financial services they need to improve their lives and overall welfare.

There are further opportunities to explore, develop and fund financial inclusion and support, such as directly funding a Money Advice Caseworker who currently delivers a free specialist money advice service across the district or by introducing an in-house option, specifically to sustain tenancies and ensure sound advice is provided for the benefit of tenants who are in, or facing, crisis with their tenancies.

Either of the above options could provide a comprehensive, value for money financial service to SDC tenants. By bringing services in-house or by directly funding the caseworker, we could offer a bespoke accessible service to more vulnerable tenants at risk of financial exclusion by potentially visiting them in their homes, offering more drop-in surgeries across the district, and at Ebley Mill, at the same time working more closely with the Income Management team to promote income maximisation, reduce poverty levels and protect rent and service charge income.

IMOs will continue to work with SDC tenants in order to help and support sustaining their tenancies.

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