

Referrals to Support Agencies for Debt Management, Budgeting & Floating Support

Purpose of this Information Sheet

To provide Members with a summary update of tenants signposted or directly referred to external housing support agencies for debt management and budgeting support, as well as other “floating” support agencies. These support agencies are tenure neutral and focus on practical help that will enable people to sustain their tenancies.

Introduction

The ability to sustain a tenancy is a key factor in maintaining stability for both individuals and families. The costs to those suffering tenancy failure encompasses the whole of their lives and may lead to a downward spiral of deprivation resulting in considerable social and economic costs. Real costs to this authority include void costs, legal fees, and rent debt along with homelessness assessments and the provision of temporary accommodation.

Tenant Services recognises that access to housing related support services helps vulnerable tenants tackle all kinds of issues from rent debt and benefits issues to activities that reduce social isolation, by improving their skills and confidence as well as ensuring tenants are aware of their rights and responsibilities. Support can help people to sustain their tenancies, find the services they need and build a better life for themselves.

Depending on the needs of the tenant, support can take various forms and can provide services including:

- General counselling and support
- Help to deal with universal credit or housing benefit claims
- Parenting, cooking and household management skills training; and/or
- Help to manage money – debt management and/or budgeting advice

By focussing on early intervention, where a tenant has rent debt, the Income Management team can refer or signpost in a timely manner for debt management and/or budgeting advice, encouraging the tenant to pro-actively engage.

Where there are tenancy issues, the Neighbourhood Management team can refer to a floating support service. However, floating support does not help with any personal care or domestic tasks such as cooking, cleaning, DIY or gardening.

As well as the above support, Sheltered Housing tenants have direct access to a Support Coordinator, who can carry out a full assessment of their needs and refer for support to the relevant agency; this can include support for personal care through the Adult Social Care Help Desk. During the month of May, 66 tenancy referrals were made to external partners including P3, Social Services, Doctors, District Nurses, and Stroud Furniture Bank.

Debt Management and Housing Support Agencies

We directly signpost or refer tenants to the following debt management and housing support agencies:-

- Citizens Advice (CA) – free guidance on all money, debt and legal matters
- GL Communities – free independent advice and support with weekly drop-in sessions across the district.
- Gloucester Law Centre – free, confidential and impartial legal advice in several areas of law including housing.
- P3 (People, Potential, Possibilities) – improving the quality of peoples lives by promoting independent living and encouraging to build on existing strengths. Help includes improving daily living skills, tenancy support, dealing with debt, applying for benefits, accessing specialist services, mental health problems, education, employment and addiction issues.
- Stroud CAP Debt Centre (Christians against Poverty) – free debt counselling offering home visits by a Debt Coach. Tenants can set up repayment agreements with creditors. Self-help option available or money management courses available.
- Stroud Foodbank – voucher issued providing 3 days worth of nutritionally balanced emergency food
- Wotton Debt Advice Centre – free, confidential, independent and impartial debt advice for all stages of debt to all in the community of Wotton.

What happens next?

Once a referral is made to the relevant agency, they will carry out an assessment and agree with the tenant what needs to happen next.

In the case of debt management and budgeting support, this is usually to agree a sustainable payment plan to clear rent and other debts.

If the referral is for floating support, a support worker will be allocated and together they will discuss the tenant's goals and how they will be achieved, agree action points and then meet regularly to update and review the support plan.

Throughout the referral process, tenants are still expected to work with their Income or Neighbourhood Management Officer to deal with rent and tenancy related issues which might still arise including any identified threats to the sustainment of their tenancy.

Some tenants may refuse to engage; where this happens, and we have exhausted all other options, legal action is then considered.

Number of Referrals

In total 223 referrals were made to external support agencies in 2017/2018.