

Appendix B

Financial Wellbeing Strategy

Consultation Results

Overview

9 Responses Online survey

Date opened: 1st March 2022
Closed: 29th April 2022

To support tenants more effectively, we will dedicate resources and services to them. To ensure that the support we put in place assists tenants in the areas that matter most to them, our consultation was aimed at answering the question ‘what can we do to help?’

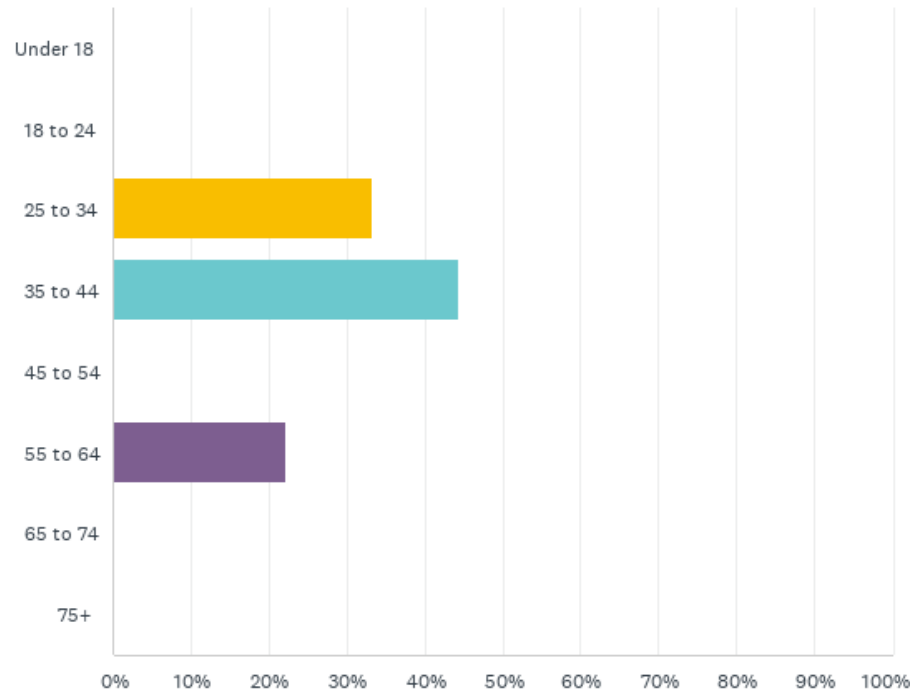
We engaged by:

- Web page
- Online Survey
- All Housing staff used a customised email signature informing of the consultation and linked to the web page
- Area Housing Officers called and emailed tenants of the offer to take the survey, with the incentive of a £15 Tesco Voucher
- Prospective tenants were encouraged to watch the new tenancy training videos, which asked if anymore can be done to help prepare them for their new tenancy
- Tenant Newsletter

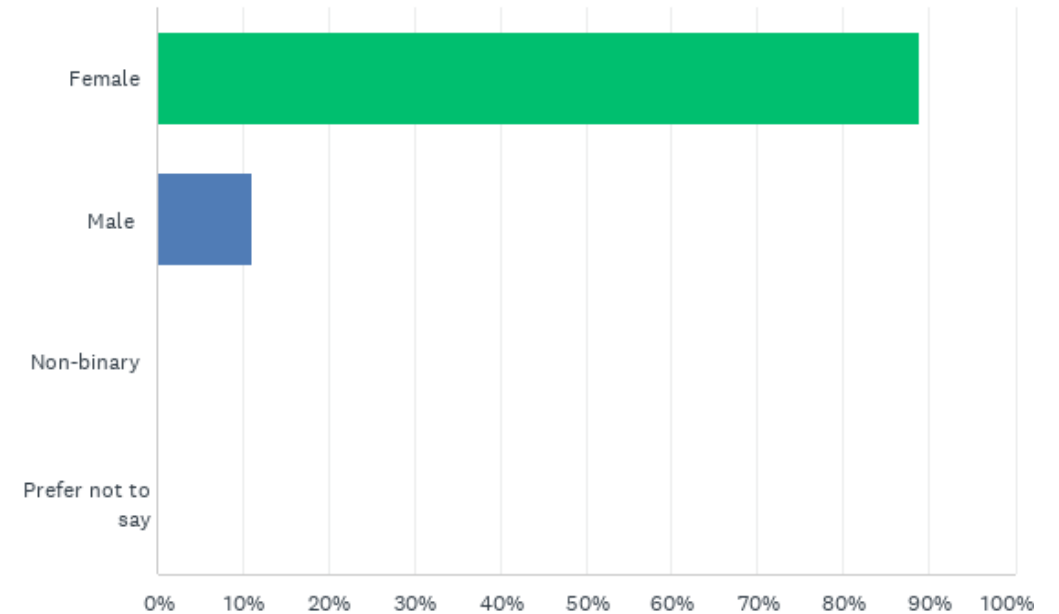
Section 1

Information of Participants

- We asked residents who may be suffering from financial hardship, due to currently being in over 7 weeks of rent arrears.
- All participants identified as White – British.



What is your age?



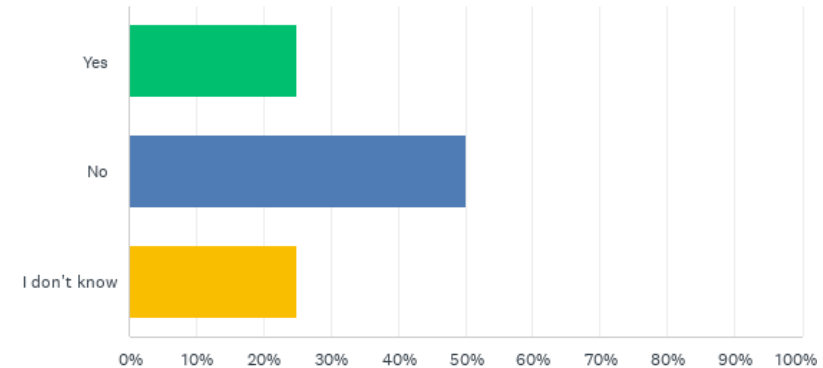
What is your gender?

Section 2 – Financial Wellbeing

Q4. Given the definition we provided for financial wellbeing, do you believe you are financially stable?

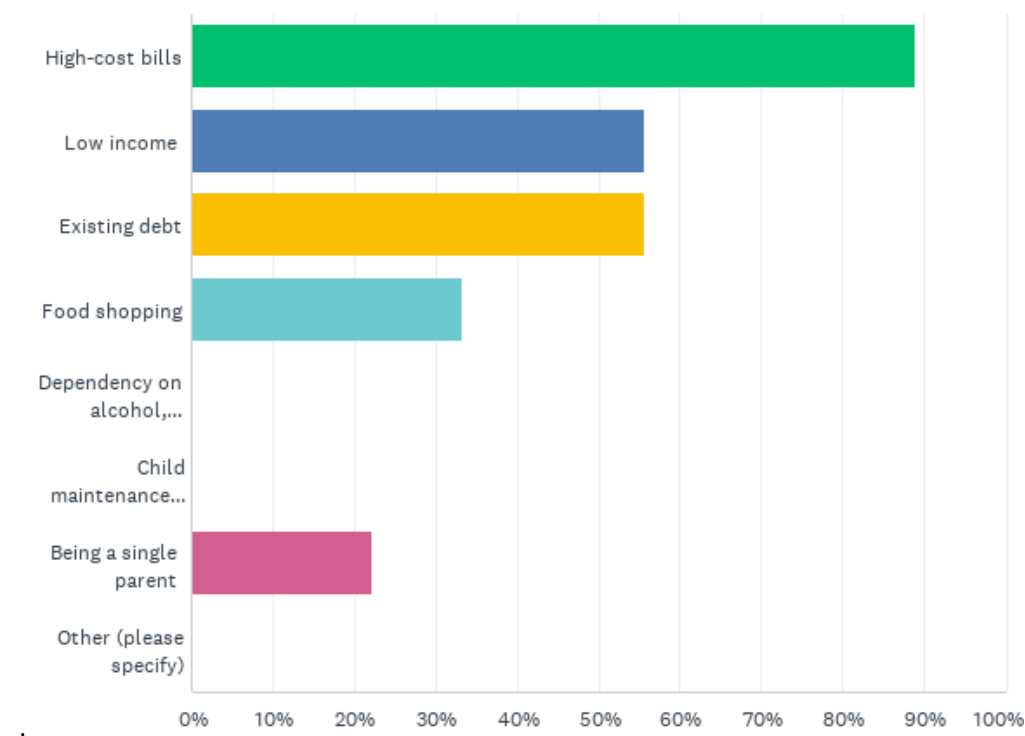
We provided the following definition to participants:

‘Financial wellbeing is about feeling in control of your finances and not worrying about whether you have enough money to meet your needs. It is knowing that you can pay for your day-to-day finances and that you can deal with unexpected costs.’



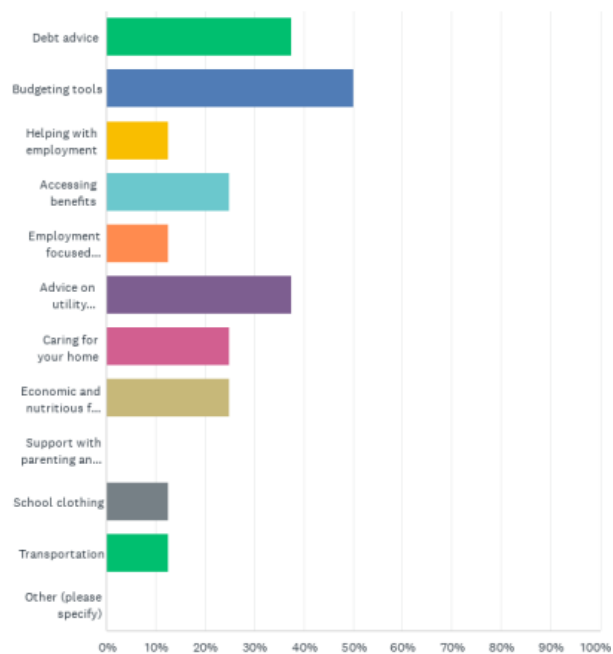
ANSWER CHOICES	RESPONSES	
Yes	25.00%	2
No	50.00%	4
I don't know	25.00%	2
Total Respondents: 8		

Q5. What do you believe are the issues that impact your financial wellbeing?



ANSWER CHOICES	RESPONSES	
High-cost bills	88.89%	8
Low income	55.56%	5
Existing debt	55.56%	5
Food shopping	33.33%	3
Dependency on alcohol, smoking, or drugs	0.00%	0
Child maintenance payments	0.00%	0
Being a single parent	22.22%	2
Other (please specify)	0.00%	0
Total Respondents: 9		

Q6. What do you think could help you and/or other tenants in becoming financially stable?



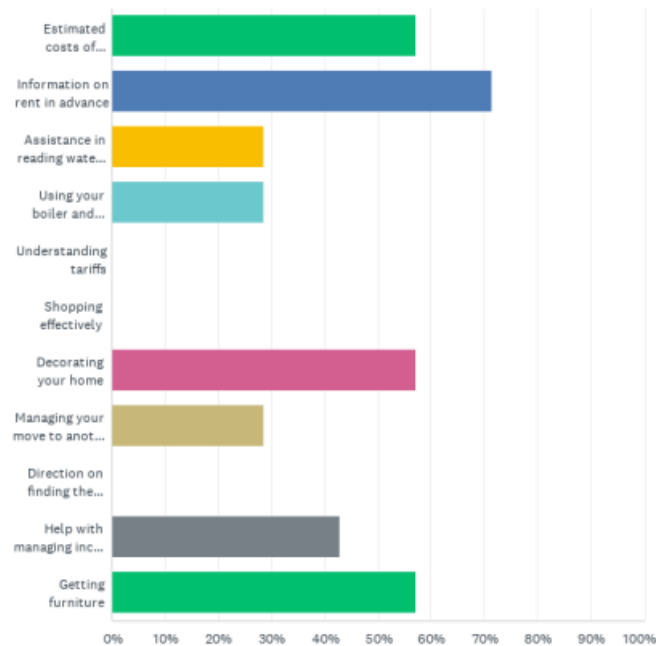
ANSWER CHOICES	RESPONSES	
Debt advice	37.50%	3
Budgeting tools	50.00%	4
Helping with employment	12.50%	1
Accessing benefits	25.00%	2
Employment focused education and training	12.50%	1
Advice on utility providers and energy efficiency	37.50%	3
Caring for your home	25.00%	2
Economic and nutritious food shopping	25.00%	2
Support with parenting and childcare	0.00%	0
School clothing	12.50%	1
Transportation	12.50%	1
Other (please specify)	0.00%	0
Total Respondents: 8		

Q7. When hearing the term 'financial wellbeing', what comes to mind?

- Helping with children
- That I need help
- Financial peace
- Not something achievable for myself
- Being able to pay bills and heat my home and eat without worrying where the money is coming from
- Stress
- How much money I have

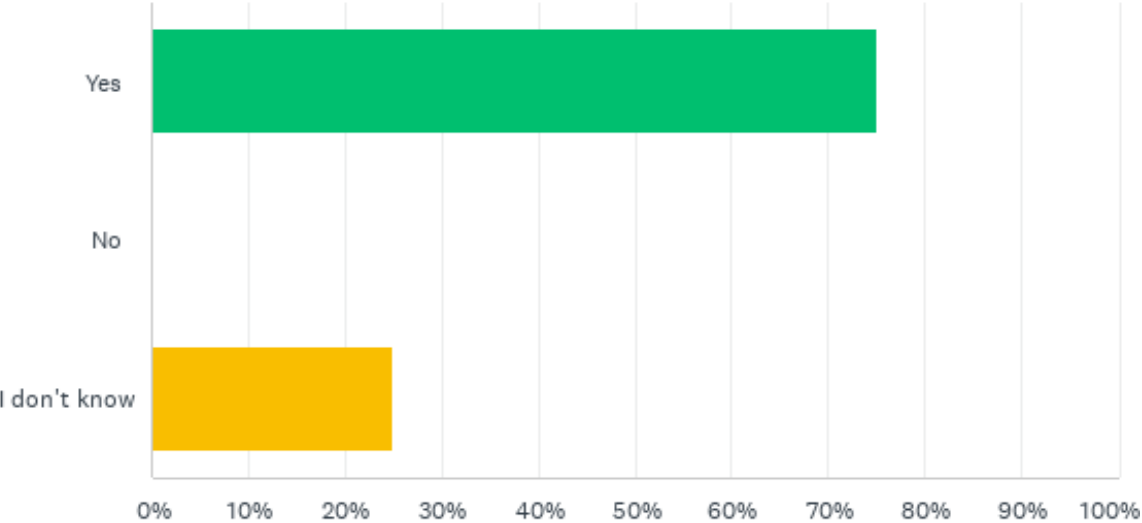
Section 2- Pre-tenancy Support

Q8. When first moving into your home what support do you feel could have been provided to make managing home easier?



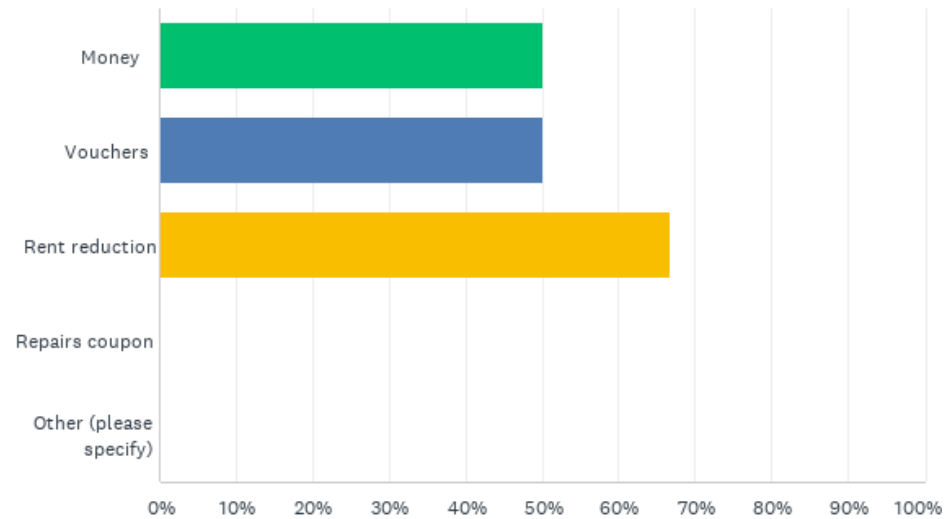
ANSWER CHOICES	RESPONSES	
Estimated costs of utility bills	57.14%	4
Information on rent in advance	71.43%	5
Assistance in reading water and electricity meters	28.57%	2
Using your boiler and central heating system	28.57%	2
Understanding tariffs	0.00%	0
Shopping effectively	0.00%	0
Decorating your home	57.14%	4
Managing your move to another property	28.57%	2
Direction on finding the right insurance	0.00%	0
Help with managing income and expenditure	42.86%	3
Getting furniture	57.14%	4
Total Respondents: 7		

Q9. Do you believe that incentives would encourage people to complete tenancy training?



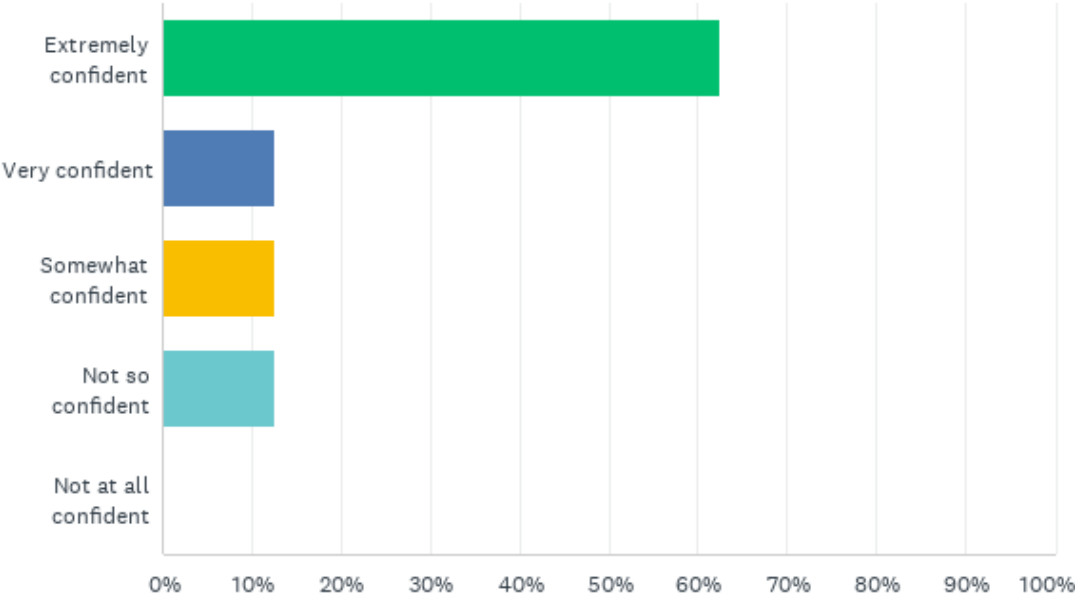
ANSWER CHOICES	RESPONSES	
Yes	75.00%	6
No	0.00%	0
I don't know	25.00%	2
TOTAL		8

Q10. If yes, what do you think the incentives should be?



ANSWER CHOICES	RESPONSES	
Money	50.00%	3
Vouchers	50.00%	3
Rent reduction	66.67%	4
Repairs coupon	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 6		

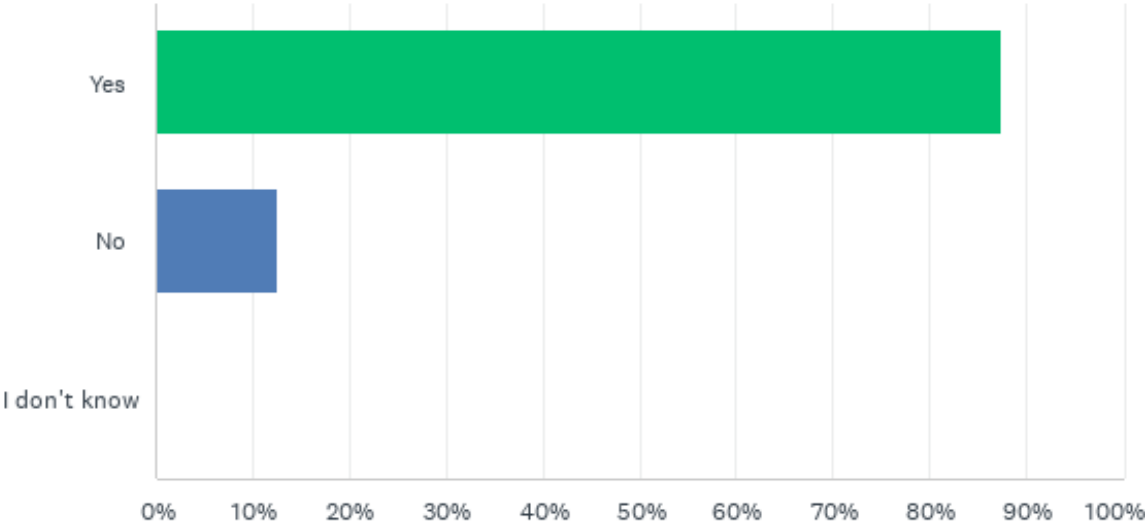
Q11. How confident are you that educating younger people on their housing options would prepare them for their own accommodation?



ANSWER CHOICES	RESPONSES	
Extremely confident	62.50%	5
Very confident	12.50%	1
Somewhat confident	12.50%	1
Not so confident	12.50%	1
Not at all confident	0.00%	0
TOTAL		8

Section 3– Existing support

Q12: Have you used any support services available in your local area?

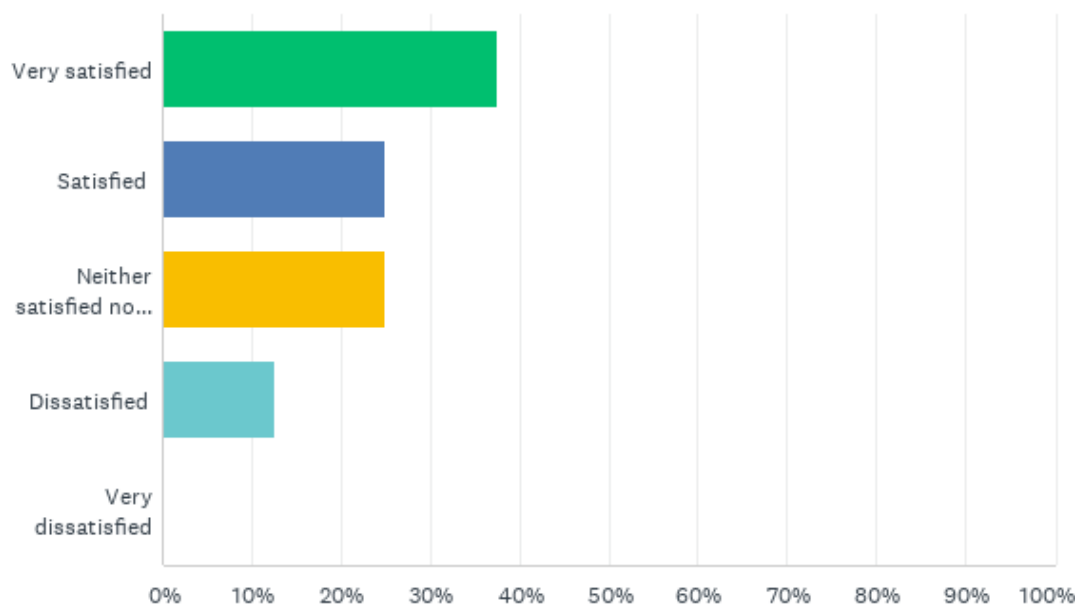


ANSWER CHOICES	RESPONSES	
Yes	87.50%	7
No	12.50%	1
I don't know	0.00%	0
TOTAL		8

Q13. If yes, what type of support or advice were you seeking?

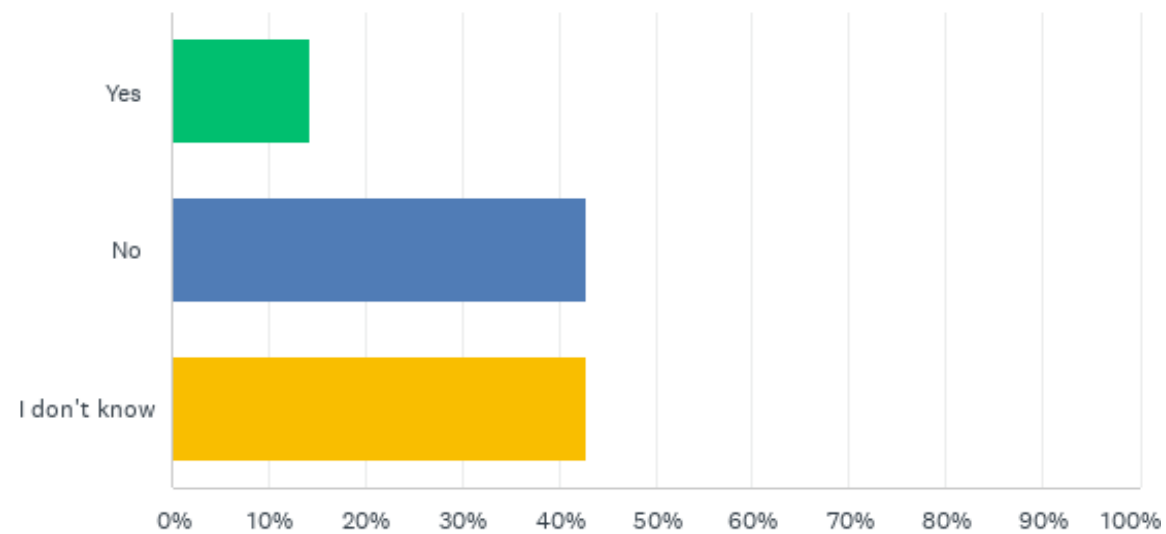
- Food bank
- From my doctor and my mental health advisor
- Debt
- Debt advice
- Compare utilities
- Domestic abuse support
- Food bank surrey crisis fund

Q14: How satisfied were you with the support the service provided?



ANSWER CHOICES	RESPONSES	
Very satisfied	37.50%	3
Satisfied	25.00%	2
Neither satisfied nor dissatisfied	25.00%	2
Dissatisfied	12.50%	1
Very dissatisfied	0.00%	0
TOTAL		8

Q15. Is there a type of support you wanted but could not find?



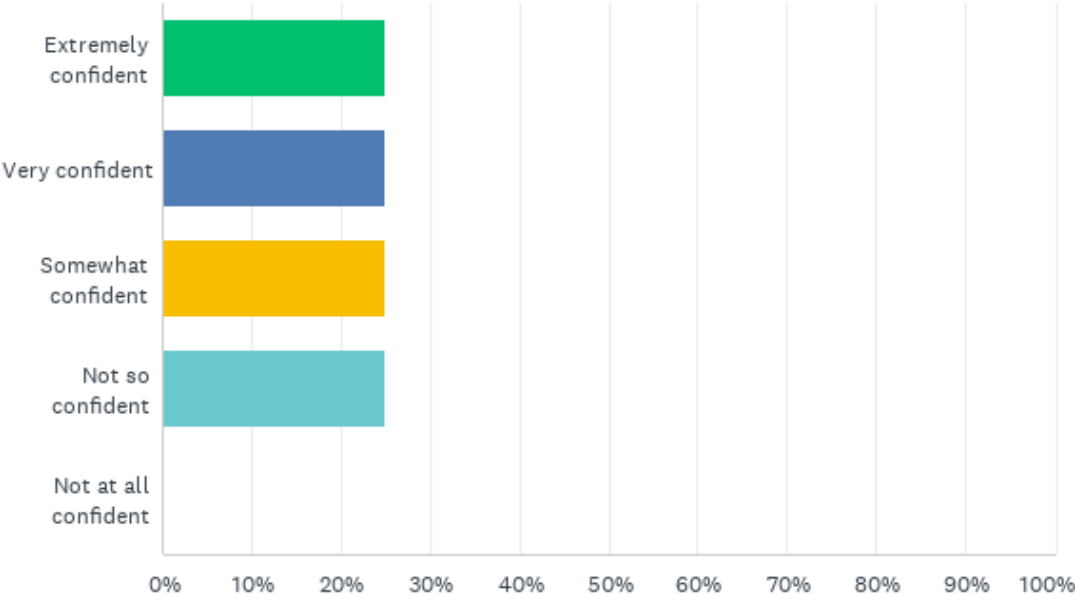
ANSWER CHOICES	RESPONSES	
Yes	14.29%	1
No	42.86%	3
I don't know	42.86%	3
TOTAL		7

Q16. If yes, what type of support were you looking for?

- Support with housing needs

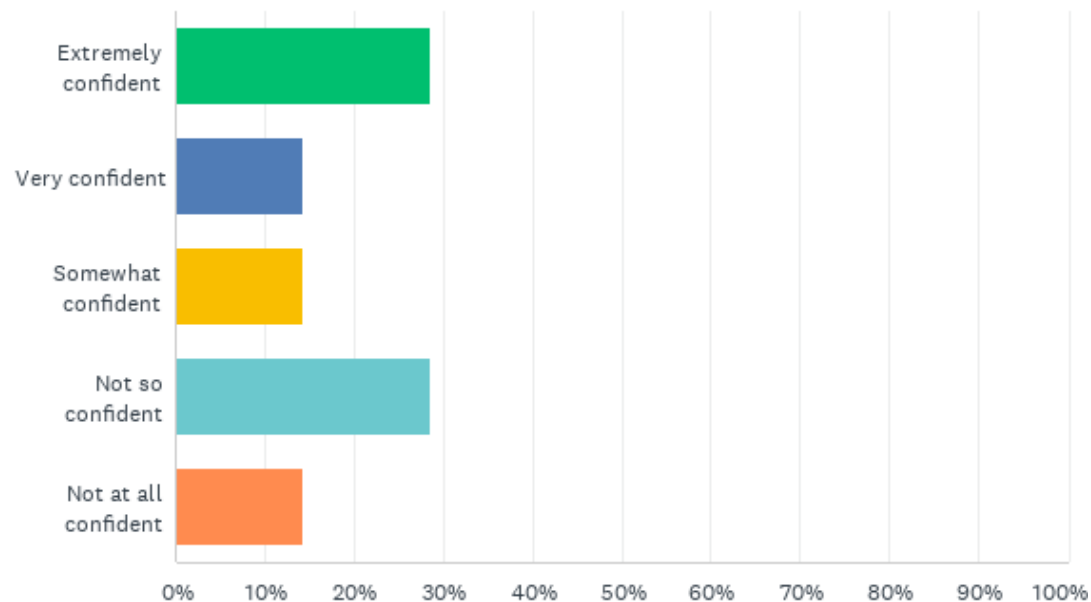
Section 5 – Reviewing the Strategy

Q16. How confident are you that the draft Financial Wellbeing Strategy will prepare tenants in managing their new home?



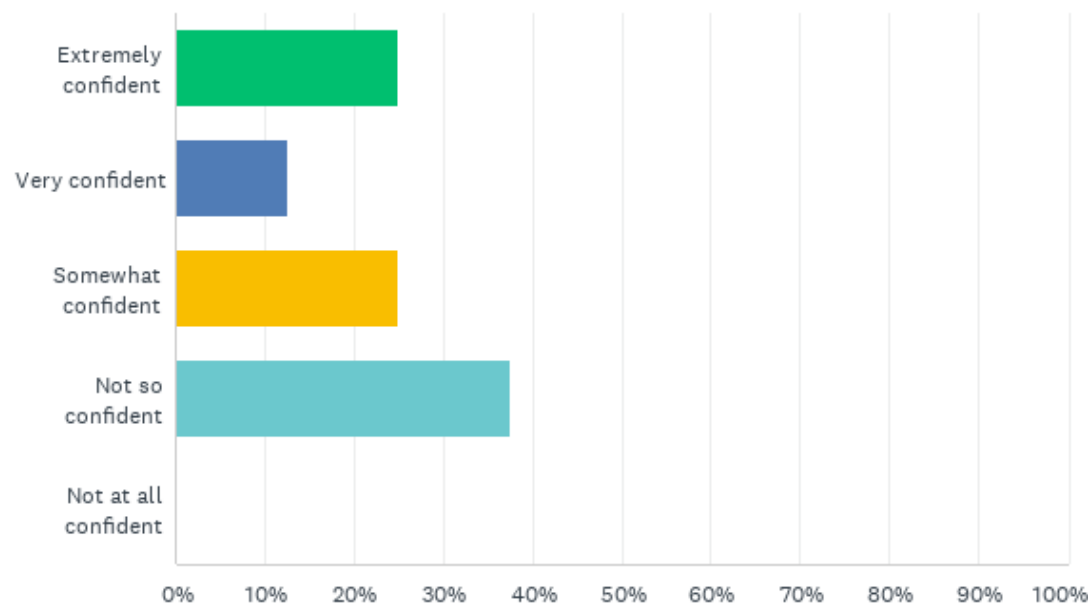
ANSWER CHOICES	RESPONSES	
Extremely confident	25.00%	2
Very confident	25.00%	2
Somewhat confident	25.00%	2
Not so confident	25.00%	2
Not at all confident	0.00%	0
TOTAL		8

Q17. How confident are you that the draft Financial Wellbeing Strategy will support tenants to grow their income?



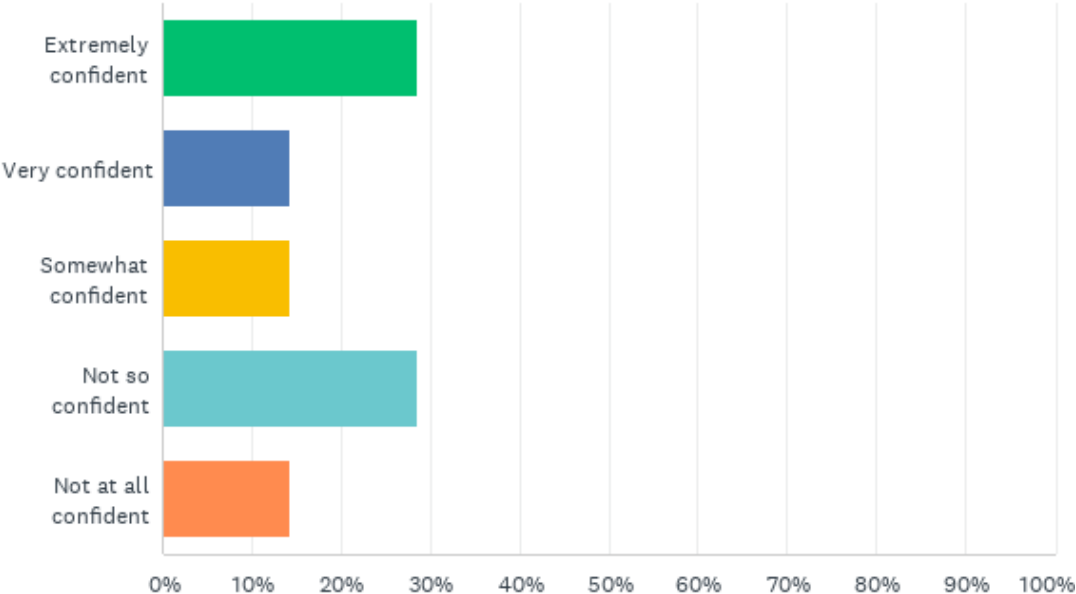
ANSWER CHOICES	RESPONSES	
Extremely confident	28.57%	2
Very confident	14.29%	1
Somewhat confident	14.29%	1
Not so confident	28.57%	2
Not at all confident	14.29%	1
TOTAL		7

Q18. How satisfied are you that the draft Financial Wellbeing Strategy will help tenants become more financially resilient?



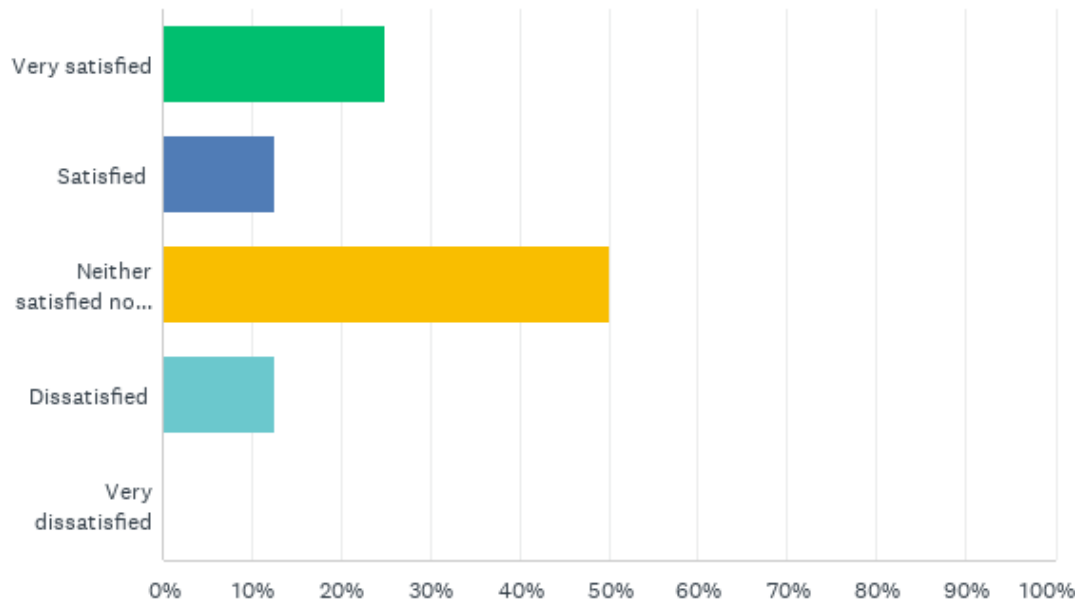
ANSWER CHOICES	RESPONSES	
Extremely confident	25.00%	2
Very confident	12.50%	1
Somewhat confident	25.00%	2
Not so confident	37.50%	3
Not at all confident	0.00%	0
TOTAL		8

Q19.. How confident are you that the draft Financial Wellbeing Strategy will support tenants to grow their income?



ANSWER CHOICES	RESPONSES	
Extremely confident	28.57%	2
Very confident	14.29%	1
Somewhat confident	14.29%	1
Not so confident	28.57%	2
Not at all confident	14.29%	1
TOTAL		7

Q20. Overall, how satisfied are you with our draft Financial Wellbeing Strategy?



ANSWER CHOICES	RESPONSES	
Very satisfied	25.00%	2
Satisfied	12.50%	1
Neither satisfied nor dissatisfied	50.00%	4
Dissatisfied	12.50%	1
Very dissatisfied	0.00%	0
TOTAL		8

Pre-Tenancy Videos

8

Total Responses

Participants differ from those who took the 'Financial Wellbeing survey'.

Date opened: 1st March 2022

Date closed: 29th April

We asked prospective tenants to watch our pre-tenancy videos, which informed residents of what we expected of them as tenants and what support we could provide as their landlord.

The videos consisted of

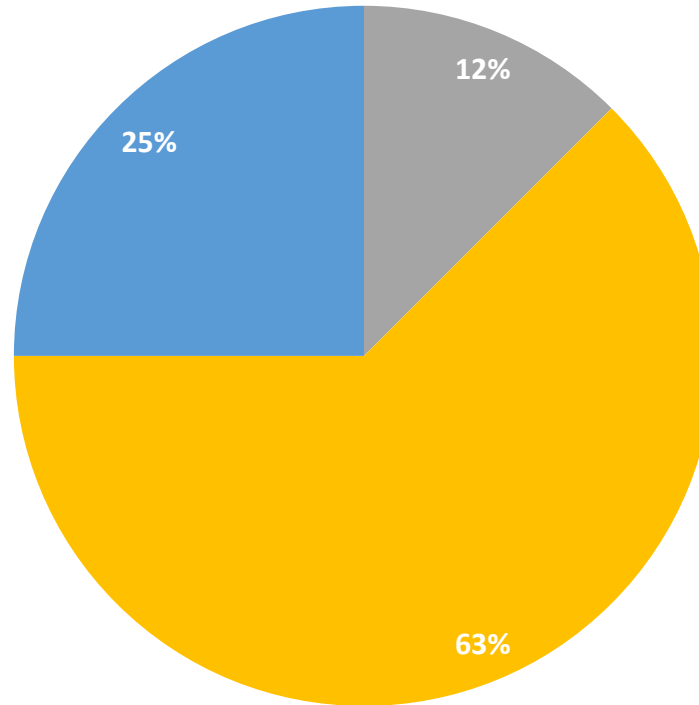
- Paying your rent
- Getting help and support
- Things to think about before moving
- Being a good neighbour
- Maintaining your home
- Your council tenancy

At the end of the video, we asked participants how useful they found the videos and what more information we could provide to help them manage their tenancy.

On a scale of 1 – 5, how helpful did you find the pre-tenancy training videos?

On a scale of 1 - 5, how helpful did you find the pre-tenancy videos?

■ 1 - Not at all helpful ■ 2 - Not so helpful ■ 3 - Somewhat helpful ■ 4 - Very helpful ■ 5 - Extremely helpful



Is there anything else that you feel we should provide information on to support tenants in managing their tenancy?

- How to apply for housing benefit what you'll need etc for first time council housers
- Information on roughly how long you have to sort out payments when you need to help to pay rent

HA's and LA

- 'I am especially impressed that you are engaging with people before they even become a tenant so as to equip them with the life-skills they would need to manage a tenancy, which are not typically taught in schools'.
 - Lewis Holloway, Accent Group
- 'We have a settling in service which has now been running for 9 months which helps new tenants to settle into their tenancies (and a) Hardship Fund for our tenants who are in a situation where they might be losing their tenancy or finding it hard to buy white goods or furniture when moving in'.
 - Laurence Nasskau, Raven
- We have 2 full time Affordability Officers who help and support our new tenants to sustain their tenancies. A Support Fund which awards our tenants with white goods, furniture, Food & Energy vouchers
 - Liz Mount, PA Housing

HA and LA continued

- We use Purchased Policy in Practice benefit and budgeting calculator. Link is sent to all UC customers, new tenancy sign ups, and anyone who starts to accrue arrears. We will do the calculation with anyone who is non-digital. Financial Support directory - https://www.rhp.org.uk/media/1638/financial-support-directory_external_v4.pdf There is a whole page on our website but this is where customers can find info for the LA they live in. Employment support – our Employment and Training adviser sourcing training, apprenticeships, work experience. Customers can engage with her by completing details on the last page of the financial support directory or email her directly. Advising customers of Emma – Budget Planner & Money Manager app for phone. Available on Android and Apple. Link for digital inclusions video https://www.youtube.com/watch?v=NNIzKLb7f_0&t=14s.
- Donna Bispham, Richmond Housing Partnership
- We have a Drop in club which we can refer our tenant to, they will support them in all the areas they need help. Hardship fund is limited to only 1 item being awarded.
- Kristin Pavitt, Roseberry Housing Association